Welcome Guide

BUSINESS BANKING

servbank

Welcome to Servbank

At Servbank, we build lasting business relationships by delivering full-service banking solutions backed by transparency, performance, and a trusted partnership approach that puts your goals first.

Commitment You Can Count On

Founded in 1994 and headquartered in Oswego, Illinois, we serve personal, business, and commercial banking clients nationwide while maintaining a strong local presence across the state of Illinois.

Ranked #3

S&P Global Market Intelligence

In 2025, Servbank was ranked #3 nationwide among community banks and #3 in the Midwest across all community banks. This achievement reflects Servbank's strong performance, disciplined growth, and commitment to sound banking.

Strong Community Connections

At Servbank, people and relationships are at the heart of everything we do. Our commitment extends beyond banking through the Servbank Charitable Foundation, formerly known as the Iroquois Federal Foundation, which supports 501(c)(3) organizations focused on Affordable Housing, Education, Health & Human Services, Youth Programs, and Community Development.

Our Impact Goes Beyond Financial Support

Servbank team members actively volunteer, serve on nonprofit boards, and contribute their expertise to causes that matter most. This culture of service strengthens our community partnerships and reflects our belief that meaningful relationships are built through action, engagement, and a genuine commitment to helping others succeed.

Together, our efforts have resulted in **more than $661,207 in grants**, helping strengthen the communities we proudly serve.

National Strength, Local Service

We combine the accessibility of a community bank with the capabilities of a nationwide institution. With full-service branches across Illinois and specialized expertise in Treasury Management, HOA Banking, and Law Firm Commercial Banking, we deliver tailored financial solutions backed by responsive service and deep industry knowledge.

At Servbank, you'll enjoy access to local leadership, personalized support, and the trusted relationships that remain at the heart of everything we do.

Supporting Your Financial Needs Today and Tomorrow

This welcome kit provides important information about updates to your accounts and services as part of your transition to Servbank.

Please carefully review and note the key dates and important information outlined throughout the guide.

We're focused on making this transition as smooth as possible before, during, and after conversion. For the latest information and frequently asked questions about conversion weekend, please visit www.servbank.com/conversion.

KEY CONTACT INFORMATION DURING CONVERSION

Website: **www.servbank.com**
Banking App: **Servbank Mobile App**

You can reach us by calling: **(844) 201-1662**
or by calling your local branch.

Warning!

Scammers often try to exploit business transitions, like acquisitions and mergers.

Please Remember

- We will never contact you to request or confirm confidential data like your account numbers, card numbers, or your full social security number.
- We will never request you call our accounts payable department to confirm fraudulent activity.
- We will never contact you to ask for PINs, usernames, passwords, or access codes.
- If someone calls, texts, sends an email or mail claiming to be with your bank, asking for sensitive information, or if something simply doesn't feel right, stop and contact us immediately!

A MESSAGE FROM CEO
DONALD SATIROFF

September 2026

On behalf of everyone at Servbank, it is my pleasure to welcome you to our family and thank you for the trust you place in us. Since Servbank and Iroquois Federal announced our merger agreement in October of 2025, our teams have been working side by side to ensure a seamless transition while keeping focus on what matters most, serving you. We are excited to share that we are approaching the final stage of this journey, with operational integration scheduled to be officially completed on October 13, 2026. You will find important details and guidance in this Welcome Kit to help you navigate this transition with confidence.

As we bring Servbank and Iroquois Federal together, our commitment remains unchanged: to continue delivering the personalized service you value while expanding your access to enhanced resources, experienced banking professionals, and a broader presence throughout Illinois and beyond. We have designed this guide to make the process as smooth and straightforward as possible.

We truly appreciate your trust and look forward to serving you for many years to come.

Welcome to Servbank! We're glad you're here.

Sincerely,

Donald Satiroff
Chief Executive Officer

"We truly appreciate your trust and look forward to serving you for many years to come."

-Donald Satiroff

Servbank Locations

Expanded Access, Same Trusted Service!

After conversion, you may visit any Servbank branch or ATM. With locations throughout Illinois and access to the Allpoint ATM Network, you'll enjoy convenient banking wherever you are.

SCAN HERE TO FIND A LOCAL BRANCH OR ATM OR VISIT: SERVBANK.COM/LOCATIONS

What to Expect

Your accounts and services will move to the Servbank system during conversion, which takes place on October 9-12. On October 13, 2026, you will be fully converted to the Servbank system.

CONVERSION TIMELINE

PRODUCTS AND SERVICES	Friday, October 9	Saturday, October 10	Sunday, October 11	Monday, October 12	Tuesday, October 13
	Bank As Usual	System Conversion			Welcome to Servbank
Debit Card	Use Your Iroquois Mastercard Debit Card	Use Your Iroquois Mastercard Debit Card	Use Your Iroquois Mastercard Debit Card	Use Your Iroquois Mastercard Debit Card	Use Your Servbank Visa Debit Card
Online and Mobile Banking	Iroquois Federal System Available	Not Available	Not Available	Not Available	Servbank System Available

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13 ★	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

Before October 9, 2026 - A Few Simple Steps to Prepare

Before October 9, 2026, your accounts, checks, debit cards, direct deposits, bill pay, and automated payments established and maintained through the bank will remain the same for most customers. If any changes affect your accounts before the conversion date, we will contact you directly. Otherwise, no action is required; simply continue banking as usual.

COMPLETE THIS TO DO LIST BEFORE THE CONVERSION DATE

- **If your address or contact information has recently changed, please contact us. Our contact information can be found on page 3.**
- **By October 1, ensure that the information we use to authenticate you and protect your account(s) is up to date.**
- **Download the Servbank mobile app from the app store for your device.**
- **Look for your new Servbank Visa debit card in the mail, by early October.** Follow the activation instructions included with your new card when you receive it. **Please note:** your Iroquois Federal debit card was a Mastercard; however, your new Servbank debit card will be a Visa.

Begin using your Servbank Visa debit card on Tuesday, October 13, 2026.

Access to Iroquois Federal Online Banking will be unavailable beginning at approximately 4:00 PM CT on Friday, October 9, 2026.

We recommend downloading your Account History and Online Statements from Iroquois Federal Online Banking before October 9, 2026. Your historical bank statements will be available in the new banking system, but they may take several months to appear; your transaction history will be available right away. You will receive a short-period statement for each deposit account. Your final Iroquois Federal statement will be mailed to the address we have on file and will be dated October 9, 2026.

If your account earns interest, any interest accrued since your previous statement date will be calculated and posted as a transaction on October 9, 2026.

You can begin using Servbank Online Banking at approximately 9:00 AM CT on Tuesday, October 13. Please review any scheduled bill payments before October 8. After 11:59 PM CT October 8, scheduled payments can no longer be changed or canceled.

Mobile Capture Service (Mobile Deposit) will be turned off on October 9, 2026, at 1:00 PM CT.

Instructions on how to log in to Servbank's Online Banking Portal starting October 13, can be found on page 7.

DURING CONVERSION WEEKEND | OCTOBER 9-12

Prepare for Temporary Service Interruptions

As we move your accounts to Servbank, access to regular banking services will be temporarily limited. Below, you will see general information we have provided about service availability during conversion.

Online/Mobile Banking

Access to Iroquois Federal Online Banking will be unavailable beginning at approximately 4:00 PM CT on Friday, October 9, 2026.

Please follow the steps below to ensure a smooth transition for conversion weekend.

Beginning Oct 13, visit www.servbank.com to begin using the Servbank Online Banking Portal for your online banking services.

1. Download the Servbank mobile app or log in from www.servbank.com.
2. Enter the same user ID* and password you've been using at Iroquois Federal on the new Servbank Online Banking log in page.

   *You may be asked to establish a new password after the first time you log in.

Scan here or go to www.servbank.com to log in

Search for the Servbank Banking app in the Google Play Store or Apple App Store.

Beginning October 13, action is required to maintain Alerts and Debit Card Controls.

Please note: while Iroquois Federal had two different mobile apps for business and personal banking customers, **Servbank has one app for all customers.**

MOBILE DEPOSIT SERVICES

Deposits through the Iroquois Federal Mobile Deposit system will not be available starting Friday, October 9, 2026, at 1:00 PM CT. Please ensure all mobile deposits are submitted prior to this time. Beginning October 13, 2026, your mobile deposit limits will be set to Servbank's default limit of $5,000 per day.

ACCOUNT BALANCES

Transactions will continue to be processed throughout the conversion weekend.

We encourage you to download or save any records you may need before the conversion date, especially if you use financial management software such as Quicken® or QuickBooks® and rely on historical transaction data for reporting, reconciliation, or record keeping.

BANK BRANCHES

Branches will close at the end of their standard business hours on Friday, October 9, and remain closed through Monday, October 12 due to the national holiday. Branches will reopen as Servbank branches for regular business hours on Tuesday, October 13 at 9:00 AM CT.

AFTER CONVERSION - OCTOBER 13, 2026

Accessing Your Servbank Accounts. **Welcome to the Family!**

Beginning Tuesday, October 13, you'll enjoy access to expanded support and your accounts at any Servbank location.

If you have an Iroquois Federal checking and/or savings account, a Servbank checking and/or savings account with similar features has been selected for you. If you would like a different checking and/or savings account than the one we preselected, you may change to another Servbank checking and/or savings account of your choosing starting Tuesday, October 13, 2026. Simply stop by any Servbank branch and someone will assist you. You can find a detailed review in the enclosed packet titled Business/Commercial Account & Disclosure Information.

Online & Mobile Banking Access

On Tuesday, October 13, at 9:00 AM CT, you'll be able to log in at www.servbank.com or access your accounts through the Servbank app. Enter your existing Online Banking login ID, also known as your user ID. Your password will be the same for your first login, though you may be prompted to update it later. The same username and password will work for both Online and Mobile Banking. If you currently use a token to log in, we will no longer use that method for identity verification. Instead, you will receive a text message or phone call.

If you use the mobile app, you can set up biometric authentication, such as Face ID, after your first login.

Account Number

Your account number will remain the same after conversion to the new system. We will contact you directly if your account number is changing.
Please note: Most customers will not need to take any action.

Routing Number & Wire Transfers

The Servbank routing number is 071993214.

The Iroquois Federal routing number will remain active for electronic transactions and checks using the prior routing number. **The bank will no longer accept wire transfers using the Iroquois Federal routing number;** please use the new Servbank incoming wire instructions and routing number for wires. We recommend updating payment and deposit instructions to use the Servbank routing number, and all new setups should use the Servbank routing number.

Checks

You may continue using your existing Iroquois Federal checks. Check orders placed through October 9, 2026, will continue to use the Iroquois Federal bank name and routing transit number. When you place your next check order after conversion, your checks will be updated to reflect the Servbank name and routing transit number.

If you still have a supply of Iroquois Federal checks, you may continue using them.

Debit Card

Before conversion, you will receive your new Servbank Visa debit card with instructions on how to activate it. Make sure to provide any third-party vendors or merchants authorized to store your debit card information, with your new Servbank Visa debit card number, expiration date, and CVV.

Please note: If you are currently enrolled in our SmartCents (Round Up to Save) program, this service will not be available following the conversion to Servbank.

AFTER CONVERSION - OCTOBER 13, 2026

Credit Card	Your credit card will continue to be issued and serviced by Elan. Your existing Iroquois Federal Elan credit card will remain active and available to you. A new card will be sent and will have a new look to include the Servbank logo. When conversion of our credit card statements takes place, you can log in to the Servbank Elan Credit Card website, where you will be prompted to create a new username and password. You may continue to view statements, manage account alerts, set up autopay, and more at www.myaccountaccess.com. If you have not set up online account access, click on "Sign Up" to create an account.
Positive Pay	If you are a business that uses our Treasury Management service, Positive Pay, please note that your decision deadline will now be 1:00 PM CT (previously 11:00 AM CT). All items must be reviewed and accepted or declined by that time.
Bill Pay	Servbank Bill Pay will be available starting Tuesday, October 13, 2026. Iroquois Federal Bill Pay access will end at 11:59 PM CT on Thursday, October 8, 2026. **Please review any scheduled bill payments before October 8. After 11:59 PM CT October 8, scheduled payments can no longer be changed or canceled.** **Important:** Your Bill Pay information, including payees, scheduled and recurring payments, account details, and payment history, will automatically transfer to Servbank Bill Pay. After conversion, simply log in to review your information and continue using the service. Bill Pay information may take up to four business days to fully appear following conversion.
Transfers	All previously established recurring transfers (internal and external) that were set up in Iroquois Federal online banking will carry over to the new online banking portal. **Please note: If you are also a Personal Banking customer, Personal Online Banking Transfers may not carry over.** After you log in to Servbank Online Banking, please take a moment to review your transfers section to ensure transfers are set up as you requested. Automatic payments set up directly with the bank will continue.
Automated Clearing House Transactions	Your Automated Clearing House transactions, including incoming and outgoing automated transactions established with third parties, will not be affected before, during, or after conversion. This includes ACH credits deposited to your account, and ACH debits withdrawn from your account. However, we recommend providing Servbank's routing number to any organization or vendor that initiates ACH deposits, ACH debits, or other automated transactions to or from your account.
eStatements	Please be sure to re-enroll into eStatements for all deposit and loan accounts to continue receiving them electronically. By default, you will be enrolled to receive paper statements.
Alerts	Your current card and account alerts will not be transferred over. Please make sure you set these up once you have logged in to Servbank Online/Mobile Banking.

AFTER CONVERSION - OCTOBER 13, 2026

Managing Users & Permissions

If you are an administrator, we encourage you to review all users and permissions after conversion to confirm everything is set up correctly.

Commercial Loans

Following conversion, your commercial loans will move to Servbank and be accessible through Servbank online and mobile banking. There will be no changes to your loan terms or loan account numbers.

Your current rates and terms will remain in effect until maturity, or until any future renewal or modification is executed. If you have automatic payments set up through the bank and within online banking for your loan payment, those payments will continue to take place. Please review your current information after you first log in to online banking and contact us right away if there is a discrepancy. You will continue to receive billing statements at the same interval, with statements on and after October 13, 2026, coming from Servbank. After conversion, you will need to re-enroll in eStatements through Servbank Online Banking.

Important Escrow Information: If your commercial loan has an escrow account to pay taxes and/or insurance, our Loan Servicing team will continue servicing your escrow account as usual.

You will receive a short period escrow activity statement with escrow history from January 16, 2026, through October 9, 2026. This is for informational purposes only and will not include an analysis of your account or an associated escrow payment change. Your escrow will continue to be re-analyzed annually, effective with your March payment.

QUICK FACTS REFERENCE GUIDE

Important Account and Service Information

TOPIC	WHAT YOU NEED TO KNOW
Debit Cards	Servbank Visa debit card mailed before conversion
Automated Clearing House Transactions	Will continue without interruption
Checks	Continue using current supply
E-Statements	Re-enrollment required

Online/Mobile Banking

If you are currently enrolled in online banking, you will automatically be enrolled in Servbank Online Banking. Beginning October 13, you can use your existing login ID and password (from Iroquois Federal) to access Servbank Online Banking at **www.servbank.com** or through the Servbank Mobile app.

Debit Cards

You will receive your new Servbank Visa debit card in the mail before conversion weekend. Please follow the activation instructions included with your new debit card but continue to use your existing Iroquois Federal card through October 12, 2026. On October 13, start using your new Servbank card, and securely destroy your Iroquois Federal card.

Automated Clearing House Transactions

Your Automated Clearing House transactions, including incoming and outgoing automated transactions established with third parties, will not be affected before, during, or after conversion. This includes ACH credits deposited to your account, and ACH debits withdrawn from your account.

Automatic Payments and Account Transfers

All previously established recurring transfers & automatic payments (internal and external) that were set up in Iroquois Federal Business Online Banking will carry over to the new Servbank Online Banking Portal.

Access to Funds

Daily cut-off times for transaction processing at Servbank may vary from your current cut-off times. Please review our *Funds Availability Policy* for details.

Wire Transfers Cutoff Times

- Domestic Outgoing Wires: 4:30 PM CT
- International Outgoing Wires: 3:30 PM CT

QUICK FACTS REFERENCE GUIDE

Important Account and Service Information

Deposit Account and Routing Numbers

Most customers will keep their current deposit account numbers. We will contact you directly if yours needs to change.

Servbank has a different routing number. You will not need to update checks, recurring direct deposits, payments or ACH instructions at this time. However, for incoming wires, you must use Servbank's wire instructions.

Interest Rates

Beginning Saturday, October 10, 2026, your account will earn Servbank's published interest rates based on the tiers and rates for the account type you are transitioning to. Rates are available at www.servbank.com.

Please note: You can expect your Servbank account to offer rates similar to your Iroquois Federal account. If you are enrolled in a promotional rate plan, your promotional rate will remain in effect for the duration and under the terms of the original promotional offer.

Checks

Continue using your existing checks until your supply runs out. Beginning October 13, 2026, you can submit an order in Servbank online banking, at a Servbank branch, or directly through www.harlandclarke.com when you are ready for a new supply.

Mobile Deposit Services

As a standard procedure, Mobile Capture Service (Mobile Deposit) will be turned off on October 9, 2026 at 1:00 PM CT. This is done to ensure that there are no mobile deposits that will be left unprocessed for the next processing day.

Bank Branches

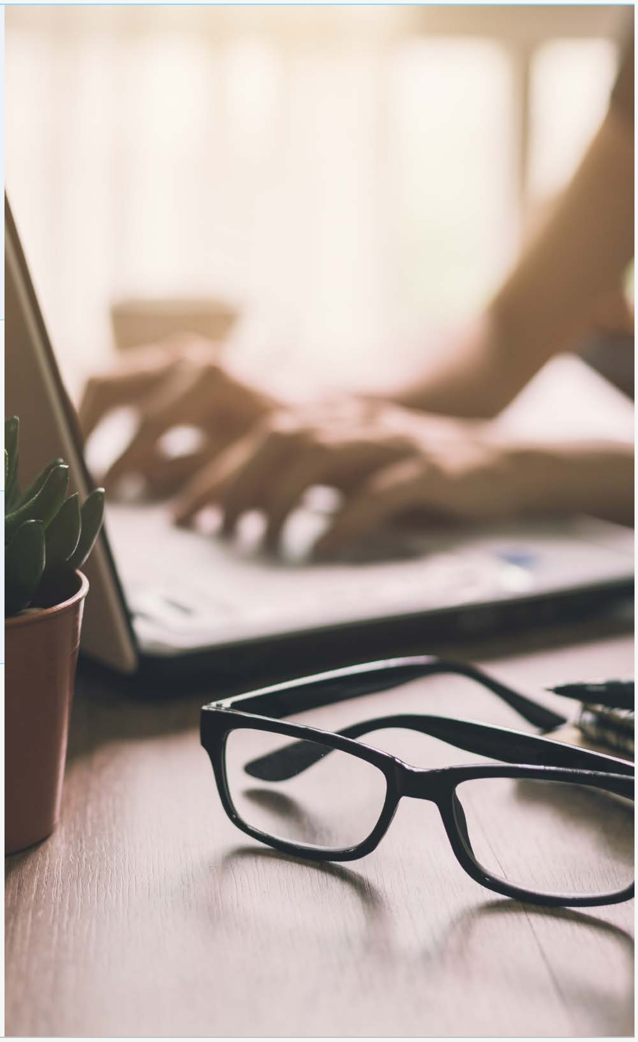
After conversion, you may bank at any Servbank location. Visit our website to find a full list of our locations.

ATM Fees

Your access to fee free ATM usage will continue at any Servbank ATM and at any Allpoint ATM location.

Gift Cards & Travel Cards

If you currently purchase these cards from our branches, please note that this service will no longer be available beginning October 13, 2026. Our discontinuation of offering new gift cards and travel cards does not impact any previously issued cards with a remaining balance.



YOUR ACCOUNT TRANSITION

BUSINESS CHECKING

IROQUOIS FEDERAL *If your existing account is one of the following:*	SERVBANK BUSINESS *Your account will convert to:*
Advantage Business	Business Interest Checking
Basic Business	Business Checking
Complete Business Checking	Business Checking

COMMERCIAL CHECKING

If Cash Management Services are utilized for your relationships, your account will be converting to our Commercial Services at Servbank.

IROQUOIS FEDERAL *If your existing account is one of the following:*	SERVBANK COMMERCIAL *Your account will convert to:*
Advantage Business	Commercial Interest Checking
Basic Business	Commercial Checking
Complete Business Checking	Commercial Checking

BUSINESS SAVINGS

IROQUOIS FEDERAL *If your existing account is one of the following:*	SERVBANK BUSINESS *Your account will convert to:*
Statement Savings	Business Savings

COMMERCIAL SAVINGS

If Cash Management Services are utilized for your relationships, your account will be converting to our Commercial Services at Servbank.

IROQUOIS FEDERAL *If your existing account is one of the following:*	SERVBANK COMMERCIAL *Your account will convert to:*
Statement Savings	Commercial Savings

Please refer to the product schedules section of the enclosed disclosure packet.

YOUR ACCOUNT TRANSITION

BUSINESS MONEY MARKET

IROQUOIS FEDERAL *If your existing account is one of the following:*	SERVBANK *Your account will convert to:*
Excel High Yield MMA	Business Money Market
Iroquois Advantage Money Market	Business Money Market
Brokered Money Market	Business Money Market
Premium Money Market	Business Money Market

COMMERCIAL MONEY MARKET

If Cash Management Services are utilized for your relationships, your account will be converting to our Commercial Services at Servbank.

IROQUOIS FEDERAL *If your existing account is one of the following:*	SERVBANK COMMERCIAL *Your account will convert to:*
Excel High Yield MMA	Commercial Money Market
Iroquois Advantage Money Market	Commercial Money Market
Premium Money Market	Commercial Money Market

Certificates of Deposit

The terms and conditions outlined in the Additional Terms and Disclosures provided with your Certificate of Deposit Signature Card at account opening remain unchanged and continue to apply after conversion. However, there is a variance in how interest will be compounded and credited. Under Servbank's interest calculation method, while your interest rate remains the same, Servbank's monthly compounding and crediting of interest may affect your annual percentage yield (APY), which could increase. Interest will be compounded monthly and credited monthly, which may result in an increase to the annual percentage yield (APY).

This applies to standard Certificates of Deposit.

Please refer to the product schedules section of the enclosed disclosure packet.

NOTES

On behalf of everyone at Servbank, it is my pleasure to welcome you to our family and thank you for the trust you place in us.

Donald Satiroff
Chief Executive Officer
Servbank National Association

servbank.com/conversion

servbank