

## LOCATION & HOURS

Hours Effective 5/3/2021

### MAILING ADDRESS

P.O. BOX 6490  
Springdale, AR 72766

### Headquarters – Springdale

4055 W. Sunset  
Springdale, AR 72762  
PHONE 479-717-1900

#### LOBBY HOURS

Monday thru Friday:  
8:00am-5:00pm  
Saturday: 9:00am-12:00pm

#### DRIVE THRU

Monday thru Friday:  
8:00am-6:00pm  
Saturday: 9:00am-12:00pm

### East Springdale

2081 Butterfield Coach Rd.  
Springdale, AR 72764  
PHONE 479-717-1992

#### LOBBY HOURS

Monday thru Friday:  
8:00am-5:00pm

#### DRIVE THRU

Monday thru Friday:  
8:00am-6:00pm

### South Springdale

3607 S. Thompson  
Springdale, AR 72764  
PHONE 479-717-1991

#### LOBBY HOURS

Monday thru Friday:  
8:00am-5:00pm

#### DRIVE THRU

Monday thru Friday:  
8:00am-6:00pm

### Fayetteville

1325 E. Joyce Blvd  
Fayetteville, AR 72703  
PHONE 479-717-1990

#### LOBBY HOURS

Monday thru Friday:  
8:00am-5:00pm  
Saturday: 9:00am-12:00pm

#### DRIVE THRU

Monday thru Friday:  
8:00am-6:00pm  
Saturday: 9:00am-12:00pm

### Pinnacle

4901 W. Pauline Whitaker Parkway  
Rogers, AR 72758  
PHONE 479-286-2100

#### LOBBY HOURS

Monday thru Friday:  
8:00am-5:00pm  
Saturday: 9:00am-12:00pm

#### DRIVE THRU

Monday thru Friday:  
8:00am-6:00pm  
Saturday: 9:00am-12:00pm

### Bentonville

2904 South Walton Blvd  
Bentonville, AR 72712  
PHONE 479-876-8293

#### LOBBY HOURS

Monday thru Friday:  
8:00am-5:00pm

#### DRIVE THRU

Monday thru Friday:  
8:00am-6:00pm

### Centerton

192 E Centerton Blvd  
Centerton, AR 72719  
PHONE 479-795-0123

#### LOBBY HOURS

Monday thru Friday:  
8:00am-5:00pm  
Saturday: 9:00am-12:00pm

#### DRIVE THRU

Monday thru Friday:  
8:00am-5:00pm  
Saturday: 9:00am-12:00pm

### Gravette

211 Main St SE  
Gravette, AR 72736  
PHONE 479-787-5251

#### LOBBY HOURS

Monday thru Friday:  
8:00am-5:00pm  
Saturday: 9:00am-12:00pm

#### DRIVE THRU

Monday thru Thursday:  
7:30am-5:30pm  
Friday: 7:30am-6:00pm  
Saturday: 9:00am-12:00pm

### Hiwasse

13540 W Hwy 72  
Hiwasse, AR 72739  
PHONE 479-787-7779

#### LOBBY HOURS

Monday thru Friday:  
8:00am-5:00pm

#### DRIVE THRU

Monday thru Friday:  
8:00am-5:00pm



legacyar.com



**BANK OF GRAVETTE is joining LEGACY NATIONAL BANK**

# WELCOME GUIDE

IMPORTANT INFORMATION ENCLOSED

Main Street

3rd Ave SE

Bank of  
**GRAVETTE**

211

**LEGACY**  
National Bank



Dear **Bank of Gravette** Customer,

As you may know, **Legacy National Bank** purchased **Bank of Gravette** in 2018. Until this point, we have operated **Bank of Gravette** as a separately chartered bank. In the best interests of our customers, we believe it is now time to merge the two banks together in order to deliver the highest quality of service possible at both banks.

The Legacy name honors the visionaries of Northwest Arkansas who transformed our region into a hub of economic growth. The spirit of these innovators lives on at Legacy, as we support current community businesses and invest in economic opportunities to help our region thrive. We also embrace the responsibility we have to future generations and the legacy we leave in Northwest Arkansas.

With everything we do, we constantly strive to realize the vision of these early entrepreneurs. As we look towards becoming one bank, we also want to stay true to the legacy of **Bank of Gravette** and the value of its name.

In 2019, we changed the logo and started a remodel of the main bank in downtown Gravette. The Gravette location will be branded as "**Bank of Gravette**, a division of **Legacy National Bank**." The Centerton and Hiwasse locations will be rebranded as **Legacy National Bank**.

However, to be clear, all of these branches are now under one system. As a current customer, you will be able to use any of our nine locations in Northwest Arkansas. Like all of our customers, you will now be able to use ATMs for FREE, worldwide. To emphasize this point, you can use any bank's ATM anywhere in the world, free of any fees.

You may feel some changes at first, but we are confident they will result in a better banking experience. We ask that you have patience with us through this process. In this packet you will find some extremely helpful information to guide you through the transition.

We look forward to serving you for many years to come.



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## IMPORTANT CONTACT INFORMATION

Customer Service: **479-787-5251** or **1-877-717-1900** (Available Monday - Friday 8 am-5 pm and Saturday 9 am-12 pm)

Local Branches: Please refer to back cover

Telephone Banking: **1-877-717-4717**

Debit Card Activation: **1-800-992-3808**

Email: **info@legacyar.com**

Website: **www.legacyar.com**



## IMPORTANT DATES

### DATE

### WHAT WILL HAPPEN



At 4:00pm, Bill Pay will go into an "inquiry only" mode until the **Legacy National Bank** Bill Pay system becomes available on Monday, May 3. During this time frame, you will be able to view your existing payments; however, you will not be able to set up new vendors or payments. All bill payments will transfer to the **Legacy National Bank** system. There will be no interruption in previously scheduled bill payments.



All branch locations will close on Friday, April 30 at 5pm and will reopen on Monday, May 3 at 8am.

At 4:00pm, online banking will go into an "inquiry only" mode until **Legacy National Bank's** on-line banking becomes available on Monday, May 3. During this time frame, you will be able to view your existing accounts; however, you will not be able to make transfers or complete other actions.

At 4:00pm, mobile banking will be deactivated. **Legacy National Bank's** mobile banking will become available on Monday, May 3.

Deposits made after 4:00pm will not be available or viewable in Online Banking until Monday, May 3.



All **Bank of Gravette** locations will be closed to prepare for the transition.



- All former **Bank of Gravette** locations will open for business as **Legacy National Bank**.
- Online Banking, Mobile Banking, and Bill Pay will become available on this date. We encourage you to login to these services once they become available. Please keep in mind you must login to Online Banking prior to re-enrolling in Bill Pay. Do NOT choose the "Enroll in Online Banking" link. If you do, you will receive an error. See page 8 for details on logging in.
- **Bank of Gravette's** mobile banking app will be deleted from the app store.
- **Bank of Gravette's** debit cards will stop working. You may begin using your **Legacy National Bank** debit card.

At this time, please visit us at any of our nine locations throughout Northwest Arkansas.

## IMPORTANT ACCOUNT CHANGES

To ensure a smooth transition to **Legacy National Bank**, we will convert your **Bank of Gravette** account(s) to the account that most closely matches it at **Legacy National Bank**. If you wish to review other account options, please call or visit your local branch to have a customer service representative review your account with you.

### PERSONAL CHECKING ACCOUNTS

#### If your current account type is:

#### Your new account type will be:

E-Checking – Individual  
Easy Checking\*  
Elite Club Checking  
Essentials Checking\*  
Essentials Checking Employee\*  
Express Checking  
Free Checking Individual  
Free Images – Individual  
Free Statement – Individual  
Now Account – Individual  
Regular Checking  
Senior LV Gold  
Student Account Individual

##### OneLegacy Checking

- Unlimited FREE ATM withdrawals at any ATM -WORLDWIDE
- Free Online and Mobile Banking with BillPay
- Tiered interest levels for balances over \$5,000.00
- Free E-Statement each month
- No minimum balance requirements
- \$100 Required to open account
- Paper statement available for \$3.00 monthly maintenance fee
- Customers 60 and over receive first box of checks free and monthly image statement fee waived if necessary.

MMDA - Individual

##### OneLegacy Money Market

- \$2,500 required to open account
- Tiered interest levels
- 6 withdrawals allowed per monthly statement period
- \$10 fee for each excessive withdrawal
- \$10.00 monthly maintenance fee if minimum balance falls below \$2,500
- Monthly image statement

### PERSONAL SAVINGS ACCOUNTS

#### If your current account type is:

#### Your new account type will be:

Employee Savings  
Savings

##### OneLegacy Savings

- \$100 required to open account
- Quarterly statement
- 6 withdrawals allowed per calendar month, not to exceed 18 per quarter
- \$2.00 fee for each excessive withdrawal
- \$100 minimum balance required to avoid \$5.00 quarterly maintenance fee
- Interest paid at the end of each calendar quarter

Christmas Club

##### Christmas Club

- \$10 required to open account
- Annual disbursement by direct deposit the last Friday of Oct.
- Interest paid at the time of direct deposit
- \$10 fee assessed for any withdrawal prior to annual disbursement
- E-Statement required

\*This account includes one or more of the following: cellphone protection, ID theft protection, roadside assistance, and AD&D. Once converted, you will receive all 4 benefits for a \$5 monthly fee. You may opt out of this added benefit at any time.



## ADDITIONAL ACCOUNTS

### OneLegacy Savings (Minor)

- \$5.00 required to open account
- Quarterly statement
- 6 withdrawals allowed per calendar month, not to exceed 18 per quarter
- \$2.00 fee for each excessive withdrawal
- \$50.00 minimum balance required to avoid \$5.00 quarterly maintenance fee
- Maintenance fee waived for first 90 days to allow balance to meet minimum balance requirement

### Legacy HSA

- No minimum deposit requirement
- Free debit card
- Unlimited transactions on qualified health related purchases
- Quarterly E-statements
- \$10.00 quarterly maintenance fee if balance falls below \$500.00
- Maintenance fee is waived for first 90 days to allow for contributions
- Earns interest on balance

## CERTIFICATES OF DEPOSIT (CD)

A Certificate of Deposit is an account that provides customers with a fixed interest rate on the agreement to leave a lump-sum deposit untouched for a specified period of time. Your **Bank of Gravette** CD, including IRA CDs, will NOT automatically renew upon maturity. You will receive a notice prior to the maturity date with instructions to contact the bank to discuss the CD terms and options available.

### The following terms are offered:

#### Terms Available:

- 91-180 days • 181-364 days • 12 months • 14 months • 18 months • 24 months • 36 months • 48 months • 60 months
- Minimum Deposit is \$1,000 for all terms
  - Fixed interest rate for the term
  - Penalty may be imposed for early withdrawal
  - Fees may reduce earnings

## INDIVIDUAL RETIREMENT ACCOUNT (IRA)

An IRA allows you to place funds in certain investments while earning tax advantages. **Legacy National Bank** offers 12-month, 24-month and 36-month CDs as IRA investments with a minimum opening deposit of \$1,000. Other IRA Investments include the 18-month variable rate CD (with a minimum opening balance of \$250) and the savings IRA (with a minimum opening balance of \$25).

IRA Withdrawals may be subject to income tax liabilities, IRS Penalties and Early Withdrawal Penalties.

## DEBIT/ATM CARDS

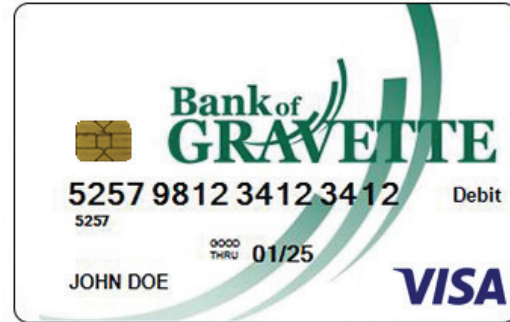
If you have a **Bank of Gravette** Debit/ATM card, you will receive a new MasterCard Debit Card in the mail by April 30, 2021.

**PLEASE NOTE: YOUR CARD NUMBER WILL CHANGE.**

Your new Debit card can be activated by calling 800-992-3808. During activation, you must create your PIN. You may use the same PIN you have today, or you may create a new one.

Your existing **Bank of Gravette** Debit/ATM card will remain open through Sunday, May 2, 2021. Your new MasterCard Debit card will start working on Monday, May 3. At this time, please destroy your **Bank of Gravette** card for security purposes.

### CURRENT CARD



### NEW CARD



## STATEMENTS AND NOTIFICATIONS

Beginning in May, you will see **Legacy National Bank** on statements, notices, and other communications. Below is an example of your old and new statement:



Date 10/15/20 Page 1 of 1  
Primary Account @XXXXXXXXXX@  
Enclosures

Name  
Address

**OLD**

-----CHECKING ACCOUNTS-----  
MONEY MARKET - INDIV Image Statement  
Account Number @XXXXXXXXXX@ Statement Dates 9/16/20 thru 10/15/20  
Previous Balance 0  
3 Deposits/Credits Days in the statement period 30  
1 Checks/Debits Average Ledger  
Service Charge Interest Earned  
Interest Paid Annual Percentage Yield Earned  
Ending Balance 2020 Interest Paid

-----ACTIVITY IN DATE ORDER-----  
Date Description Amount  
9/30 C.D. INTEREST 18.49 AD  
10/02 ACCOUNT NUMBER @XXXXXXXXXX@ 400.00 AD  
10/07 TRANSFER FROM DDA 700.00  
10/07 ACCOUNT NUMBER @XXXXXXXXXX@  
TRANSFER  
10/14 posted to my acct 546.30-  
10/15 INTEREST PAID 30 DAYS 23.90 IN

#### SUMMARY OF DAILY BALANCE

Date	10/02	10/14
9/16	10/07	10/15

Interest Rate Summary  
Date 9/15 Interest Rate .45%



First Name Last Name  
First Name Last Name  
ADDRESS  
CITY, STATE ZIP

**NEW**

#### Statement Ending 12/31/2020

First Name Last Name  
Account Number XXXXXX1234 Page 1 of 6

Managing Your Accounts  
Customer Service 1-877-717-1900  
1-479-717-1900  
Mailing Address PO Box 6490  
Springdale, AR 72766  
Website legacyar.com



Summary of Accounts		
Account Type	Account Number	Ending Balance
ONE/LEGACY CHECKING	XXXXXX1234	\$XXXX.XX

#### REWARDS CHECKING-XXXXXX6213

Account Summary		Interest Summary		Amount
Date	Description	Description	Annual Percentage Yield Earned	
12/01/2020	Beginning Balance	11 Credit(s) This Period	Interest Earned	\$XXX.XX
12/01/2020	64 Debit(s) This Period	Interest Paid This Period	Interest Paid Year-to-Date	\$XXX.XX
12/31/2020	Ending Balance	Average Ledger Balance		\$XXX.XX

To view Legacy National Bank's Privacy Notice regarding how we share personal information, please visit our website at: <https://legacyar.com>  
To request a copy to be sent to you by mail, please call us at 877-717-1900.

Account Activity			
Post Date	Description	Debits	Credits
12/01/2020	Beginning Balance		\$XXXX.XX
12/01/2020	XXXXXXX PURCHASE (PIN) 12/01 14:47 LOWE'S #1826	\$XX.XX	



## CHECKS

You may continue using your **Bank of Gravette** checks after the conversion of your account. Once you run out of checks, you may order new ones at your local branch with **Legacy National Bank's** routing number.



# IMPORTANT PRODUCT CHANGES



## PERSONAL ONLINE & MOBILE BANKING

**Bank of Gravette** online and mobile banking will remain active until its normal cutoff time at 4:00 P.M. on Friday, April 30. At that time, both services will enter an "inquiry only" mode until **Legacy National Bank** online and mobile banking becomes available.

During this time frame, you will be able to view your existing accounts; however, you will not be able to make transfers or complete other actions.

**Legacy National Bank** online and mobile banking services will become available on Monday morning, May 3 at 8:00am. At this time, the **Bank of Gravette** website will be re-routed to [www.legacyar.com](http://www.legacyar.com). We encourage you to login to online banking once it becomes available.

To login to online banking, please do the following:

- 1 Visit [www.legacyar.com](http://www.legacyar.com)
- 2 Using the "Log In" box in the top right corner of the page, choose "personal" and enter your Net Teller ID (Username) and Password. Click "Login"
  - Your Net Teller ID (Username) will not change.
  - Your Password will be the last four digits of your Social Security Number.
  - Do NOT choose the "Enroll in Online Banking" link. If you do, you will receive an error.
- 3 After you click "Login," you will be prompted to change your password. Please note all passwords must be 8-17 characters in length and have at least 1 numeric, and 1 uppercase letter, 1 lowercase letter.
- 4 Choose three personal security questions as prompted and provide your answers. These are used as an additional level of security when logging in on new devices.
- 5 Continue following the prompts. At the end, you will be asked to accept the Electronic Banking Terms and Conditions.



PLACE MOBILE PHONE  
CAMERA OVER CODE TO  
OPEN [legacyar.com](http://legacyar.com)

You may also download our mobile app to utilize our mobile banking service. You will use steps 2 through 5 above to enroll in the mobile app or the same Net Teller ID (username) and password as Online Banking if you enrolled online. With mobile banking, you can check balances on all your accounts, make deposits, view transaction history, and transfer funds between eligible **Legacy National Bank** accounts from supported mobile devices.

### To Do:

Enroll in Online Banking on  
Monday, May 3.

Download our mobile app  
to use Mobile Banking.

Start exploring your new  
Online & Mobile Banking!

# BUSINESS ONLINE & MOBILE BANKING

As a business, how do I log into my online banking?

A member of our Deposit Operations team will personally reach out to you the week of May 3, to establish your Business Online Banking profile.

If you own a sole proprietorship, you may log into your online banking using the PERSONAL ONLINE BANKING instructions.

## ONLINE BILL PAY

**Bank of Gravette** Bill Pay will remain active until 4:00pm Thursday, April 29. At this time, Bill Pay will go into an "inquiry only" mode until the **Legacy National Bank** Bill Pay system becomes available at 8:00am on Monday, May 3. During this time frame, you will be able to view your existing payments; however, you will not be able to set up new payees or schedule payments. All scheduled payments will transfer to the **Legacy National Bank** system.

There will be no interruption in previously scheduled bill payments. Please establish your **Legacy National Bank** online banking profile to add new payees or make changes to existing payments.

## ONLINE EDUCATION CENTER

Visit [legacyar.com/learn](http://legacyar.com/learn) to view educational videos for our personal and business products.

## SAFE DEPOSIT BOXES

There's no better place to safely keep your important documents or valuables than a safe deposit box at **Legacy National Bank**. We have various box sizes and prices available to suit your needs. Box sizes may vary by office. As your Safe Deposit Box renews, your new rental fee (based on box size) will be as follows:

3x5 .....	\$18.00 / year	3x10 .....	\$25.00 / year
4x5 .....	\$20.00 / year	5x10 .....	\$35.00 / year
5x5 .....	\$23.00 / year	10x10 .....	\$60.00 / year

If you have questions regarding your box size and where it fits into the above size categories, please contact your local office during regular business hours.

**Customer Service:**  
**479-787-5251    877-717-1900**  
Available Monday - Friday 8am-5pm  
Saturday 9am-12pm



# BUSINESS BANKING

## BUSINESS CHECKING ACCOUNT CHANGES

If your current account type is:

Your new account type will be:

Business Interest Bearing Checking  
Free Business – Images  
Free Business – No Images  
Free Business  
Small Business Checking

### Business Checking

- \$100 required to open an account
- Free ATM withdrawals at any ATM, worldwide
- Free Business debit card upon approval
- Free Business Online Banking w/ Unlimited Bill Pay
- Free E-Statement with enrollment in Business Online Banking
- \$5 fee for Monthly Image Statement
- Free up to 250 items per statement cycle (includes checks, deposits and deposited items)
- Excess item fee – \$0.50 per item (in excess of 250 items)
- Negative collected balance fee assessed at current WSJP rate +3%
- Treasury Management Services Available

Regular Analysis

### Analysis Checking

- \$100 required to open an account
- Free ATM withdrawals at any ATM, worldwide
- Free Business debit card upon approval
- Free Business Online Banking w/ Unlimited Bill Pay
- Free E-Statement with enrollment in Business Online Banking
- \$5 fee for Monthly Image Statement
- Maintenance fees:
  - Maintenance fee = \$10
  - Per credit (deposit slip)/debit (check written) item= \$.17
  - Deposited items:
    - Legacy (on-us) = \$.05
    - Non-Legacy = \$.10
    - Electronic debits/credits = \$.10
    - Negative collected balance fee assessed at current WSJP rate +3%
    - Earnings credit used to help offset service charges
- Treasury Management Services Available

## BUSINESS CHECKING ACCOUNT CHANGES

### If your current account type is:

Business Interest Bearing Non-Profit Checking

### Your new account type will be:

#### Non-Profit Checking

- \$100 required to open an account
- Free ATM withdrawals at any ATM, worldwide
- Free Business debit card upon approval
- Free Business Online Banking w/ Unlimited Bill Pay
- Free E-Statement with enrollment in Business Online Banking
- \$2.50 fee for Monthly Image Statement
- No minimum balance required
- Free up to 100 items per statement cycle (includes checks, deposits and deposited items)
- Excess item fee – \$0.50 per item (in excess of 100 items)
- Negative collected balance fee assessed at current WSJP rate +3%

Money Market Business

#### Business Money Market

- \$2,500 required to open an account
- Tiered interest levels
- 6 withdrawals allowed per monthly statement period
- \$10 excess withdrawal fee
- \$10 monthly maintenance fee if minimum balance falls below \$2,500
- Monthly Image Statement
- Negative collected balance fee assessed at current WSJP rate +3%

## Treasury Management Services

Legacy National Bank has a variety of financial products to make day-to-day operations easier for our commercial customers, including:

- Automated Clearing House (ACH)
- Wire Transfer
- Remote Deposit Capture
- Positive Pay and ACH Filter Block
- Sweeps Account Services
- Merchant Services

For more information about our Treasury Management Services contact

**Betsy Smyth**  
[betsy.smyth@legacyar.com](mailto:betsy.smyth@legacyar.com)  
479-876-8251

# LEGACY NATIONAL BANK LOAN PRODUCTS

## MORTGAGE LOANS

Our experienced mortgage lending team can find the perfect loan product to help you purchase or build your dream home. We have a variety of products at competitive prices to meet your needs. If you own your home, we can analyze your current home loan and determine whether refinancing will benefit you. To get started visit [www.legacyar.com](http://www.legacyar.com) or call **479-717-1900** to speak with lending team member.

## CONSUMER LOANS

Need to make home improvements, purchase a car, or take a vacation? Consider a consumer loan with **Legacy National Bank**. We offer a variety of personal loans such as home equity loans, installment loans, and personal lines of credit. Visit [www.legacyar.com](http://www.legacyar.com) or call **479-787-5251** or **877-717-1900** to speak with any of our highly qualified lenders.

## BUSINESS LOANS

If you are starting a new business or want to expand your existing business, **Legacy National Bank** offers a wide selection of products to help you succeed. These include agriculture loans, business lines of credit, commercial real estate loans, construction loans, and loans to purchase equipment and inventory. Visit [www.legacyar.com](http://www.legacyar.com) to contact any of our experienced business lenders.



# FREQUENTLY ASKED QUESTIONS

## GENERAL QUESTIONS

**Q** When will Bank of Gravette become Legacy National Bank?

**A** The merger will occur over the weekend of April 30, 2021. All Bank of Gravette branches will close after normal business hours on Friday, April 30. The branches will be closed on Saturday, May 1 and will re-open on Monday, May 3. Bank of Gravette customers can begin using any of the Legacy National Bank locations on May 3.

**Q** Will I be able to access my accounts online during the conversion?

**A** While we have worked diligently to ensure you have a smooth transition, there will be a brief period from Friday, April 30 at 4:00pm to Monday, May 3 at 8:00am when you will be unable to fully utilize your accounts. During this time frame, you will be able to view your existing accounts online; however, you will not be able to make transfers or complete other actions.

**Q** Do I need to re-enroll in Legacy National Bank's online banking and mobile banking?

**A** Please refer to the Online and Mobile Banking area on page 8 of this guide for information on establishing your Online Banking profile with Legacy National Bank.

**Q** Will Bank of Gravette ATMs be available during the conversion weekend of April 30?

**A** Yes, Bank of Gravette ATMs were converted in early February and will be available during the conversion weekend.

**Q** Will branch phone numbers change?

**A** No, all branch phone numbers will remain the same. You may also call 877-717-1900.

**Q** Will the statement date for my accounts change?

**A** Yes, the statement date for your accounts may change. You will receive your last Bank of Gravette statement as of April 30, 2021. Statements for Personal and Business checking accounts will be processed on the last day of the month, starting in May. Personal Money Market statements will be processed on the 15th of each month, starting in May.

**Q** Who should I contact if I have questions with my account?

**A** Please call us at 479-787-5251 or 1-877-717-1900 for questions regarding your account. You may also email us at [info@legacyar.com](mailto:info@legacyar.com), and a representative will respond during regular business hours.

**Q** What is the routing number for Legacy National Bank?

**A** The routing number for Legacy National Bank is 082908858. The routing number for Bank of Gravette will continue to work for a period of time after the merger.

**Q** Can I use my Bank of Gravette checks after the merger?

**A** Yes, you may continue using your Bank of Gravette checks after the conversion. Once you run out of checks, you may order new ones by contacting your local branch.

# FREQUENTLY ASKED QUESTIONS

## GENERAL QUESTIONS

**Q** How does FDIC insurance coverage work if I have accounts at Bank of Gravette and Legacy National Bank?

**A** If the combined balance of all of your deposits is less than \$250,000, your accounts are fully insured. If your balances exceed \$250,000, the FDIC has a special rule that says when two banks merge, a customer's deposits will be considered separately insured, as if the banks are still operating separately, for at least six months and possibly longer for certificate of deposits. For more information about the FDIC's rules after a merger, call toll free 1-877-275-3342.

**Q** Will branch hours and locations be changing?

**A** Hours will be changing as of May 3 for all branches. Please refer to the "Locations and Hours" page of this guide for a complete listing of locations and branch hours.

## ELECTRONIC BANKING

**Q** What is the Legacy National Bank website?

**A** Legacy National Bank's website is: [www.legacyar.com](http://www.legacyar.com)  
Beginning Monday, May 3, the Bank of Gravette website will be redirected to the Legacy National Bank website. Should you need to reference the information in this Welcome Guide, you can visit our website at any time for a quick reference.

**Q** What will happen to my Bill Pay account?

**A** Bank of Gravette Bill Pay will remain active until 4:00pm Thursday, April 29. At this time, Bill Pay will go into an "inquiry only" mode until the Legacy National Bank Bill Pay system becomes available at 8:00am on Monday, May 3. During this time frame, you will be able to view your existing payments; however, you will not be able to set up new payees or schedule payments. All scheduled payments will transfer to the Legacy National Bank system.  
There will be no interruption in previously scheduled bill payments. Please establish your Legacy National Bank online banking profile to add new payees or make changes to existing payments.

**Q** Will I continue receiving e-statements if I am currently enrolled with them at Bank of Gravette?

**A** Yes, if you are receiving e-statements with Bank of Gravette, you will continue receiving e-statements at Legacy National Bank.

**Q** What will happen to Telephone Banking?

**A** Bank of Gravette's telephone banking will remain active until 4:00pm on Friday, April 30. Beginning Monday, May 3, you may get information on your account by calling 1-877-717-4717. Please note, to access telephone banking with Legacy National Bank, your initial PIN will be the last four (4) digits of your social security number. Please contact your local branch for additional assistance.

## PERSONAL BANKING

**Q** Will there be changes to my personal deposit accounts?

**A** Yes, your current Bank of Gravette deposit account will be converted to a similar Legacy National Bank deposit account. Please refer to the "Important Product Changes" section of this Welcome Guide for more information.

**Q** Will automatic transfers, automatic loan payments, and direct deposits continue to work?

**A** Direct deposits will continue to be deposited directly into your account. Automatic payments that are set up using a routing number and checking or savings account number (ACH) will continue to work. If payments were set up via your debit card, those will need to be updated with your new debit card information prior to May 3, 2021.

## PERSONAL BANKING

**Q** Will my account number(s) change?

**A** No, your account number(s) will remain the same.

**Q** Will the service charges associated with my account change?

**A** Depending on your account, your service charges may change. Please review the Important Account Changes in this guide as well as the miscellaneous fee schedule for more details.

**Q** Will the interest rates and terms of my CDs and IRAs remain the same?

**A** Yes, all terms and rates you currently receive from Bank of Gravette will remain in effect until maturity. If your CD or IRA is set to automatically renew, it will not continue to do so. We recommend you contact your local branch once you receive your maturity notice to discuss renewal options.

## PERSONAL LOANS

**Q** Will the merger affect my existing Bank of Gravette loan?

**A** No changes will be made to the payments, interest rates, or other terms of your existing loan until maturity.

**Q** Will my loan number change?

**A** No. Your loan number will remain the same.

**Q** Will my loan statement change?

**A** Yes. If you currently receive a billing statement, you will continue to receive them, but from Legacy National Bank.

**Q** Will I be able to continue using my loan coupons when I submit my loan payment?

**A** Yes. You will be able to use your existing coupons at this time.

**Q** Where do I mail my loan payments made on or after April 30, 2021?

**A** Payments can be mailed to; Legacy National Bank, PO Box 6490, Springdale, AR 72766. Payments can also be made at any Branch location, through automatic payments, or via online banking.

**Q** Can I still view my loan and make a loan payment online?

**A** Yes. You will be able to view your loans and make loan payments online. To do so, please first enroll in Legacy National Bank's Online Banking and Mobile Banking.

**Q** My loan payment is automatically deducted from my deposit account. Will that service continue?

**A** Yes. Automatic payments will continue as usual, on the same schedule.

**Q** Who will be servicing my loan?

**A** Legacy National Bank services all loans locally. You can expect to receive exceptional customer service and personal attention from the same friendly faces you've come to know.

**Q** Will decisions about my loan continue to be made locally?

**A** Absolutely! We are a locally owned community bank committed to serving families and businesses in our community with local decisions made by people you know and trust.



# PRIVACY NOTICE

Rev. 07./2018

FACTS	WHAT DOES <b>LEGACY NATIONAL BANK</b> DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>- Social Security number and Income</li> <li>- Account balances &amp; transaction history</li> <li>- Credit history and payment history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons <b>LEGACY NATIONAL BANK</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does <b>LEGACY NATIONAL BANK</b> share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 877-717-1900 or go to <a href="http://www.legacyar.com">www.legacyar.com</a>
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**Who we are****Who is providing this notice?****LEGACY NATIONAL BANK****What we do****How does LEGACY NATIONAL BANK protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

**How does LEGACY NATIONAL BANK collect my personal information?**

We collect your personal information when you:

- open an account or apply for a loan
- deposit money or pay your bills
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes information about your credit worthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *LEGACY NATIONAL BANK* does not share with affiliates.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *LEGACY NATIONAL BANK* does not share with nonaffiliates so they can market to you.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *LEGACY NATIONAL BANK* doesn't jointly market.

**Other important information**

## MISCELLANEOUS FEE SCHEDULE

Account Activity Printout	\$2.00
Account Balancing, per hour (1/2 hr minimum)	\$20.00
Account Research, per hour (1/2 hr minimum)	\$20.00
Account Research, per item	\$2.00
Duplicate Monthly Statement (per month)	\$5.00
Special Cutoff Statement (per month)	\$10.00
Check Orders	vary according to style of checks ordered
Temporary Checks	4 for \$1.00
Insufficient Funds/Overdraft Fee (created by check, in person w/d, ATM wd, or other electronic means, to the extent allowed by law)	\$28.00
Account Protection Sweep (per transfer)	\$7.50
Deposited Item Returned Unpaid Fee	\$3.00
Stop Payment, new and renewal	\$25.00
Cashiers Check	\$5.00
Non-customer Check Cashing Fee (Govt Checks)	1%
Debit Card Replacement	\$10.00
ATM Withdrawal Fees at any ATM	No Fee
Garnishments/Levies	\$75.00
Online Banking and Telebank Transfers	No Fee
Telephone/In Person Transfer Request	\$2.00
Dormant Account Monthly Maintenance Fee*	\$3.00
Zippered Deposit Bags	No Fee
Locked Night Drop Bags	\$20.00
Notary Service - Customer	No Fee
Gift cards	\$3.50
Domestic Outgoing Wire Transfer	\$20.00
International Outgoing Wire Transfer	\$25.00 plus correspondent fees
Domestic Incoming Wire Transfer	\$5.00
International Incoming Wire Transfer	\$5.00 plus correspondent fees
Trace fee for wire transfers	\$15.00
Foreign Currency, purchase or sale	\$50.00
Domestic Checks/drafts sent for Collection, per item	\$15.00
International Checks/drafts sent for Collection, per item	\$15.00 plus correspondent fees

**Fees listed are on a per item basis, unless otherwise indicated.**

\*checking accts reach dormant status after 12 months of in activity and savings/  
MMDA accts reach dormant status after 24 months of inactivity)





**My Bank. My Legacy.**

**LEGACY**  
National Bank