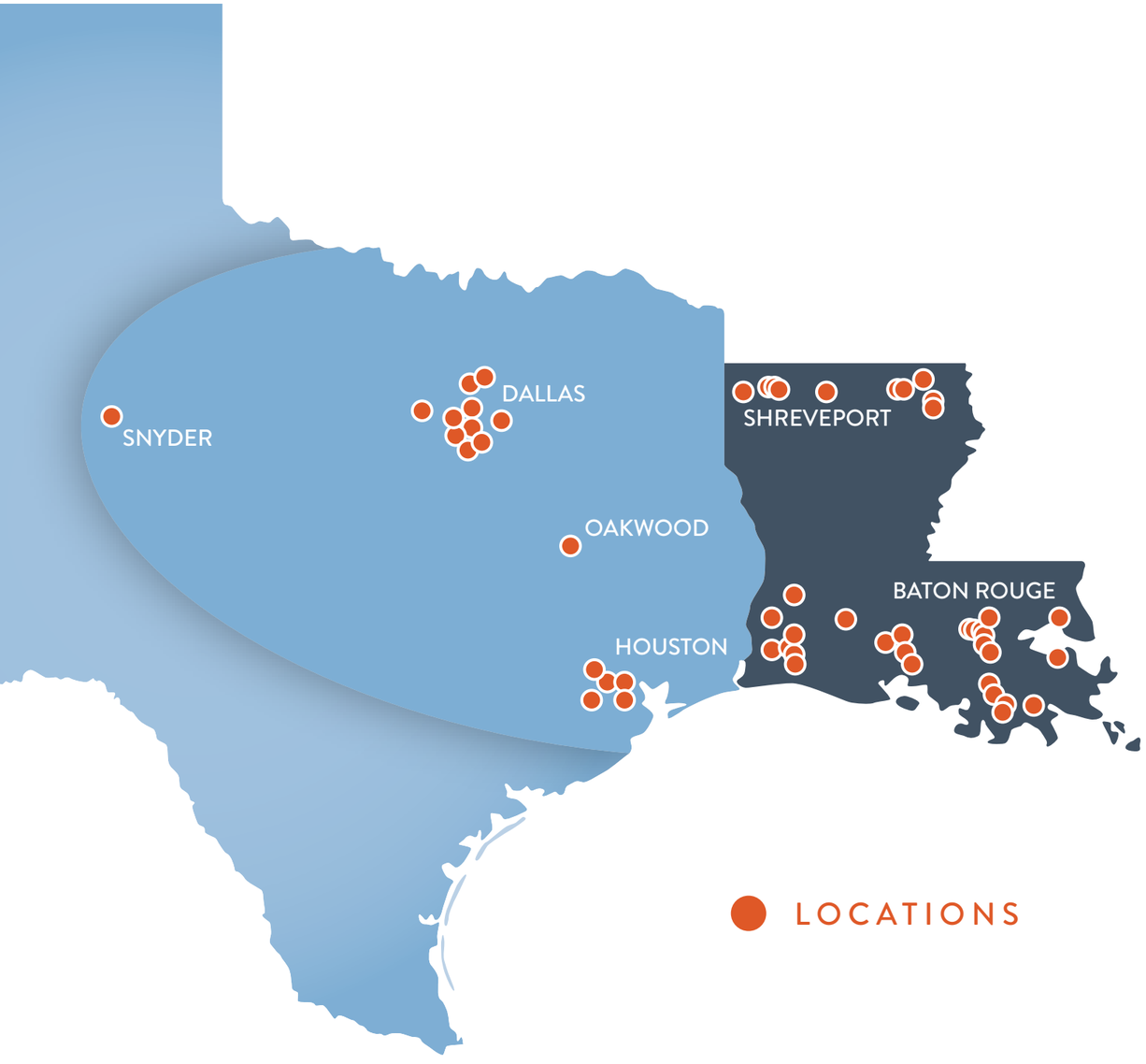
WELCOME

We're glad you're here!

A comprehensive Welcome Guide to b1BANK, including key banking systems integration dates.

SEE INSIDE FOR IMPORTANT INFORMATION

b1BANK
IGNITE AMBITION



Welcome to b1BANK.



On behalf of our entire team, I'm pleased to welcome you to b1BANK. Over the past several months, we have been working closely to bring Progressive Bank and b1BANK together, and that process is now nearing completion.

Both Progressive Bank and b1BANK have been built on strong personal relationships. Your trusted bankers are now part of the b1BANK team, and they remain committed to providing the same personal service and trust you have always known.

Our goal is to be more than a bank. We want to be a true partner on your financial journey and a positive force in the communities we serve. This transition strengthens our ability to do both.

Thank you for your trust through this process. We look forward to building a successful future together, grounded in the same relationships and community values you and we have always prioritized.

Jude Melville
Chairman and CEO
b1BANK

TABLE OF CONTENTS

Pages 5–6
WHO WE ARE

Page 7
IMPORTANT DATES

Page 8
ACCOUNT HOLDER TO-DO LIST

Pages 9–10
UPDATES TO STATEMENTS, CDS, & LOANS

Pages 11–12
ACCESSING YOUR ACCOUNTS

Pages 13–16
FREQUENTLY ASKED QUESTIONS

Pages 17–18
PERSONAL PRODUCT DETAILS

Pages 19–20
BUSINESS PRODUCT DETAILS

Page 21
AFFILIATE BANKING SERVICES

WHO WE ARE

Built For The *Moments That Matter*.

b1BANK serves businesses, families, and individuals across Louisiana, Texas, and the communities in between. We're here for the decisions that shape what comes next and the people making them.



Our Guiding Principles

These principles guide every decision and interaction, helping us deliver on our commitment to you:

RELATIONSHIP-DRIVEN TEAM:
We take time to understand your goals and build connections that last.

DISCIPLINED DECISION-MAKING:
We act with care and foresight to protect and grow what matters to you.

MEANINGFUL COMMUNICATION:
We keep you informed with clarity and transparency.

DOING THE RIGHT THING THE RIGHT WAY:
We uphold the highest standards of integrity in all we do.

CONTINUAL IMPROVEMENT:
We are committed to evolving our services and technology to better serve you.

Making An Impact Together

The communities we serve are where we live, raise our families, and build our businesses. That's why b1BANK invests in them in two specific ways:

b1 COMMUNITY

Through b1COMMUNITY, our employees contribute their time, skills, and resources to support local nonprofits that address the needs of the places we share. From volunteering at community events to lending expertise to local causes, our team is committed to making a tangible difference.

b1 FOUNDATION

b1FOUNDATION builds on our commitment to the communities we serve by creating opportunities that drive real change. We expand access to education through financial literacy programs and scholarships, and we help entrepreneurs thrive with free business counseling. Our Foundation also provides physical space for local businesses and nonprofits to host meetings, workshops, and events — fostering collaboration and creating hubs where ideas and opportunities can grow.

We believe in working alongside other community leaders and organizations to amplify our collective impact. By combining our resources, networks, and passion for service, we strengthen the economic and social fabric of the communities we serve.

Together, we can build a stronger, more vibrant future — and we are excited to do that with you.

IMPORTANT DATES

Below is a summary of *key timing for your transition* to b1BANK.

PLEASE REVIEW carefully and plan around these dates so your day-to-day banking continues without interruption.

All Accounts

SUNDAY

8/2/26

Scheduling bill payments in Online Banking will be unavailable beginning at 2:00 p.m. CDT.

MONDAY

8/3/26

Bill Pay services will be unavailable after 8:00 a.m. CDT.

Zelle is not a b1BANK product and will no longer be available after 8:00 a.m. CDT.

WEDNESDAY

8/5/26

Enrollment in Online Banking and eStatements will be unavailable after 8:00 a.m. CDT.

THURSDAY

8/6/26

Debit card transactions made Thursday, August 6, through Monday, August 10, 2026, will not be displayed in Online Banking until Tuesday, August 11.

External transfers from Online Banking will be unavailable after 4:30 p.m. CDT. Services will be restored on Monday, August 10, 2026, at 9:00 a.m. CDT.

If you have any questions or service issues with your debit card, please call 877.614.7600.

FRIDAY

8/7/26

The following services will be unavailable after 6:00 p.m. CDT. Services will be restored on Monday, August 10, 2026, at 9:00 a.m. CDT.

- Online Banking
- Mobile Banking Services including deposits
- Telephone Banking

Your final Progressive Bank statement will be printed and mailed on August 7, 2026, even if you are currently enrolled in eStatements.

MONDAY

8/10/26

9:00 a.m. CDT

Access your new b1BANK Online Banking and Mobile Banking.

Download the new b1BANK Mobile App from the Apple App Store or Google Play.

Enroll in the new Telephone Banking (VRU) system at 877.614.7600. You'll establish an Access Code and a separate PIN.

Mobile Remote Deposit Capture, ATM deposits and balance inquiries, and Bill Pay services are restored.

TREASURY MANAGEMENT SERVICES

FRIDAY:

8/7/26

The following services will be unavailable after normal Progressive Bank cutoff times listed below:

- Positive Pay: 12:00 p.m. CDT.
- ACH Same-Day Origination: 3:00 p.m. CDT.
- ACH Next-Day Origination: 4:30 p.m. CDT.

MONDAY:

8/10/26

9:00 a.m. CDT

Access to your new b1BANK product(s) is available through Online Banking and the b1BANK Mobile App.

SERVICES WILL BE RESTORED ON MONDAY, AUGUST 10, 2026, AT 9:00 a.m. CDT.

We're Here To Help!

As we are transitioning to our new banking systems, we're here to help! Our Customer Service Center has extended hours to assist you.

Customer Service Center Hours:

SATURDAY & SUNDAY

8/8/26–8/9/26

8:00 a.m. – 5:00 p.m. CDT

MONDAY

8/10/26

8:30 a.m. – 5:00 p.m. CDT

If you have any questions about your accounts, you can call us at 877.614.7600 or use the chat option on our website and Mobile App. For more details, visit www.b1BANK.com/WelcomeProgressive.

Account Holder *To-Do List*

BEFORE SUNDAY, 8/2/26

- ☐ Download all Bill Pay history from Online Banking

BEFORE FRIDAY, 8/7/26

- ☐ Verify that your email address and mobile phone number on file in Progressive Bank Online Banking are current. The first time you log in to your b1BANK Online Banking account, a Secure Access Code will be sent to the phone number listed in your Progressive Bank Online Banking profile.
- ☐ If you use QuickBooks or Quicken, back up your data and complete any pending transactions.

MONDAY, 8/10/26

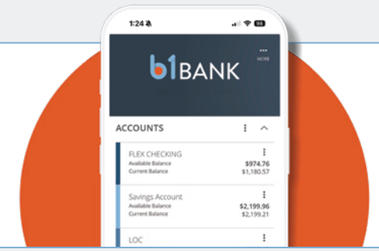
- ☐ Log in to b1BANK Online Banking (www.b1BANK.com) using your Progressive Bank login ID and password. A Secure Access Code will be sent to the phone number listed in your online profile.
- ☐ Download the b1BANK Mobile App from the Apple App Store or Google Play. (The Progressive Bank app will no longer connect to your accounts.)
- ☐ Enroll in the b1BANK Telephone Banking system by calling 877.614.7600.
- ☐ If you use eBills, you will need to re-enroll.
- ☐ If you make loan payments from a bank other than b1BANK, update your payment information to ensure payments are correctly applied to your new b1BANK loan account number.
- ☐ Notify your employer, government entities, any source of automatic deposits and/or auto draft payments from your account of the new b1BANK routing number. If your account number was changed, you will need to provide your new account number.

SCAN HERE

Download the b1BANK Mobile App to manage your accounts on the go.

APPLE APP STORE

GOOGLE PLAY STORE



UPDATES TO STATEMENTS, CDs, & LOANS

Keep track of your monthly *milestones*.

Your final Progressive Bank statement for the period of August 1–7, 2026, will be printed and mailed on August 7, 2026, even if you are currently receiving eStatements. Monthly service charges, analysis fees or paper statement fees will not apply to this special final statement.

eStatements

If you are currently enrolled in eStatements at Progressive Bank, you will be automatically migrated to eStatements at b1BANK with no action required.

Historical Statements & Transaction History

Monthly statements and transaction history for 2026 will be available in b1BANK's Online Banking.

Statements and transaction history prior to January 1, 2026, will not be available in Online Banking. You may request historical data through any Banking Center or by calling 877.614.7600.

Commercial Account Analysis

Commercial account analysis charges for July 2026 activity will be posted on August 6, 2026, in Progressive Bank's system (normally posted on the 15th of the month for the prior month's activity). The next commercial account analysis charges, processed in b1BANK's system, will post on or around September 15, 2026, covering activity from August 10, 2026, through August 31, 2026.

CERTIFICATES OF DEPOSIT (CD) AND IRA CD

Grow for *your* future.

There will be no changes in your rate or term to your CD or IRA. Refer to the disclosure guide you were mailed separately for additional information.

DEBIT CARDS

Safety and convenience when *you* need it.

IMPORTANT: Progressive Bank consumer and commercial debit cards will NOT be reissued. You may continue using your existing Progressive Bank debit card until it expires.

8/6/26–8/11/26

Transactions made between Thursday, August 6, and Monday, August 10, 2026, will not display in Online Banking until Tuesday, August 11.

When you log in to Online Banking on Monday, August 10, 2026, your available balance may appear out-of-balance until transactions are processed that night, August 10.

HEALTH SAVINGS ACCOUNT (HSA) DEBIT CARD(S)

If you have a Health Savings Account (HSA) debit card(s), a new b1BANK HSA debit card will be issued to you. These will arrive in the mail August 15–30, 2026.

You can continue to use your Progressive Bank HSA card until you receive your b1BANK HSA debit card.

Your Progressive Bank HSA debit card(s) will be deactivated on Tuesday, September 15, 2026. If you have not received your new HSA card by Tuesday, September 1, 2026, please call 877.614.7600 to have another card issued.

LOANS OR LINES OF CREDIT

For the *life* you want to fund.

IMPORTANT: Your loan account number ***IS*** changing.

You will receive a separate letter with your new b1BANK loan account number.

If you make loan payments from a bank other than b1BANK, update your payment information with us so payments are correctly applied to your new loan account.

Automatic payments set up directly with Progressive Bank will transfer to b1BANK; no action is required from you.

Automatic payments set up with another financial institution, OR through Bill Pay (regardless of which institution), will require action on your part to update the account information.

b1BANK's mailing address for loan payments: PO Box 1823, Lake Charles, LA 70602-1823

LINES OF CREDIT – IMPORTANT CHANGES

You will receive a separate letter with your new b1BANK loan account number.

Payment due dates for PLOC and HELOC will change to the 25th of the month.

If requested, PLOC and HELOC checks will be mailed to you.

REMINDER: Update all electronic payments with the new account information.

Services and products designed for *streamlined banking*.

b1BANK Online Banking

If you are an existing Progressive Bank Online Banking user, log in to b1BANK Online Banking starting at 9:00 a.m. CDT on Monday, August 10, 2026. (Visit www.b1BANK.com)

Log in using your current Progressive Bank Online Banking Login ID and password.

A Secure Access Code will be sent to the phone number on file.

Establish a new b1BANK password (it can be the same as your current Progressive Bank password).

Accept b1BANK's Terms & Conditions to access your Online Banking Dashboard and register your device.

All previous Online Banking alerts will transfer to the new system.

Telephone Banking (VRU)

Beginning Monday, August 10, 2026, at 9:00 a.m. CDT, call 877.614.7600 to access the new b1BANK Telephone Banking (VRU) system. You'll enroll by following the prompts and establishing an Access Code AND a separate PIN.

Features now available in the b1BANK VRU include:

Stop payments

Loan payments

Report lost or stolen debit card

Activate debit card

Online Bill Pay

If you currently use Online Bill Pay, you will be automatically enrolled in b1BANK's secure service. All scheduled payments, recurring payments, and payees will be transferred to b1BANK. Please note that bill pay history and eBills will not be converted.

When scheduling Bill Pay, choose the day you want the person or company to receive the money, not the bill's due date. Verify all existing payment dates.

If you are currently using eBills, you will need to re-enroll.

Mobile Deposits

Mobile Remote Deposit Capture will be unavailable Friday, August 7, after 6:00 p.m. CDT and will resume Monday, August 10, 2026, at 9:00 a.m. CDT.

New mobile deposit cut-off time: 3:00 p.m. CDT. (Checks deposited before 3:00 p.m. CDT post the following business day; checks deposited after 3:00 p.m. CDT are available on the second business day.)

Debit Cards | Digital Cards & Card Controls

Beginning August 10, 2026, you can use the following features in Online Banking to manage your debit card activity:

Add your card to your mobile wallet:
Log in to Online Banking > navigate to Debit Card Controls > select the card > Manage > Wallet Integrations.

Card controls (lock and unlock, transaction alerts, and more):
Log in to Online Banking > navigate to Debit Card Controls. (The terms lock and unlock are referred to as freeze and unfreeze in b1BANK Online Banking.)

Banking centers will no longer issue debit cards on the spot; instead, consumers will receive a digital debit card for immediate use while the physical card is mailed to you.

Mobile Banking App

Get 24/7 banking convenience with b1BANK's Mobile Banking. Our app lets you pay bills, transfer money, check balances, deposit checks, and find nearby Banking Centers.

SCAN HERE
Download the b1BANK Mobile App from the Apple App Store or Google Play Store.

APPLE APP STORE GOOGLE PLAY STORE

New mobile deposit cut-off time: 3:00 p.m. CDT. (Checks deposited before 3:00 p.m. CDT post the following business day; checks deposited after 3:00 p.m. CDT are available on the second business day.)

ATMs & Interactive Teller Machines (ITMs)

Balance inquiries will not be available August 6–9.

Balance inquiries and ATM deposit functionality will be restored on Monday, August 10, 2026, at 9:00 a.m. CDT.

b1BANK is part of the AllPoint ATM network, giving clients surcharge-free access to over 55,000 ATMs nationwide. Use the locator at www.allpointnetwork.com/locator to find the ATM nearest you.

The following location ATMs will be replaced with Interactive Teller Machines (ITM):

Speak with a live Teller 7 a.m. – 6 p.m. CDT starting Monday, August 10, 2026.

- 2600 Beene Blvd, Bossier City, LA, 71111
- 1411 N 19th Street, Monroe, LA 71201
- 4523 Youree Drive, Shreveport, LA 71105

ATM/ITM deposit cut-off time: 6 p.m. CDT.

Wire Transfers

New wire cut-off times:

Outgoing Domestic Online and In-Branch Wires: 4:30 p.m. CDT

Outgoing International Online and In-Branch Wires: 2:00 p.m. CDT

Fax and call-in wires will no longer be available.

Business Treasury Management Services

Effective Monday, August 10, 2026, new processing cut-off times will apply to treasury management services for all business clients. Please adjust your submission schedule(s) accordingly:

Treasury Management Service	Cut-Off Time
Positive Pay (Check & ACH)	11:00 a.m. CDT
Same-Day ACH Origination	1:00 p.m. CDT
Automated Clearing House (ACH) Origination	4:00 p.m. CDT
Remote Deposit Capture (RDC)	5:00 p.m. CDT

QuickBooks And Quicken Users

To ensure your QuickBooks and Quicken software continues to operate seamlessly with our systems, updates will be required. Please follow these two key actions:

Action 1: Before August 7, 2026, at 4:00 p.m. CDT
Back up your QuickBooks and Quicken data and complete your final transaction data.

Action 2: After August 10, 2026, starting at 9:00 a.m. CDT
Deactivate/Disconnect and then reactivate/reconnect your QuickBooks and Quicken applications.
Please ensure that your QuickBooks/Quicken application is updated to the latest version and make sure to register your device.

For more detailed information and step-by-step instructions, please visit www.b1BANK.com/quickbooks.

Deposit Account And Loan Information

Will my deposit account number change?
For most clients, your deposit account number will stay the same. If your account number has changed, you will be contacted by your banker and should have already received a separate notice. If you have questions, please call your banker.

Will my loan number change?
Yes. All loan account numbers will change. You will receive a separate letter cross-referencing your old Progressive Bank loan number to your new b1BANK loan number.

What is my new routing number?
Your new routing number is 065405420.

If my account has a service charge, when will it be applied?
Except for commercial account analysis charges, there will be no monthly service charges or paper statement fees on your final Progressive Bank statement (mailed August 7, 2026) or on your first b1BANK statement. Please see Disclosure Booklet mailed with account letter(s).

If my account is interest-bearing, when will interest be credited for the system conversion weekend?
Accrued interest on deposit accounts will be paid on Friday night, August 7, 2026. Interest on CDs will be paid according to the terms of your certificate of deposit.

Will my Progressive Bank credit card be impacted?
There will be no changes to your current Progressive Bank Credit Card. Card numbers, account numbers, and payment dates will all remain the same.

Will incoming direct deposits and automatic debits continue to work?
Yes. We'll automatically route incoming ACH credits (such as payroll and Social Security) and debits to your account. To keep things running smoothly, on August 10, 2026, please notify your employer, government agencies, and any other companies that send payments to or pull payments from your account of the new b1BANK routing number and your new account number, if it has changed.

Will my CD terms or rates change?
No. Your CD(s) will retain their existing term, rate, interest payment frequency, maturity date, and grace period. The only change will be the Early Withdrawal Penalty, which will convert to b1BANK's standard schedule (refer to the Disclosure Booklet mailed separately).

Will I receive two 1099-INT forms at year-end?
No. Tax reporting for 2026 will be consolidated and reported by b1BANK on a single 1099-INT form.

Can I access my historical statements and transaction history online?
Account Statements and transaction history for all of 2026 will be viewable in b1BANK Online Banking. Statements and transaction history prior to January 1, 2026, will not be available online; please contact your Banking Center or our call center to request historical data.

Statements

Will my bank statement look different, and when will I receive my final Progressive Bank statement?
Yes, once the system integration is complete, you'll begin receiving statements formatted for b1BANK. Your final Progressive Bank statement will be printed and mailed on August 7, 2026, even if you are currently enrolled in eStatements.

Will my deposit eStatement enrollment carry over?
Yes, if you are currently enrolled in eStatements at Progressive Bank, you will be automatically migrated to eStatements at b1BANK with no action required.

Checks And Debit Cards

Can I continue to use my Progressive Bank checks?
Yes. You can continue using your existing Progressive Bank paper checks. When you reorder checks from b1BANK, they will automatically feature the updated routing number — and your new account number, if your account number has changed. If you order checks from a third party, please update the routing number (and account number, if applicable) at the time of reorder.

Can I continue to use my Progressive Bank debit card?
Yes. Your debit card(s) will NOT be reissued. Continue using your existing Progressive Bank debit card.

What about my Health Savings Account (HSA) debit card?
You will receive a new b1BANK HSA debit card in the mail. If you have not received your new HSA debit card by Tuesday, September 1, please call 877.614.7600 to have your new card reissued. All Progressive Bank HSA debit cards will be deactivated on Tuesday, September 15, 2026.

Banking Centers

What will happen to my local Banking Center?
Your Progressive Bank location is becoming a b1BANK Banking Center on August 10 — same team, same friendly service.

Is any location closing?
Yes, one. Our West Monroe–Trenton Street location (701 Trenton Street) will close permanently at noon on Friday, August 7, 2026. If this is your home branch, you should have already received a letter from us with details on your nearest b1BANK Banking Center.

We will have eight (8) locations in Monroe and three (3) in the Shreveport area to serve you.

Will the conversion affect the hours of the Banking Center I currently use?
Yes, Banking Center hours of operation will change.

- **Lobby Hours:** Monday – Friday: 9:00 a.m. to 5:00 p.m. CDT
- **Drive-Thru Hours:** Monday – Friday: 9:00 a.m. to 5:00 p.m. CDT
- **Saturday Drive-Thru Hours:** (Lamy Lane, West Monroe and Winnsboro) 9:00 a.m. to 12:00 p.m. CDT
- The following locations provide extended hours through our Interactive Teller Machines (ITMs): Monday – Friday: 7:00 a.m. to 6:00 p.m. CDT
  - 2600 Beene Blvd, Bossier City, LA, 71111
  - 1411 N 19th Street, Monroe, LA 71201
  - 4523 Youree Drive, Shreveport, LA 71105

ATMs

Will Progressive Bank ATMs be impacted?
Progressive ATMs move to the b1BANK system starting July 23, 2026, and will not accept deposits until August 10, 2026. b1BANK is part of the AllPoint ATM network, providing free access to over 55,000 ATMs nationwide. You can find the nearest location at www.allpointnetwork.com/locator.

Will any Progressive Bank ATMs close?
Yes, the ATM located at 46 Ole Hwy, West Monroe, LA 71291 will close.

Digital Services

Will my Online Banking access change?

Yes. Before August 7, 2026, please verify that your email address and mobile phone number are current in your Progressive Bank Online Banking profile. A Secure Access Code will be sent to that number. Your login ID will remain the same. When you first log in on August 10, 2026, you'll receive the Secure Access Code, establish a new password (which can be the same as your current Progressive Bank password), and accept b1BANK's Terms & Conditions and register the device. We also encourage you to download the new b1BANK Mobile App for convenient access.

Will my Bill Pay payees and recurring payments carry over?

Yes, all scheduled payments, recurring payments, and payees will be transferred to b1BANK. Please note that bill pay history and eBills will not be converted.

- When scheduling Bill Pay, choose the day you want the person or company to receive the money, not the bill's due date. Verify all existing payment dates.
- If you are currently using eBills, you will need to re-enroll.

Do I need to make changes to my QuickBooks or Quicken software?

No, but to ensure your QuickBooks and Quicken software continue to operate seamlessly with our systems, updates will be required. Please follow these two key actions:

Action 1: Before August 7, 2026, at 4:00 p.m. CDT

- Back up your QuickBooks and Quicken data and complete your final transaction data.

Action 2: After August 10, 2026, at 9:00 a.m. CDT

- Deactivate/Disconnect and then reactivate/reconnect your QuickBooks and Quicken applications.
- Please ensure that your QuickBooks/Quicken application is updated to the latest version and make sure to register your device.

For more detailed information and step-by-step instructions, please visit www.b1BANK.com/quickbooks.

How do I access and enroll in Telephone Banking?

Beginning Monday, August 10, 2026, call 877.614.7600 to access the new b1BANK Telephone Banking (VRU) system. You'll enroll by following the prompts and establishing an Access Code AND a separate PIN. The new VRU includes stop payments, loan payments, and lost/stolen card reporting and activation.

Will my Treasury Management services change?

Yes. Our Treasury Management Services department will provide training for business clients who use ACH payments, wire transfers, and Positive Pay. If you haven't received training information yet, please contact your local banker or Treasury Management representative for details.

What information do I need for wires?

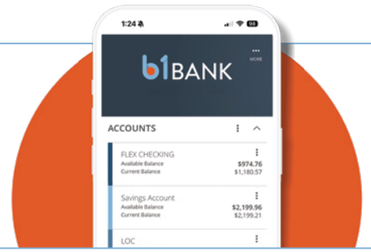
For incoming domestic and foreign wire transfers, provide the following details to the sender:

- ABA/Routing Number: 065405420
- b1BANK, 500 Laurel Street, Baton Rouge, LA 70801
- Your account name, physical address and account number.
- For Incoming International Wire Transfers (Foreign Currency):
  - Instructed Agent | Swift Code: IRVTUS3N- (The Bank of New York Mellon)
  - Intermediary Agent ID | Swift Code: TIBBUS44- (TIB, National Association-The Independent Bankers Bank)
  - ABA/Routing Number: 065405420
  - b1BANK, 500 Laurel Street, Baton Rouge, LA 70801
  - Your account name, physical address and account number.

SCAN HERE
Download the b1BANK Mobile App to manage your accounts on the go.

APPLE APP STORE

GOOGLE PLAY STORE



Other Services

What about my safe deposit box?

Your safe deposit box will remain accessible during regular Banking Center business hours.

What is the b1BANK Courtesy Coverage Program?

b1BANK's Courtesy Coverage is a discretionary overdraft service, meaning we can choose to pay overdrafts but are never obligated to. It's not a line of credit or a guaranteed right, and we can change or withdraw it at any time.

If we cover an overdraft, it is our expectation that you will immediately make deposits to repay the amount plus any fees. This program is a customer service tool, with decisions based on automated evaluations of account behavior (e.g., account age, deposit habits, loan status).

Key points:

- **Exclusions:** Not all accounts are eligible (e.g., HSAs, fiduciary type accounts, second-chance accounts, some business accounts, etc.).
- **Opt-in required for ATM/one-time debit (Courtesy Coverage Plus):** For these transactions, you must specifically opt in for coverage. Other items (e.g., checks, ACHs, etc.) may be covered at our discretion. Clients can opt in to have Courtesy Coverage Plus applied on eligible accounts by contacting the bank.
- **Fees:** A $35.00 fee applies for each Overdraft Item or Returned Item. **There's no fee for items $10.00 or less.**
- **Daily Cap:** The maximum combined fees for consumer accounts are $175.00 per day.

If an overdraft isn't covered, the debit card transaction may be declined or other items returned.

How will my overdraft linked account protection be affected by the system conversion?

Our Overdraft Linked Account transfer protection criteria is as follows:

- Minimum transfer: $100
- Transfer increments: $100
- Partial transfers:
  - Checking, Savings, Money Market Accounts: If the available balance is not sufficient to cover the entire overdraft balance, we will transfer as much as possible.
  - Loan (Line of Credit LOC) Accounts: We only transfer from a LOC if you have enough available credit to cover the entire overdraft balance amount.

Will there be any changes to my Line of Credit, Personal Line of Credit (PLOC), or HELOC?

Several updates apply across ODP Lines, PLOC, and HELOC accounts:

- The index will convert to the Wall Street Journal Prime Rate (adjusted on the 1st of the month).
- Statements are issued on the last day of the month, payments are due monthly on the 25th (starting with the September 25, 2026, payment).
- Late fees and returned item fees update to b1BANK's standard schedule, coupon books are discontinued in favor of monthly statements.
- You'll receive an updated customer-specific loan agreement detailing your interest rate, maturity date, and remaining payments.
- For ODP specifically, transfers will be made in $100 increments and minimum payment is 3.00% of the outstanding balance.
- If requested: PLOC and HELOC checks will need to be reordered.

We're Here To Help!

As we transition to our new banking systems, we're here to help! Our Customer Service Center has extended hours to assist you.

Customer Service Center Hours:

SATURDAY & SUNDAY
8/8/26–8/9/26
8:00 a.m. – 5:00 p.m. CDT

MONDAY THROUGH FRIDAY
8/10/26–8/21/26
8:30 a.m. – 5:00 p.m. CDT

If you have any questions about your accounts, you can call us at 877.614.7600 or use the chat option on our website and Mobile App. For more details, visit www.b1BANK.com/WelcomeProgressive.







PERSONAL CHECKING

Built for how *you* bank.

MAX CHECKING

Enjoy our most feature-rich checking account with competitive interest rates and no nuisance fees.

The $15 monthly service charge is waived with daily account balance of $10,000 or relationship balances of $25,000.

Foreign ATM fees are waived

One fee-free wire per month, up to 5 fee-free money orders, official checks, and temporary checks per month

Increased daily limits on mobile check deposits and daily debit card spending limits

FLEX CHECKING

Bank on your terms, knowing you have full access to your funds with an account that's easy to maintain.

Simply perform one debit or credit transaction per month and the $7 monthly service charge is waived.

No monthly service charge for minors under 18

No monthly service charge for seniors 64 and over

ACCESS CHECKING

Transact with confidence, knowing you will not be charged fees for an accidental overdraft.

A predictable $6 monthly fee applies.

No monthly service charge for minors under 18

No monthly service charge for seniors 64 and over

For complete rates, fees, and terms, refer to the Disclosure Booklet mailed separately.

INCLUDED WITH EVERY CHECKING ACCOUNT

CREDIT SCORE & MORE:
Your credit score, full report, monitoring alerts, and a credit simulator. All free.

ALLPOINT ATM ACCESS:
Fee-free access at 55,000+ ATMs nationwide.

MOBILE WALLET:
Add your debit card to Apple Pay or Google Wallet.

SAVINGS CENTER:
Savings Center allows you to grow your savings effortlessly with debit card Round Ups and goal-setting features.

ONLINE & MOBILE BANKING:
Manage your accounts from anywhere, anytime.

Some features require enrollment.

PERSONAL SAVINGS

Save with *intention*.

Whether building a reserve, working toward a milestone, or saving for the everyday, we have an account for that.

MAX MONEY MARKET

Earn premium interest rates based on your total banking relationship, including personal and business deposits and loan accounts.

The low $15 monthly service charge is waived with a daily account balance of $10,000 or a combined relationship balance of $25,000.

Premium rates for active checking account holders

8 fee-free withdrawals allowed per month

FLEX SAVINGS

Save on your schedule with an account built to flex around your life.

The $3 monthly service charge is waived with a daily account balance of $300 in your account or if you simply make one debit or credit transaction per month.

4 fee-free debits allowed per month

Free for minors under 18

Free for seniors age 64 and over

AIM SAVINGS

Whether you're saving for a vacation, school tuition, or holiday expenses, AIM Savings lets you set a target date to help reach your goal.

No monthly service charge

Funds automatically disbursed into your b1BANK checking or savings account

INCLUDED WITH EVERY SAVINGS ACCOUNT

SAVINGS CENTER:
Name your goals, track progress, and watch your savings grow.

COMPETITIVE RATES:
Earn more when you pair savings with an active checking account.

CARDS & LENDING

For *everyday spending* and the moments ahead.

Whether you're managing daily purchases or financing your next chapter, we have a solution to fit how you live.

LOW RATE

b1BANK PLATINUM CARD

For clients who carry a balance and want to minimize interest

REWARDS

b1BANK PLATINUM REWARDS CARD

For clients who pay their balance in full each month and want to earn rewards on their spending

PLUS, BOTH ACCOUNTS ENJOY THESE PERKS:

- Mobile wallet enrollment
- 24/7 global support
- 24/7 emergency replacement
- Mastercard Zero Liability Protection
- Free ID theft and dark web monitoring

b1BANK LENDING

For funding your goals

Mortgages: Whether you're buying or building, our team makes the process straightforward.

Home Equity: Loans and lines of credit that put the value of your home to work.

Auto & Recreation: Competitive rates for cars, trucks, boats, and RVs.

Personal Loans: Secured and unsecured options for whatever you're funding.

For more information, visit www.b1bank.com/lending. Credit qualifications apply.

BUSINESS CHECKING

For *every stage* of growth.

ESSENTIAL CHECKING

Get the benefits of a commercial checking account with fewer requirements so you can focus on growing your business.

Plus, there's no monthly service charge.

200 fee-free items per month, $0.50 per additional item

No fee for up to $5,000 in cash deposited. In excess of that, a $3.00 per $1,000 fee applies.

ASPIRE CHECKING

Everything you need — business checking bundled with Treasury Management services — to make managing your finances simple.

The $30 monthly service charge is waived with a daily account balance of $25,000.

350 fee-free items per month, $0.50 per additional item

No fee for up to $15,000 in cash deposited. In excess of that, a $3 per $1,000 fee applies.

MAX BUSINESS CHECKING

Built for businesses that demand the most — premium protections, high limits, and features that match your ambition.

The $95 monthly service charge is waived with a daily account balance of $50,000 or combined deposit balances of $100,000.

Positive Pay or Reverse Positive Pay included

ACH Debit Block Included

500 fee-free items per month, $0.50 per additional item

No fee for up to $25,000 in cash deposited. In excess of that, a $3 per $1,000 fee applies

COMMERCIAL CHECKING

As your business grows, our Treasury Management team works closely with you to maintain stable cash flow, while our Commercial Checking account provides the essential tools for expansion — including online banking access and minimal fees.

The $27 monthly service charge can be offset by Earnings Credit.

For complete rates, fees, and terms, refer to the Disclosure Booklet mailed separately.

INCLUDED WITH EVERY BUSINESS CHECKING ACCOUNT

myCFO
CFO-level insights, forecasting, and benchmarking built into Online Banking

ONLINE & MOBILE
ACH, wires, and reporting from any device, anytime

BUSINESS DEBIT
Built-in spending controls and full Mastercard protections

Some features require enrollment.

SAVINGS AND CARDS

Build reserves. Earn on *everyday spend*.

MAX COMMERCIAL MONEY MARKET

Earn premium interest rates based on your total banking relationship, including personal and business deposits and loan accounts.

The low $15 monthly service charge is waived with a daily account balance of $10,000 or a combined relationship balance of $25,000.

Premium rates for active checking account holders

8 fee-free debits allowed per month

COMMERCIAL SAVINGS

Prepare for what's next and stay ready for the unexpected.

The $5 monthly service charge is waived with a daily account balance of $300 or more.

Up to 4 fee-free debits per month

Discount applies for eStatement enrollment

LOW RATE

BUSINESS PLATINUM CARD

For optimizing cash flow and minimizing interest

REWARDS

BUSINESS PLATINUM REWARDS CARD

For businesses earning on everyday operating spend

PLUS, BOTH ACCOUNTS ENJOY THESE PERKS:

- Online portal for card management, limits, virtual cards
- Rental car coverage and ID Theft Protection
- Mastercard Easy Savings
- Merchant Match program for card acceptance

TREASURY & LENDING

Everything else your business needs to *operate and grow*.

TREASURY MANAGEMENT

Positive Pay: Fraud prevention for checks and ACH

ACH & Wire Origination: Payroll and vendor payments online

Remote Deposit Capture: Deposit checks from your office

Merchant Services: Accept payments in nearly any form

Sweep Accounts: Move excess cash to maximize earnings

Purchasing Card: Streamline spending with greater controls

Lockbox Services: Accelerate funds and improve receivables

Also available: Digital Escrow & Subaccounting, Internet Banking, and customized cash management

COMMERCIAL LENDING

Working Capital: Day-to-day operating funds

- Equipment Financing
- Real Estate & Construction
- Mergers & Acquisitions
- SBA Lending
- Agriculture Lending

For more information, visit www.b1bank.com/commercial

AFFILIATE BANKING SERVICES

b1 Financial Services Group

b1 Financial Services Group provides specialized financial solutions to banks and financial institutions nationwide, strengthening the broader banking community we are part of. By helping local and regional banks boost earnings, manage risk, and offer more competitive products, they act as a hands-on extension of each bank's team across investments, SBA lending, and interest rate solutions. The result is a stronger, more connected banking industry built to better serve the people and businesses within it.

SMITH SHELLNUT WILSON (SSW)

SSW manages investment portfolios for banks, financial institutions, and individuals. As a registered investment advisor since 1995, their team of former bankers and portfolio managers brings disciplined, fiduciary-grade expertise to every relationship. SSW works alongside financial institutions to strengthen balance sheets and improve performance, while also serving individuals and families seeking professional, personalized wealth management guidance to support their long- and short-term financial goals.*

WATERSTONE LSP

Waterstone LSP is a full-service SBA lending partner for community banks and the business owners they serve. Their combination of lending expertise and proprietary technology supports the entire loan process, from initial qualification through closing and servicing. By partnering with Waterstone, banks can offer faster SBA approvals and smoother loan processing, giving business owners access to government-backed financing options that fuel growth without the administrative burden.

DERIVATIVE SOLUTIONS GROUP (DSG)

DSG partners with banks to help business owners access long-term fixed-rate financing. By managing interest rate risk at the bank level, DSG enables financial institutions to offer competitive, stable loan structures to their commercial clients. The result is more predictable financing for businesses planning significant investments or expansions, and stronger lending relationships between banks and the clients they serve.

* Investment products offered through Smith Shellnut Wilson are not FDIC insured, are not guaranteed, and may lose value.

b1BANK

b1BANK.com/WelcomeProgressive | 877.614.7600

Member FDIC EQUAL HOUSING LENDER