



Dear First National Bank in Pratt Customer,

On September 10, 2018, First National Bank in Pratt officially becomes Legacy Bank; established in Colwich, Kansas. It will be our pleasure to continue providing you with great banking service for years to come.

We understand that you will have many questions. Know that we are here to answer them all. Enclosed we have supplied you with important dates for this acquisition and FAQs that should help you through the conversion from FNB Pratt to Legacy Bank. In addition to this letter there is a link on our www.legacy.bank homepage entitled "First National Bank in Pratt Customer Resource." Our staff is ready to answer any additional questions you may have; please call our Deposit Operations Department toll free at 1-877-796-1999 and select option 0 or 316-260-3711.

As a result of this acquisition we are excited to offer you access to our seven existing locations throughout Colwich, Sedgwick and Wichita. We are confident you will enjoy our full suite of services including online banking, mobile banking, bill pay and many more once our core banking system conversion takes place on December 3, 2018.

Since 1886 we have been recognized as a strong community bank serving the financial needs of the greater Sedgwick County area. We look forward to providing Pratt with the same service and support. We want to thank you for this opportunity and your support as we continue to "Build a LEGACY through relationships, service & solutions."

Sincerely,

A handwritten signature in black ink that reads "Frank A. Suellentrop". The signature is written in a cursive, flowing style.

Frank A. Suellentrop
President



SPECIAL DATES YOU SHOULD NOTE

September 8 – September 10: First National Bank in Pratt will close on Saturday, September 8 at 12:00 p.m. and re-open as Legacy Bank Monday, September 10, 2018. The hours for the Pratt location will remain the same as before until further notice.

September 10 – All accounts, debit cards, online banking, ATM's and systems will remain the same until our scheduled core banking system conversion date of December 3, 2018.

September 10: - 8:00 a.m. Monday morning additional ATM's will be available for surcharge free use at our 8 bank locations and 3 offsite ATM locations.

September 10 – September 30: All deposit and loan statements from September 30, 2018 and beyond will reflect the Legacy Bank name and logo.

October 1 – October 15: Legacy Bank Debit cards will be ordered to replace your First National Bank in Pratt cards. These cards will arrive in plenty of time for you to **start using effective December 3, 2018 @ 08:00 a.m.**

November 30 – December 1: All transactional deposit account statements will cut and interest will be paid, if applicable, in order to move all data to the Legacy Bank core banking system.

December 3, 2018 – At 8:00 a.m. please discontinue using your FNB in Pratt Debit/ATM cards and start using your new Legacy Bank Debit Cards. We would ask that you destroy your FNB in Pratt Debit/ATM Cards or bring them to your local branch on or immediately after December 3, 2018 so that the cards cannot be misused if found.



FREQUENTLY ASKED QUESTIONS

You're likely to have several questions, both general and specific to you and your banking relationship. This section addresses many of the general questions. If you do not see an answer to a question that you have, please do not hesitate to contact our Deposit Operations Department toll free at 1-800-796-1999 and select option 0 or 316-260-3711. **Legacy Bank routing number is 101107886.**

Q. What will happen with my checking and savings accounts?

A. Most all account numbers will remain the same and you can continue using your existing checks.

Customers needing a new account number (due to duplication) will be notified by Legacy Bank and the notification will include your new account number(s). The first order of checks will be ordered for those receiving new account numbers at no cost to you and should arrive to you before December 3, 2018. You will need to continue to use your First National Bank checks and deposit slips until December 3, 2018. All remaining First National Bank checks and deposit slips will need to be returned to one of our eight locations before December 18, 2018. **PLEASE BEGIN USING YOUR NEW LEGACY BANK CHECKS AS OF DECEMBER 3, 2018.**

Q. Will I receive a final statement?

A. The merger/acquisition will legally take place on Monday September 10, 2018. Statements due to process prior to this date will be on First National Bank in Pratt statements. Effective Monday September 10, 2018 logos will change to reflect the Legacy Bank name for statements processed from September 10 to November 30, 2018. On November 30, 2018 all accounts will have a statement cycled and interest will be paid through November 30, 2018 on all interest bearing account types with the exception of Certificates of Deposits which do not normally receive statements.

Q. Will there be changes to my automatic debits/credits?

A. Automatic deposits and other prescheduled automatic credits and debits to and from your account(s) will continue without interruptions before, during and after the transfer period. Beginning December 3, 2018 we would ask that any new automatic deposits or payments from your account be setup using Legacy Bank's routing number which is **101107886.**

Q. Will I need a new debit/ATM card?

A. If you currently have a First National Bank in Pratt debit/ATM card, a new Legacy Bank Debit card and PIN number will be ordered for you and can be used effective December 3, 2018. You may change your PIN number by visiting one of our ATM locations or by calling the Deposit Operations Team at 316.260.3711. If you use your debit card to make recurring payments, you will need to update your card information with those companies so debits on or after December 3, 2018 will process on time.

Q. Will I need to order new checks?

A. Legacy Bank will maintain the existing routing number for First National Bank in Pratt for a period of time so there is no need to reorder checks right away. As you run out of checks and place an order for new checks or deposit slips you will need to use Legacy Bank's routing number and your account number. If you have left over checks and would like them disposed of securely, please bring them by your branch location of choice. Legacy Bank's routing number is 101107886. If you are unsure of the information needed to place an order for checks we would be happy to assist you.

Q. Will I need a new credit card?

A. There will be no immediate changes to your First National Bank in Pratt credit card and you may continue to use it before, during and after the transition period. If you are interested in learning about the enhanced benefits of a Legacy Bank card, let us know we would be happy to assist you.

Q. Will I need to enroll for online banking/bill pay?

A. Your online banking, bill pay and mobile banking products will remain the same until our core banking system conversion scheduled for December 3, 2018. At that time your online banking and bill pay data will be automatically converted to the Legacy Bank online banking and bill pay system. There may be a short outage during that period in order for this transition to take place, we will notify you as to these time frames closer to the conversion date. You will have to download the Legacy Bank Mobile Banking app and register your account for Mobile Banking once the system conversion has taken place on December 3, 2018.

Q. How will I access my online banking as of September 10, 2018?

A. Effective September 10, 2018, www.fnbpratt.com will be redirected to the www.legacy.bank website. There will be a separate online banking logon for "Pratt Customers" found on the home page of our website until which time we can merge the two online banking systems December 3, 2018. All functions will remain as normal until that conversion.

Q. Will there be changes to my loan?

A. There will be no changes to your loan terms, rates or payment schedules prior to your regularly scheduled renewal date and/or maturity date. Effective September 10, 2018, loan payments can be made at your Pratt Legacy Bank location or any other Legacy Bank location.

Q. Will there be changes to my Certificate of Deposit (CD)?

A. Your CD will be honored with the same rate and term until it is normally set to reprice or it matures.

Q. Will I still have access to my safe deposit box?

A. There will be no impact on accessibility to your safe deposit box. Safe Deposit box billing will occur in January 2019 as normal at a prorated amount until which time you will be billed for a full year on May 31, 2019 and every year thereafter.

Q. Will there be a change in my FDIC insurance?

A. Just like First National Bank in Pratt, Legacy Bank offers 100% deposit insurance coverage up to the maximum amounts provided through the Federal Deposit Insurance Corporation (FDIC). When two insured banks merge, the deposits from the assumed bank (First National Bank in Pratt in this case) continue to be insured separately for at least six months after the merger. This grace period gives depositors the opportunity to restructure their accounts if necessary.

The FDIC also offers separate insurance for CDs issued by First National Bank in Pratt prior to the merger until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month grace period, and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period.

After the transition is complete, we recommend that you visit any of Legacy Bank's eight locations for additional details on how this impacts your particular circumstances.

Q. How many locations and what services does Legacy Bank offer?

A. Following the transition, there will be eight locations and eleven ATMs to serve you. Legacy Bank also offers:

- Online Banking & Online Bill Pay with P2P payment options
- Mobile Banking
- Overdraft Coverage
- Electronic Statements
- 24/7 Telebank

Legacy Bank will be able to offer additional value added services to you once our core banking systems have been merged on December 3, 2018. For a complete list of offerings please visit our website at www.legacy.bank.

Q. What are Legacy Bank's operating hours?

A. Legacy Bank's Pratt location hours will remain the same for the time being. If you choose to visit one of our other 7 locations you will experience extended service hours.

Q. On September 10, 2018 what are the Legacy Bank Branch and ATM locations available to me?

A. We would welcome the opportunity to serve you at any one of our locations listed below:

Branch & ATM Locations

Colwich

123 E. Chicago Ave.
Colwich, KS 67030
316-796-1221

37th & Ridge (Corp. Hdq.)

3711 N. Ridge Road
Wichita, KS 67205
316-260-3711

Central & Tyler

8725 W. Central
Wichita, KS 67212
316-721-9595

21st & Ridge

7555 W. 21st
Wichita, KS 67205
316-260-3755

Sedgwick

514 N. Commercial Ave.
Sedgwick, KS 67135
316-260-3700

Woodlawn & 21st

2055 N. Woodlawn
Wichita, KS 67208
316-687-6200

Douglas & Wabash

1100 E. Douglas
Wichita, KS 67214
316-260-3733

Pratt

223 South Main
Pratt, KS 67124
620-672-6421

ATM Only Locations:

**24 Hour Walk Up &
Depository ATM**

300 N. Main
Andale KS 67001

**Pratt Community College
Walk Up ATM**

348 NE State Road 61
Pratt, KS 67124

**Pratt Regional Medical Center
Walk Up ATM**

200 Commodore St.
Pratt, KS 67124