



GuarantyBank  
Member FDIC

# A GUIDED TOUR TO MORE

Your guide to the conversion process.

# Welcome to our family.

Guaranty Bank would like to extend a warm welcome to you. We are excited to offer you an extensive range of banking services and greater convenience. As a Guaranty Bank customer, you will still be able to bank with the employees from First American National Bank that you have come to know and trust, and you will now have access to a greatly expanded network of branches throughout Mississippi and Tennessee.

All of us on the Guaranty Bank team will do everything possible to ensure a smooth transition for you. Guaranty Bank and FANB are both locally owned community banks with similar cultures and core values with community, customer, and employee focus. We will take a personal interest in you and are here to help you reach your financial goals. You'll benefit from additional products, expand geographic diversification and new online services to help you achieve financial success.

On the following pages of this guide, we've highlighted some very important information about the transfer of your deposit and loan accounts and services to Guaranty Bank. Both bank teams are working closely together to achieve a smooth transition of all your accounts and related services. Please take the time to read it carefully. If you have any questions, please just give us a call at **800-847-7454** or visit us at **[www.gbtonline.com](http://www.gbtonline.com)**.

We look forward to having you as our customer and appreciate this opportunity to serve you!



## Conversion weekend: WHAT TO EXPECT

### Important – Please Read

The conversion of FANB and Guaranty Bank will take place during the weekend of February 2, 2024. Please review the timeline below for the transition activity.

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- Friday, February 2, 2024** ● The conversion process begins for FANB to Guaranty Bank.
  - Saturday, February 3, 2024** ● All Saturday banking for FANB will be closed.
  - Monday, February 5, 2024** ● You will have access to all your accounts and services at all 23 Guaranty Bank branches: 19 in Mississippi and 4 in Tennessee as well as all newly converted FANB branches.

### Before the transition, it's banking as usual

Right now, there isn't anything you need to do. Please continue to conduct your banking with FANB as you normally do, using your same account numbers, checks, debit cards, online and telephone access.

### Conversion Weekend:

FANB branches will close according to posted branch hours for Friday, February 2 to begin the transition of your accounts to Guaranty Bank and will remain closed over the conversion weekend. Your FANB online & mobile banking, telephone banking, and Bill Pay services will not be available during this time. The ATMs will be in service if you need cash; you will not be able to make a deposit at the ATM. You may continue to make purchases with your FANB Debit Card during the weekend. Reduced limits may apply over the conversion weekend, please plan your transactions accordingly.

# About Guaranty Bank

Guaranty Bank is a strong and stable community bank that has been providing personal and business banking for over 80 years. We have a deep commitment to our customers, and pledge to continue to provide you with the positive experience you are currently receiving from FANB. As a responsible leader in economic development, we look forward to serving as an instrumental member in your local communities through our actions and the involvement of our employees.



## The values that drive us:

- Always do what we say
- Exceed expectations
- Commit to community development
- Express gratitude to our customers
- Strive for strong communication



## Guaranty Bank Has Received a 5-Star: Superior Rating from Bauer Financial, Inc. for 6 Consecutive Years

Bauer Financial independently analyzes all U.S. chartered banks and all federally insured credit unions with assets of at least \$1.5 million. No institution pays for its rating, nor can an institution elect not to be rated.

Under Bauer's star rating system, the highest rating a financial institution can receive is five stars (Superior). Five star (Superior) rated institutions are financially sound and are operating well above regulatory capital requirements. In determining star ratings, Bauer Financial evaluates capital ratios, profitability/loss trend, level of delinquent loans and repossessed assets, and liquidity, among other criteria.

Visit [www.bauerfinancial.com](http://www.bauerfinancial.com) for more information.



# Committed to Community

Guaranty Bank is not just dedicated to providing excellent service; we're deeply committed to serving our communities. Our care extends not only to our customers, it includes the total footprint of the communities we serve. As a Community Development Financial Institution (CDFI), our strong track record showcases our ongoing efforts to enhance neighborhoods and improve lives. Our CDFI certification underscores our unwavering commitment to the betterment of our communities and the well-being of those in it. This commitment will continue the work of the FANB branches and its employees in each area we will serve together.



## FDIC Insurance Coverage

When a bank assumes the deposits of another insured institution, deposits from the selling bank are separately insured from deposits at the purchasing bank for at least six months after the acquisition. This grace period gives a depositor the opportunity to restructure his or her accounts, if necessary.

CDs from the purchased bank are separately insured 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.

# Benefits of Freedom and Secure Checking

## IDPROTECT®

Identity theft monitoring and resolution service for you, your joint account owners, and eligible family members<sup>1</sup>

Registration/activation required for some benefits.

*Current customers must re-enroll to access these benefits.*

• **Up to \$10,000 Identity Theft Expense Reimbursement Coverage<sup>2</sup>** – to cover expenses associated with restoring your identity.

• **Fully Managed Identity Theft Resolution Services** – access to a dedicated fraud specialist assigned to manage your case who will work with you until your identity is restored.

• **Identity Theft Recovery Case Plan** - to inform you of the recovery process.

• **Credit File Monitoring<sup>3</sup>** – daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports.

• **Identity Monitoring** – Monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records, and more. A risk rating is generated with each monthly scan and if your scan reflects a high-risk score, you will be notified.

• **Credit Report and Score<sup>4</sup>** – access to triple bureau credit report and single bureau credit score.

• **Debit and Credit Card Registration** - Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards should your cards become lost or stolen.

• **Online Identity Theft News Center** and valuable phone and web resources.

• Registration and activation are easy!

• Go to [gbtonline.clubchecking.com](http://gbtonline.clubchecking.com) using **Access Code MS833192** and follow the simple step-by-step instructions to register and activate benefits, or

• **Benefit Support** - Call **1-866-210-0361** for questions related to any of the benefits, or for assistance with registration and activation. (Support is available Monday-Friday - 5:30am – 4:00pm PT, except for holidays.)

• Once you are registered, accessing your benefits is easy – online at [gbtonline.clubchecking.com](http://gbtonline.clubchecking.com) or with the **Club Checking mobile app**. Mobile App instructions are available at [gbtonline.clubchecking.com](http://gbtonline.clubchecking.com)

## Cellular Telephone Protection<sup>2</sup>

• Receive up to \$400 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad.

• Cellular telephone bill must be paid through your Freedom or Secure Checking account.

### Important Information/Disclosures:

<sup>1</sup>Benefits are available to personal checking account owner(s), their joint account owners and their eligible family members subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a “signer” on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household. <sup>2</sup> Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named on the certificate of insurance. All other insurance documents can be found online at [www.gbtonline.clubchecking.com](http://www.gbtonline.clubchecking.com) or through the Club Checking mobile app. For more information, please visit [www.gbtonline.clubchecking.com](http://www.gbtonline.clubchecking.com) or call 866-210-0361. **Insurance Products are not insured by the FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.** <sup>3</sup> Credit file monitoring may take several days to begin following activation. <sup>4</sup> Credit Score is a VantageScore 3.0 based on single bureau credit data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness.

# Guaranty Bank

## Personal Accounts

### Your Existing First American Products Will Remain Similar

*The following personal product names will change to the following:*

- Image Checking, Ideal Checking, 1st Economy Checking, and Regular Checking will be renamed to **Freedom Checking**
- Interest Checking, Red Checking and Ultimate Checking will be renamed to **Secure Checking**
- Young Stars Student Checking will be renamed to **Student Smart About Money Checking**
- I-Save Account and 1st American Savings will be renamed to **Guaranty Savings**
- I-Prime Account will be renamed to **Guaranty Prime Investment Account**
- Christmas Club Accounts will be available and remain the same with a dispersal date in November.



### Action Required: Activate Debit Cards Monday, February 5

- **When and How to Activate Your New Card** – Activate your new **VISA Debit card on Monday, February 5**, by calling 866-633-5293 from the phone number associated with your account. Please refer to the sticker on the front of the card.
- **Your New PIN** – You will be asked to create a **NEW VISA Debit card PIN** when you call to activate your card. You will be able to choose the PIN of your choice.
- **What to do With Your Old Card** – On Monday, February 5, we advise you to destroy your FANB Debit card by cutting through the magnetic strip and the card number. For your security, it is best to throw the pieces away in different receptacles.
- **When to Use Your New Card** – Effective Monday morning, February 5, you can begin using your **NEW Guaranty Bank VISA Debit card**. Your old FANB card will not work after Monday, February 5.

# About Your New Personal Account

## Account Numbers

Most account numbers will remain the same at Guaranty Bank. We have identified less than 30 checking accounts that have the same account number at Guaranty Bank. If you have one of the 30 duplicate checking account numbers, a bank representative will reach out to you prior to February 5 to offer personalized concierge services. This service will assist in seamlessly opening a new checking account, with additional help in converting the transactions to the new account number.

## Debit and ATM Cards

You will receive a new Guaranty Bank Visa® Debit card with a new card number, activation instructions, and disclosure shortly before your accounts convert. **Please do not activate or use your new Guaranty Bank Visa Debit card until Monday, February 5.** After activation, you will want to update any recurring payments you have on your FANB Debit card to your new card number.

## Checks and Deposit Slips

You may continue using your current supply of FANB checks and deposit slips until your supply is depleted.

We will be glad to order you new checks after the conversion. However, if you wish to continue to order checks through another provider, please provide **Guaranty Bank's ABA routing number 084202251** to ensure correct processing.

## Statements

**Checking, Savings and Money Market:** Your final statement from FANB will include all activity from your last statement, and any interest posted to your accounts, through Friday, February 2. Your next statement will be from Guaranty Bank and will include all activity from Saturday, February 3 forward.

If you currently receive a combined statement, you will continue to receive a combined statement after conversion.

You will receive images of the front of your paid and cancelled checks on your checking and money market account statements after conversion.

Account statements are dispersed at the end of the month.



## **Incoming Wire Transfers**

Beginning Monday, February 5, all incoming wire requests will need to be redirected using the following wire information:

**Domestic Wires:** For wires originating within the United States, please send to: Guaranty Bank, 210 N. Hayden Street, Belzoni, MS, 39038, USA, ABA Routing Number **084202251**. Please include the accountholder name and account number of the beneficiary at Guaranty Bank with wire transfer instructions.

**International Wires Sent Via SWIFT in US Dollars:** Guaranty Bank's Correspondent Bank is: First National Bankers Bank, 300 Concourse Blvd., Suite 100, Ridgeland, MS 39157 using Swift Code FRNAUS44. Please indicate further credit for Guaranty Bank, ABA Routing Number **084202251**. Please include the accountholder name and account number of the beneficiary at Guaranty Bank with wire transfer instructions.

## **Outgoing Wire Transfers**

For your first outgoing wire transfer Monday, February 5 or later, please visit your local branch where a banker will assist you in processing your transfer. Guaranty Bank offers business customers online wire transfers through our online banking platform. If you send wires often for your business, please ask about our Cash Management services.

Some restrictions may apply to certain wire transfers. Some fees apply to certain incoming and outgoing wire transfers.

## **Direct Deposits and Automatic Payments**

To help make the transition of your accounts as seamless as possible, any electronic direct deposits or automatic payments you have processed through your FANB checking account will transfer automatically to your Guaranty Bank checking account.

To aid in this transition, and to ensure uninterrupted service, Guaranty Bank will notify agencies, organizations and other third parties from whom you receive direct deposits or to whom you direct automatic payments. We will provide them with a notice of change to Guaranty Bank's ABA routing number 084202251.

There should be no action required by you to affect the transfer of your checking and/or savings account direct deposits and automatic payments to Guaranty Bank.

If you wish, you may follow up directly with third parties to ensure the change is made in a timely manner.

Welcome to

# Cutting-Edge Community Banking

Guaranty Bank believes in providing you with the latest in technology without compromising sophistication or the experience of a community bank. We offer flexible solutions so you can bank the way you want to bank. Being your trusted advisor and offering you dynamic solutions through building personal relationships is our commitment.

## Personal Online Banking and Bill Pay

- On Monday, February 5, your Online Banking and Bill Pay service will automatically transfer to Guaranty Bank. Your FANB Online Banking and Bill Pay service will no longer be available after Friday, February 2.
- You will continue using your existing FANB login ID for the Guaranty Bank online and mobile banking.
- Your existing Bill Pay payees, transaction history, and scheduled and recurring payments that are in place on Friday, February 2, will automatically convert to Guaranty Bank's service and continue as usual.
- You will have access to your transaction history for checking and savings accounts through the last bank statement date.
- You will be able to access the last twelve months of bank statements within online banking.
- All loan history will transfer back to the loan origination date.

Scan the code below with your mobile device to download our mobile App.



# Secure. Convenient. Fast.



**Zelle**

We support Apple Pay™, Samsung Pay, and Android Pay and Visa Purchase Alerts to give you the freedom and security to make payments as you like.

Visit [www.gbtonline.com/personal/personal-checking](http://www.gbtonline.com/personal/personal-checking) for more details.

We also support Zelle® - a fast, safe and easy way to send money in minutes<sup>1</sup> to friends, family and others you trust, right from the Guaranty Bank mobile app. Zelle® makes it easy to send money to, or receive money from, people you trust - no matter where they bank.<sup>2</sup> To learn more, visit [gbtonline.com/zelle](http://gbtonline.com/zelle).

<sup>1</sup> Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle

<sup>2</sup> Must have bank account in the U.S. to use Zelle®

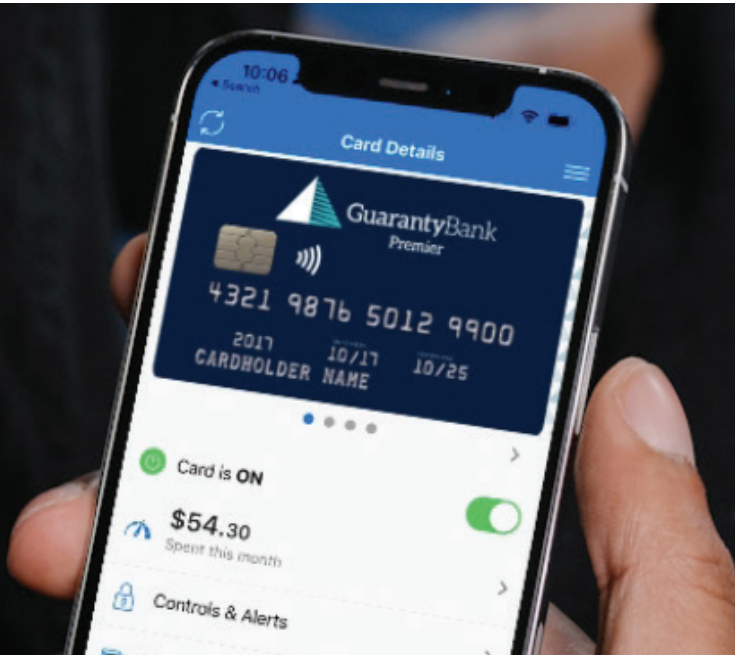


## SecurLOCK®

Protect your accounts with the Guaranty Bank SecurLOCK app available in the app store. You will be able to turn on and off the purchasing power of your new Guaranty Bank Visa Debit or Credit cards with the tap of your finger.



Scan to  
download the  
SecurLOCK  
App.



# Guaranty Bank

## Business Accounts

### Your Business Products will change to the following:

- Commerce Checking, Beneficial Checking, Main Street Checking, Small Business Free Checking and Business Checking will become **Guaranty Edge Checking**.
- Non-Profit Checking will become **Civic Checking**
- 1st Investment Checking will become **Business Checking with Interest**.

Scan here to learn about  
your new Guaranty Bank  
Business account.



## Introducing your Cash Management Team

Your high-powered partner in commerce, our dedicated Cash Management Team can help you handle your business; big and small. New tools and manpower to help you check the boxes so you can get back to what you do best: good business.

### Commercial Online Banking

Efficiently manage your business's finances with our online platform. Easily handle payroll, and securely submit domestic or international wires directly to the bank.

### Remote Deposit

Convenience at your fingertips - deposit checks directly from your office, saving time and enhancing your businesses operational efficiency.

### Sweeps Between Business Accounts

Optimize cash flow with automated sweeps between your business accounts, ensuring funds are where you need them, when you need them.

### Positive Pay

Protect your business from fraud. Our Positive Pay service offers robust safeguards against unauthorized ACH and Check transactions.

### Credit Card Processing

Benefit from competitive pricing on credit card processing, enhancing your business's payment flexibility and customer experience.

### Payroll Cards

Ideal for larger businesses with a substantial workforce, our payroll cards streamline salary disbursement process, offering a practical, efficient payment solution for your staff.

## Action Required: Activate Business Debit Cards Monday, February 5

- **When and How to Activate Your New Card** – Activate your new **VISA Business Debit card on Monday, February 5**, by calling 866-633-5293 from the phone number associated with your account. Please refer to the sticker on the front of the card.
- **Your New PIN** – You will be asked to create a **NEW** VISA Debit card PIN when you call to activate your card. You will be able to choose the PIN of your choice.
- **What to do With Your Old Card** – On Monday, February 5, we advise you to destroy your FANB Debit card by cutting through the magnetic strip and the card number. For your security, it is best to throw the pieces away in different receptacles.
- **When to Use Your New Card** – Effective Monday morning, February 5, you can begin using your **NEW** Guaranty Bank VISA Debit card. Your old FANB card will not work after Monday, February 5.



## Solutions for Business Customers: Online Banking and Bill Pay

- On Monday, February 5, your Online Banking and Bill Pay service will automatically transfer to Guaranty Bank. Your FANB Online Banking and Bill Pay service will no longer be available after Friday, February 2.
- You will continue using your existing FANB Login ID for the Guaranty Bank online and mobile banking.
- Your existing Bill Pay payees and scheduled and recurring payments that are in place on Friday, February 2, will automatically convert to Guaranty Bank's service and continue as usual.
- You will have access to transaction history for checking and savings accounts through the last bank statement date.
- You will be able to access the last twelve months of bank statements within online banking.
- All loan history will transfer back to the loan origination date.

# About Your New Business Account

**Debit and ATM Cards** You will receive a new Guaranty Bank Visa® Business Debit card with a new card number, activation instructions, and disclosure shortly before your accounts convert. **Please do not activate or use your new Guaranty Bank Business Visa Debit card until Monday, February 5.** Your business checking account number will remain the same at Guaranty Bank.

**Checks and Deposit Slips** Continue using your current supply of checks and deposit slips for banking with FANB until your supply is depleted.

We will be glad to order you new checks after the conversion or when you run out. However, if you wish to continue to order checks through another provider, please provide **Guaranty Bank's ABA routing number 084202251** to ensure correct processing.

**Statements** **Checking, Savings and Money Market:** Your final statement from First American National Bank will include all activity from your last statement, and any interest posted to your accounts, through Friday, February 2. Your next statement will be from Guaranty Bank and will include all activity from Saturday, February 3 forward. If you currently receive a combined statement, you will continue to receive a combined statement after conversion.

You will receive images of the front of your paid and cancelled checks with your checking and money market account statements after conversion.

**Electronic Payments** To help make the transition of your accounts as seamless as possible, any incoming and outgoing electronic payments you have processed through your FANB checking account will transfer automatically to your Guaranty Bank checking account.

To aid in this transition, and to ensure uninterrupted service, Guaranty Bank will notify agencies, organizations and other third parties from whom you receive or send electronic payments. We will provide them with a notice of change to Guaranty Bank's ABA routing number 084202251.

There should be no action required by you to affect the transfer of your checking and/or savings account electronic payments to Guaranty Bank.

If you wish, you may follow up directly with third parties to ensure the change is made in a timely manner. Account statements are dispersed at the end of the month.

# Cash Management makes business a breeze

As a Guaranty Bank business customer,  
your dedicated Cash Management team  
can optimize solutions for the following:

## Incoming Wire Transfers

As of Monday, February 5 please follow the wire transfer instructions below.

**Domestic Wires:** For wires originating within the United States, please send to: Guaranty Bank, 210 N. Hayden Street, Belzoni, MS, 39038, USA, ABA Routing Number **084202251**. Please include the accountholder name and account number of the beneficiary at Guaranty Bank with wire transfer instructions.

**International Wires Sent Via SWIFT in US Dollars:** Guaranty Bank's Correspondent Bank is: First National Bankers Bank, 300 Concourse Blvd., Suite 100, Ridgeland, MS 39157 using Swift Code FRNAUS44. Please indicate further credit for Guaranty Bank, ABA Routing Number **084202251**. Please include the accountholder name and account number of the beneficiary at Guaranty Bank with wire transfer instructions.

## Outgoing Wire Transfers

If you are a business owner who sends wire transfers, you can utilize our online banking platform to initiate domestic and international wires. Contact our Cash Management team for more information.

Some restrictions may apply to certain incoming and outgoing wire transfers. Fees apply.



## Cutting-edge meets community focused for business

Scan the code to learn more about  
our solutions for business,  
big and small.



# Guaranty Bank

## CDs, IRAs, Credit Cards and Loans

### CD & IRA

*Certificates of Deposit and Individual Retirement Accounts*

Guaranty Bank will honor your existing CD and IRA rates and terms through the first maturity date after the conversion. Prior to maturity, we will mail you a renewal notice setting forth the terms of your renewed Guaranty Bank CD or IRA.

After renewal of your current CD or IRA, the early withdrawal penalties stated below will be in effect.

Term	Early Withdrawal Penalty
32 days	32 days interest
60 days	60 days interest
90 days	90 days interest
Over 90 days to 1 year	6 months interest
Over 1 year - 2 years	12 months interest
Over 2 years - 3 years	18 months interest
Over 3 years	24 months interest

### Credit Cards

Feel free to keep using your FANB reward credit cards just as you do today. Your current FANB Credit Card Rewards points will remain in place and redeemable for the time being. Payments can conveniently be made at any Guaranty Bank or soon to be converted FANB branch, or you can easily manage them online at [mycardstatement.com](http://mycardstatement.com).

### Loans

Rest assured; your loan remains unchanged. The interest rate, due and maturity dates, and the payment plan of your loan will all stay the same.







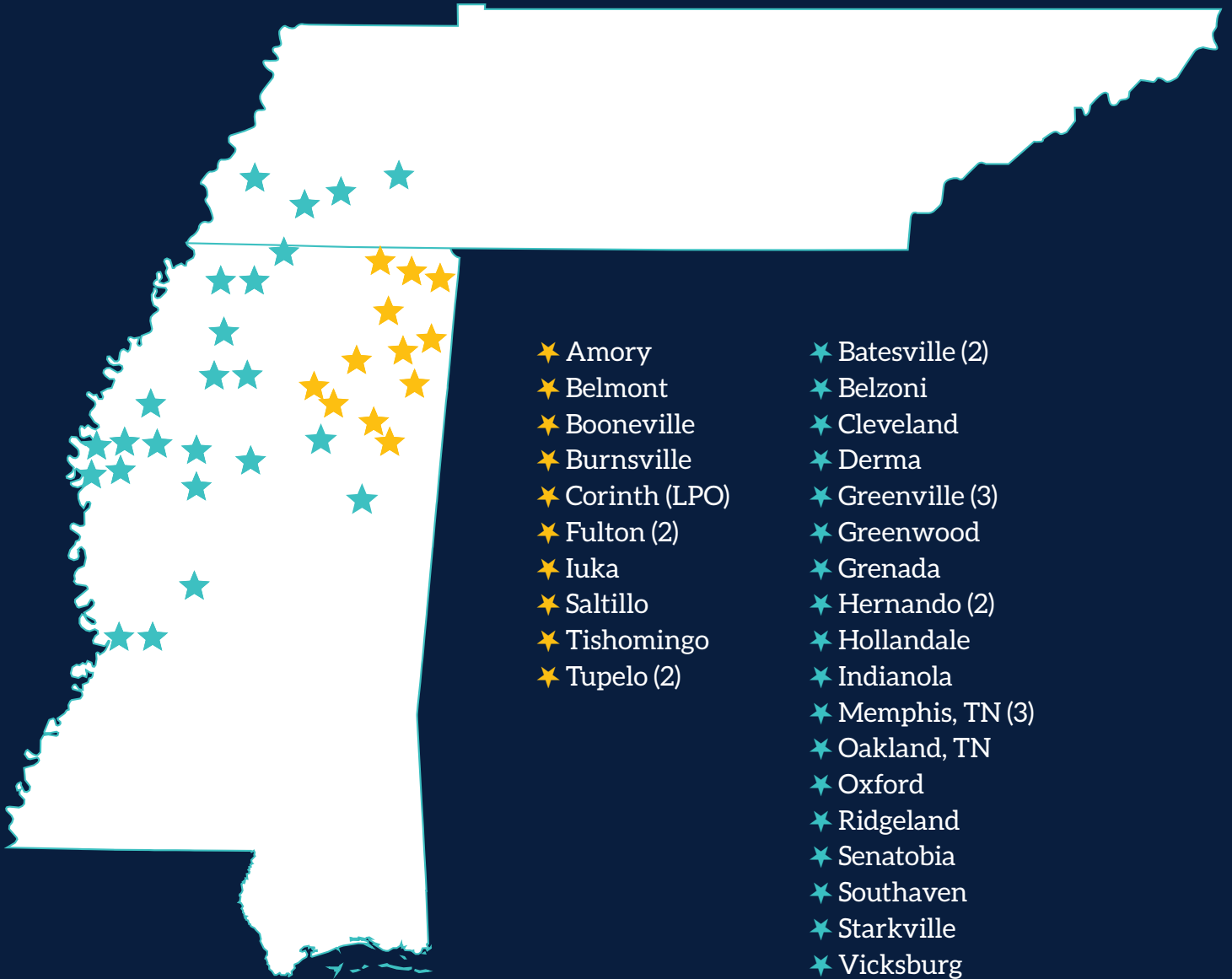
## Your questions answered.

Visit our online conversion hub for the most up-to-date information about Guaranty Bank, the transition and your new community banking experience.



*Use the camera on any internet connected mobile device to scan the above code and navigate to the conversion resources.*

INVESTMENT  
& CREDIT



Scan the code to find a location near you.



# Footprints Across the MidSouth



**GuarantyBank**  
Member FDIC

**Customer Success Team**

1-800-847-7454

**Email**

[marketing@gbtonline.com](mailto:marketing@gbtonline.com)

**Stay connected with  
news and information:**



**Customer  
Resources**



**Follow Us**

**LOCATIONS**



GuarantyBank  
Member FDIC

210 N Hayden Street  
Belzoni, MS 39038

Welcome to **more.**

Welcome to the family. Explore new access  
to a cutting edge, community  
bank experience.