

2025 COMPUTER SYSTEMS UPGRADE

# Customer Impacts & Important Information



**Rollstone  
Bank & Trust.**<sup>®</sup>

*Where you matter most.*<sup>SM</sup>



“We are committed to offering our customers the most convenient and secure banking experience possible.

Our investment in technology allows us to fulfill that commitment today and into the future.”

**MARY BETH JOKELA**  
**PRESIDENT & CHIEF OPERATING OFFICER**

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# General information

## Let's get started

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### KEY DATES

- **Computer Systems Upgrade:** Begins at the close of business on Friday, October 24 and continues through the start of business on Monday, October 27, 2025.
- **Branches and Offices:** All Rollstone Bank branches and the Customer Contact Center will be closed on Saturday, October 25, 2025.
- **Online Banking, Telephone Banking, and Mobile Banking:** Will be unavailable through the upgrade weekend. This includes related services such as Mobile Deposit, Remote Deposit, and Bill Pay. Pre-scheduled bill pays will still process.
- **ATMs:** Will be available for withdrawals. During the upgrade weekend, deposits and balance inquiries will be unavailable.
- **Debit Card:** You can continue to use your RBT debit card as you always have, and your PIN will remain the same. Please see page 11 for changes to Debit Card Limits following the upgrade.

### WHO TO CONTACT WITH QUESTIONS:

- Our branch staff and the Customer Contact Center will be able to answer any questions you may have leading up to and following the upgrade. All branches and the Customer Contact Center will be closed for the upgrade on Saturday, October 25, 2025.

### STAY UP TO DATE:

- Visit [rollstonebank.com/upgrade](https://rollstonebank.com/upgrade) or call **800.640.1166** for the most up-to-date information including service availability.



For more information, visit [rollstonebank.com/upgrade](https://rollstonebank.com/upgrade).

# Why a computer systems upgrade?

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Rollstone Bank is committed to providing you with the best and most innovative banking products and services, because you are what matters most. Our investment in technology will allow us to better serve our customers, and by joining the River Run family of banks, we will realize operational efficiencies for an even smoother experience.

## Important things you need to know

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### All Rollstone Bank account numbers will remain the same

Your Rollstone Bank account numbers will stay the same. We're committed to ensuring a smooth upgrade, while helping you bank as efficiently, securely, and easily as possible.

#### **CHANGE TO ACCOUNTS**

If any terms of your existing RBT accounts will be affected by changes to rates, fees, or other important features, you will receive a separate letter with all of the account details. High-level account highlights are featured in this booklet beginning on page 6.

#### **PAYEE POSITIVE PAY**

Business customers with Positive Pay may need to manually review exceptions on Monday, October 27. Members of our team will reach out directly to impacted customers.

#### **STATEMENT CYCLE**

We will generate a deposit account statement at the close of business on October 24 for all deposit accounts that normally produce a statement. A second statement will be generated for activity from October 25 through October 31, 2025.

# Important things you need to know *cont.*

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## INTEREST

- On interest-bearing accounts, interest earned from October 1 through October 24 will be paid on October 24, 2025, and you will receive a statement reflecting this. Interest earned October 25 through October 31, 2025, will be paid on October 31, 2025, and you will receive a second statement with the additional days' interest at month end.
- Interest currently compounds monthly. Following the upgrade, the interest calculation method will be compounded daily. Interest will continue to be paid monthly.

## EARLY WITHDRAWAL PENALTIES

Early withdrawal penalties for RBT CDs and IRAs maturing on or after October 25, 2025, have changed. For CDs or IRAs that renew on or after this date, the penalties will be:

- 3 months' interest for terms of 3-11 months
- 6 months' interest for terms of 12-23 months
- 12 months' interest for terms of 24-47 months
- 24 months' interest for terms of 48-60 months

## CLUB ACCOUNTS

Statements will be generated monthly if there is activity on the account, otherwise they will be quarterly.



# Account changes

## Personal banking

### CHECKING ACCOUNTS

| CURRENT ACCOUNT     | CHANGING TO ACCOUNT | NEW ACCOUNT HIGHLIGHTS   |         |               |     |                   |       |       |              |       |               |
|---------------------|---------------------|--|---------|---------------|-----|-------------------|-------|-------|--------------|-------|---------------|
| Free Checking       | Free Checking       | \$10.00 Minimum to open.   |         |               |     |                   |       |       |              |       |               |
| All-in-One Checking | Rewards Checking    | <p>\$10.00 Minimum to open.</p> <p><b>Benefits (when requirements are met):</b></p> <ul style="list-style-type: none"> <li>- Competitive interest rates</li> <li>- Up to \$20.00 reimbursement for non-proprietary ATM fees per statement cycle</li> </ul> <p><b>Interest Rates (subject to change):</b></p> <table border="1"> <thead> <tr> <th>Balance</th> <th>Interest Rate</th> <th>APY</th> </tr> </thead> <tbody> <tr> <td>\$0 - \$15,000.00</td> <td>1.25%</td> <td>1.25%</td> </tr> <tr> <td>\$15,000.01+</td> <td>0.01%</td> <td>1.25% - 0.01%</td> </tr> </tbody> </table> <p><b>To be eligible to earn benefits, you must meet the following requirements during the statement cycle:</b></p> <ul style="list-style-type: none"> <li>- Enrollment in Online Banking and eStatements</li> <li>- Direct deposit of \$100.00 minimum posted and cleared per statement cycle</li> <li>- 10 Debit card transactions posted and cleared per statement cycle</li> </ul> <p>The criteria requirements will be waived until January 2026 to allow customers time to establish direct deposit and enroll in the required services.</p> | Balance | Interest Rate | APY | \$0 - \$15,000.00 | 1.25% | 1.25% | \$15,000.01+ | 0.01% | 1.25% - 0.01% |
| Balance             | Interest Rate       | APY  |         |               |     |                   |       |       |              |       |               |
| \$0 - \$15,000.00   | 1.25%               | 1.25%  |         |               |     |                   |       |       |              |       |               |
| \$15,000.01+        | 0.01%               | 1.25% - 0.01%  |         |               |     |                   |       |       |              |       |               |

# Personal banking *cont.*

## CHECKING ACCOUNTS *cont.*

| CURRENT ACCOUNT   | CHANGING TO ACCOUNT   | NEW ACCOUNT HIGHLIGHTS   |
|---|---|--|
| <p style="text-align: center;"><b>Ultimate Checking</b></p> | <p style="text-align: center;"><b>Relationship Checking Premier</b></p> | <ul style="list-style-type: none"> <li>- \$10.00 Minimum to open.</li> <br/> <li><b>Benefits (when requirements are met):</b></li> <li>- Unlimited reimbursement for non-proprietary ATM fees per statement cycle</li> <li>- Free outgoing domestic wires</li> <li>- Free basic check orders</li> <li>- \$500.00 credit toward mortgage closing costs</li> <li>- One-time relationship bump rate on a regular CD or IRA account</li> <li>- Annual early CD withdrawal penalty waiver of up to \$1,000.00</li> <br/> <li><b>To be eligible to earn benefits, and waive the \$15.00 monthly service fee, you must meet the following requirements during the statement cycle:</b></li> <li>- Maintain a minimum combined deposit balance of \$10,000.00, including checking, savings, and CD/IRA</li> <li>- Direct deposit of \$500.00 minimum posted and cleared per statement cycle</li> <br/> <li>The criteria requirements will be waived until January 2026 to allow customers time to establish direct deposit and enroll in the required services.</li> </ul> |

# Personal banking *cont.*

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## SAVINGS ACCOUNTS

| CURRENT ACCOUNT           | CHANGING TO ACCOUNT      | NEW ACCOUNT HIGHLIGHTS  |
|---------------------------|--------------------------|---|
| <b>Vacation Club</b>      | <b>Discontinued</b>      | <p>Final disbursement will be June of 2026.</p> <p>A separate notice will be mailed to Vacation Club account holders closer to final disbursement date.</p>   |
| <b>Prime Saver</b>        | <b>Statement Savings</b> | <p>No minimum balance to earn interest.</p> <p>\$10.00 Minimum to open.</p> <p>Non-tiered variable rate, with no balance dependency.</p> <p>Ultimate Checking account is no longer required to open an account.</p> |
| <b>High Yield Savings</b> | <b>Statement Savings</b> | <p>No minimum balance to earn interest.</p> <p>\$10.00 Minimum to open.</p> <p>Non-tiered variable rate, with no balance dependency.</p>  |

# Personal banking *cont.*

## MONEY MARKET ACCOUNTS

| CURRENT ACCOUNT     | CHANGING TO ACCOUNT | NEW ACCOUNT HIGHLIGHTS   |
|---------------------|---------------------|--|
| <b>Money Market</b> | <b>Money Market</b> | <p>New tiers:</p> <ul style="list-style-type: none"><li>\$0.00 - \$999.99</li><li>\$1,000.00 - \$9,999.99</li><li>\$10,000.00 - \$24,999.99</li><li>\$25,000.00 - \$49,999.99</li><li>\$50,000.00 - \$99,999.99</li><li>\$100,000.00 - \$499,999.99</li><li>\$500,000.00 +</li></ul> <p>\$10.00 Minimum to open.</p> <p>Monthly maintenance fee of \$10.00 if account balance falls below \$1,000.00.</p> <p>Ultimate Checking account is no longer required to open an account.</p> |

# Business banking

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## CHECKING ACCOUNTS

| CURRENT ACCOUNT                | CHANGING TO ACCOUNT        | NEW ACCOUNT HIGHLIGHTS   |
|--------------------------------|----------------------------|--|
| <b>Small Business Checking</b> | <b>Business Checking</b>   | 300 items paid/deposited per statement cycle. \$0.50 Each item over 300.<br><br>Wire transfer and EFT modules included at no charge. Transaction fees apply. |
| <b>Commercial Checking</b>     | <b>Commercial Checking</b> | Wire transfer and EFT modules included at no charge. Transaction fees apply.   |

# Debit Card Limits

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## PERSONAL

| AMOUNTS                            | CURRENT LIMIT | CHANGING TO |
|------------------------------------|---------------|-------------|
| Online Daily Withdrawal Amount     | \$505.00      | \$1,005.00  |
| Online Daily Point-of-Sale Amount  | \$2,000.00    | \$2,500.00  |
| Offline Daily Withdrawal Amount    | \$305.00      | \$1,005.00  |
| Offline Daily Point-of-Sale Amount | \$300.00      | \$2,500.00  |

## BUSINESS

| AMOUNTS                            | CURRENT LIMIT | CHANGING TO |
|------------------------------------|---------------|-------------|
| Online Daily Withdrawal Amount     | \$505.00      | \$1,005.00  |
| Online Daily Point-of-Sale Amount  | \$2,000.00    | \$5,000.00  |
| Offline Daily Withdrawal Amount    | \$305.00      | \$1,005.00  |
| Offline Daily Point-of-Sale Amount | \$300.00      | \$2,500.00  |



# Fresh benefits & new accounts

## Enhancements for business customers

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### **BUSINESS CHECKING**

Small Business Checking is being renamed Business Checking and includes enhanced features at no charge. Additional information may be found on page 10.

### **NEW PRODUCT: BUSINESS SELECT CHECKING**

Business customers with moderate volume and a need for treasury management tools may want to consider the new Business Select Checking, available October 27, 2025. This account is free when you maintain an average daily aggregate balance of \$40,000.00 or more in your business checking accounts. You can have up to 500 items per month at no charge. Qualifying items are deposits, checks paid, checks deposited, and ACH checks received. There is a fee of \$0.50 for each item over 500. As a Business Select Checking account holder, you will have access to the wire transfer module in Business Electronic Banking and can choose two additional treasury management services at no charge, including Positive Pay, ACH Origination, and Remote Deposit Capture.

# Enhancements for individuals

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## REWARDS CHECKING

Rewards Checking, formerly known as All-In-One, now comes with up to \$20.00 in non-proprietary ATM fee reimbursements and competitive interest when you meet requirements. Additional information may be found on page 6.

## RELATIONSHIP CHECKING PREMIER

Ultimate Checking is becoming Relationship Checking Premier, which comes with many more benefits. There will be no monthly fee until January 2026, so that you have time to enroll in required services. Benefits include an interest-bearing account and unlimited non-proprietary ATM reimbursements. Additional information may be found on page 7.

## NEW PRODUCT: LIFELINE 18/65 CHECKING

This account is specifically designed for those under 18 or over 65 years old. You can open the account with as little as \$10.00. There is no minimum balance, no monthly fee, and it earns interest. You will even get a reduced overdraft fee, should you make a mistake with your account.

*For more information about these accounts visit [rollstonebank.com/upgrade](https://rollstonebank.com/upgrade).*

*Changes to products and services outlined in this booklet are effective October 27. Scan the QR code to visit our upgrade page and get the most current information.*



# What to expect & when

| SERVICE AREA IMPACTS               | DURING UPGRADE WEEKEND<br>5:00pm October 24, 2025 to<br>9:00am October 27, 2025   | AFTER UPGRADE IS COMPLETE<br>Beginning 9:00am<br>October 27, 2025  |
|------------------------------------|---|--|
| <b>Office Locations &amp; ATMs</b> | <p>All offices will be open normal business hours on Friday, October 24, and will be closed on Saturday, October 25, 2025.</p> <p>ATMs will be available for withdrawals. During the upgrade weekend, ATM deposits and balance inquiries will be unavailable.</p> | <p>We will be open normal business hours on Monday, October 27, 2025, and ready to serve you.</p>  |
| <b>Debit Cards</b>                 | <p>You will be able to use your RBT debit card for purchases and ATM withdrawals without interruption.</p>  | <p>All cards and PINs will stay the same.</p>  |
| <b>Online &amp; Mobile Banking</b> | <p>Online &amp; Mobile Banking will be unavailable during upgrade weekend. This includes all related services such as Mobile Deposit, Remote Deposit, and Bill Pay.</p> <p>Payments and transfers scheduled for upgrade weekend will not be delayed.</p>          | <p>Online &amp; Mobile Banking will be available. Your information, account history, Bill Pay, and automatic transfers will not change. Your username and password will remain the same.</p> |
| <b>Telephone Banking</b>           | <p>Telephone Banking will not be available during upgrade weekend.</p>  | <p>Telephone Banking inquiries will be available to all customers. Please listen carefully as the menu options will change.</p>  |
| <b>Night Deposit</b>               | <p>The night depository will be available throughout the computer systems upgrade weekend.</p>  | <p>Transactions will be posted when the Bank re-opens on Monday, October 27, 2025.</p>   |
| <b>Customer Contact Center</b>     | <p>Our Customer Contact Center will be open normal business hours on Friday, October 24, and will be closed on Saturday, October 25, 2025.</p>  | <p>We will resume normal business hours on Monday, October 27, 2025.</p>   |
| <b>eStatements</b>                 | <p>eStatements will be unavailable during upgrade weekend.</p>  | <p>Access to eStatements and prior history will be available.</p>  |

# Updated fee schedule, privacy notice, and funds availability policy disclosure

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Enclosed with this mailer are notices that outline how certain features of your banking relationship work. Based on your relationship with us, you may receive:

- Updated Fee Schedule, effective October 27, 2025
- Updated Funds Availability Policy Disclosure, effective October 27, 2025
- Updated Privacy Notice

## Be aware of fraud

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Protecting our customers and your money is at the heart of our business. Unfortunately, our industry often sees an increase in attempted fraud activity around the time of computer systems upgrades. Please note, Rollstone Bank will never ask you for your account number, PIN, or debit card number over the phone.

If you are contacted by anyone claiming to be calling from Rollstone Bank with these questions, please hang up immediately and **call us at 800.640.1166**.



# FAQ

## **WHY IS ROLLSTONE BANK COMPLETING A COMPUTER SYSTEMS UPGRADE?**

This upgrade allows us to evolve our products and services. As a new member of the River Run family of banks, we have access to enhanced resources and operational efficiencies that ensure you continue to receive the exceptional service you've come to expect from us.

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## **WILL MY ACCOUNT NUMBER(S) STAY THE SAME?**

Yes. Rollstone Bank account number(s) will not change.

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## **MAY I CONTINUE TO USE MY CURRENT ROLLSTONE BANK CHECKS?**

Yes. Your account information won't change, so you can continue using your existing checks.

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## **MAY I CONTINUE TO USE MY EXISTING DEBIT CARD?**

Yes. You can continue to use your RBT debit card as you always have, and your PIN will remain the same. Please see page 11 for changes to Debit Card Limits following the upgrade.

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## **WILL THERE BE A PERIOD OF TIME I DO NOT HAVE ACCESS TO MY FUNDS DUE TO THE SYSTEMS UPGRADE ON OCTOBER 25 AND 26, 2025?**

No, although some channels may be unavailable. For example, you won't be able to go to a branch to withdraw cash on Saturday, but you can go to an ATM and get cash with your debit card.

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## **WILL MY CURRENT DIRECT DEPOSITS AND AUTOMATIC PAYMENTS BE AFFECTED?**

No. All current direct deposits or automatic payments will continue to be processed normally and without interruption.

## WILL THE FEATURES OF MY ACCOUNT CHANGE?

Depending on what type of account(s) you have with RBT, you may experience changes to the terms of your account(s). If any terms of your existing RBT accounts will be affected by changes to rates, fees, or other important features, you will receive a separate letter with all of the account details. High-level account highlights are featured in this booklet beginning on page 6.

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## HOW DOES THE COMPUTER SYSTEMS UPGRADE AFFECT ONLINE BANKING AND BILL PAY?

Online & Mobile Banking for personal and business accounts will be unavailable through the upgrade weekend. This includes related services such as Mobile Deposit, Remote Deposit, and Bill Pay.

Following the upgrade, your Online Banking and Bill Pay will be unaffected and will continue to work as they always have without interruption. Your information, account history, Bill Pay, and automatic transfers will not change. Your username and password will remain the same.

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## WILL I NEED TO RE-ENROLL IN ESTATEMENTS?

You will not need to re-enroll in eStatements, however eStatements will be unavailable during the upgrade weekend. Following the upgrade, you will be able to access your eStatements history.

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## WHO SHOULD I CONTACT IF I HAVE QUESTIONS BEFORE OR AFTER THE COMPUTER SYSTEMS UPGRADE?

Our branch staff and Customer Contact Center will be able to answer any questions you may have leading up to and following the upgrade. All branches and the Customer Contact Center will be closed for the upgrade on Saturday, October 25.

Please visit [rollstonebank.com/upgrade](https://rollstonebank.com/upgrade) and watch for additional ongoing customer communications. We will continue to update you with timely information. The upgrade page will be maintained to give you the most up-to-date information.

For more information, visit  
[rollstonebank.com/upgrade](https://rollstonebank.com/upgrade)





[Rollstonebank.com](https://rollstonebank.com)

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