

Customer FAQ for Home State Bank

1. Why are the two banks merging and how will it benefit me as a customer?

The merger strengthens our ability to serve and provide you with expanded products, improved technology, and more locations.

2. What are the important dates of the merger?

- May 15, 2026 – the merger will take place at the end of the business day.
- May 16, 2026 – The Royal location will open as West Iowa Bank. Customers should see limited impact at this time with the exception of a name change to West Iowa Bank.
- June 6, 2026 – A conversion of technology will take place. Once again, the impact on customers should be minimal but there may be times that weekend when online banking is down.
- September 18, 2026 – Conversion weekend - will be when we will merge all customer data. Both organizations utilize the same software but we do anticipate that there will be some impact on the customers at this time. The largest will be the reissuance of debit cards and reenrolling into online banking.

Our goal in this process is to ensure efficient access to your financial services and we will communicate with you through the process to minimize any impact on you.

3. When will the merger be finalized?

The legal merger and system conversion will occur on dates communicated above with legal day one being May 16, 2026.

4. Will my account numbers change?

In most cases, account numbers remain the same. If a change is required, you will be notified with clear instructions.

5. Will my direct deposits and automatic payments continue without interruption?

Yes. All direct deposits, automatic payments, and scheduled transfers will continue as normal.

6. Will my debit card still work?

Your current debit card will continue to function through the September 18th. As part of that process, we will be ordering new cards and it will be mailed to you before the September 18th conversion.

7. Will my online and mobile banking change?

You may transition to a new online and mobile banking platform on or around September 18th. Instructions will be provided before any changes occur.

8. Will my fees or account terms change?

Any changes to fees or account terms will be communicated in advance, and many customers will see no changes at all.

9. What happens to my checks?

Your existing checks will continue to work. As new checks are needed, we will make the necessary changes at that time and we will assist you in ordering them.

10. Will my loan terms or payment schedule change?

No. Your loan agreement remains the same, including rate, payment amount, and due dates.

11. How will my deposits be insured after the merger?

Your deposits will continue to be insured by the FDIC up to applicable limits.

13. Will I still work with the same bankers and lenders?

Yes, your current relationship bankers will remain your primary contacts.

14. What should I expect during the system conversion weekend of September 18, 2026?

There may be brief periods of limited access to online or mobile banking. We will provide a detailed schedule beforehand.

15. How will I receive updates about the merger?

Updates will be shared through mail, email, our website, and in-branch communication.

16. Will my statements or tax documents look different?

Statements may have a new format after conversion. All required tax documents will continue to be provided.

17. What changes should business and ACH customers expect?

Business services such as ACH, wires, and remote deposit are not expected to change at this time. If any changes are made, detailed instructions will be provided.

18. Will there be any changes to overdraft protection or credit lines?

Most overdraft and credit line arrangements will remain unchanged. Any updates will be communicated.

19. What should I do if I suspect fraud during the transition?

Contact us immediately using the phone number on your debit card or visit your local branch.

20. Who can I contact if I have questions?

You can reach our customer support team by phone, email, or by visiting any branch location.

You may also reach out directly to Keith Deitering at (515)887-2341 or David Rayner at (877)474-5511 with questions.