SwitchKIT

Interested in switching your accounts to First Central State Bank, but not sure how to get started? That’s why we’ve developed the First Central State Bank Switch Kit, a step-by-step checklist to help make your transition to a new First Central State Bank account quick and easy. Just follow the simple steps to get started.

If we can be of any assistance throughout the transition, please call any of our branch locations or our customer service department at 800-262-3141. Thank you for choosing First Central State Bank. We value and appreciate your business!

Routing and Account Numbers...

In order to switch your direct deposit of payroll or automatic debits/credits, you will need to provide your employer or provider with this information.

How to find them:

1. The bank’s routing number is the 9-digit number located in the bottom left corner of your check.

2. Your account number is the set of numbers appearing just after the routing number or to the left of the check sequence number. Although your Account Number may contain spaces and symbols, do not type them.
Making the switch

1) Open an account in a branch.
   • To review account details and what we have to offer visit us online at www.firstcentralsb.bank under Personal Banking
   • Use the ATM & Branch Locator on our Website, www.firstcentralsb.bank to locate the First Central State Bank branch closest to you.
   • Toll-free customer service center number: 800-262-3141

2) Sign up for First Central State Bank online banking.
   • Easily track your direct deposits, automatic withdrawals or payments and checks as they clear your First Central State Bank account. To sign up for online banking, visit a branch or go to our Website and click on Enroll Now under the Internet Banking Login.

3) Stop using your former account and begin using your new First Central State Bank account as soon as possible.
   • Be sure to leave sufficient funds in your former account until all of your checks have cleared and any automatic withdrawals have been successfully transferred to First Central State Bank.

4) Change your Direct Deposits to First Central State Bank.
   • Use our attached Direct Deposit Authorization Change Form to change any direct deposits. Remember to attach a voided First Central State Bank check to this form.

5) Change your Automatic Payments or Withdrawals to First Central State Bank.
   • Use our attached Automatic Payment or Withdrawal Authorization Change Form to change any automatic payment or withdrawal.

6) Close your former account at the other institution.
   • Use our attached Account Closing Form to close your account at the other banking institution.
   • Once you close your account at the other institution, remember to shred or destroy any old checks for security purposes.

Our History

In 1965, Jack Crowley, a former banker; Ted George, owner of Mississippi Engineering; Elmer Ellingsen, manager of Iowa Electric, DeWitt; Rex Peters, owner of Peters Real Estate and Insurance; and Everett Rogers, a Welton farmer, applied for a state bank charter after determining the need for a second bank in DeWitt. Shortly after, Peter McGinn, a local farmer; Dr. Frank Benson, a local dentist; and Andrew Hartmann, another local farmer, were contacted and invited to join the group. They purchased a facility at the bank’s present location and selected the name, First Central State Bank.

First Central’s doors opened for business on June 12, 1967, at 914 6th Avenue, with Ted George, President, and Doyle Butts, Executive Vice President.

The original Board of Directors was: Dr. Benson, Doyle Butts, Elmer Ellingsen, Ted George, Andrew Hartmann, Peter McGinn, Rex Peters, and Everett Rogen. The bank’s first employees were Jon Billhorn, Cashier; Donna Lacey, Wilma Schellhase, and Judy Birney.

On August 13, 1970, the new motor bank opened for business at 915 6th Avenue, directly across the street from the main bank. In September, 1972, the board members met with Ed Tubbs and John Fagerland to discuss the possibility of their becoming involved in the management of First Central State Bank. On October 3, 1972, Ed Tubbs, John Fagerland, and Al Tubbs acquired slightly over 50% of bank stock and reorganized the board to formally join the organization.

In November of 1991, First Central opened a Loan Production Office in Eldridge, Iowa and by May of 1992, made application to the State Department of Banking to open a full service office in Long Grove. First Central received approval from the State Department of Banking and opened the facility directly north of the Post Office on February 22, 1993.

On April 16, 2002, First Central opened a full service branch in LeClaire in the end unit of a new strip mall overlooking the Mississippi River. After taking a year to digest and assimilate the new office, First Central continued its geographic expansion by opening a new office similar to LeClaire, in the community of Eldridge. This office opened on December 15, 2003.
Use this form to gather all of your auto pay and deposit information in one place for easy reference.

### Automatic Payment Checklist

<table>
<thead>
<tr>
<th>Payment</th>
<th>Company</th>
<th>Account Number</th>
<th>Amount</th>
<th>Date of Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage/Rent</td>
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<tr>
<td>Auto Loans</td>
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<tr>
<td>Insurance</td>
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<tr>
<td>Credit Cards</td>
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<tr>
<td>Gas/Oil</td>
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<td>Electric</td>
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<tr>
<td>Cable/TV</td>
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<tr>
<td>Telephone</td>
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<tr>
<td>Cell Phone</td>
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<td>Water</td>
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<tr>
<td>Trash Removal</td>
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<td>Internet Provider</td>
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<td>Health Club</td>
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<tr>
<td>Investments</td>
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<tr>
<td>IRA/Retirement</td>
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<td>Charities</td>
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<td>Daycare</td>
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<tr>
<td>Tuition/School Expense</td>
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<tr>
<td>Other</td>
<td></td>
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</tr>
</tbody>
</table>

### Direct Deposit Checklist

<table>
<thead>
<tr>
<th>Payment</th>
<th>Company</th>
<th>Account Number</th>
<th>Amount</th>
<th>Date of Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Payroll</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pension(s)/Retirement Plans</td>
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</tr>
<tr>
<td>Social Security</td>
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<tr>
<td>Investment Incomes</td>
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<tr>
<td>Other</td>
<td></td>
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</tr>
</tbody>
</table>

### Helpful Phone Numbers and Web sites

<table>
<thead>
<tr>
<th>Social Security Administration</th>
<th>800.772.1213</th>
<th><a href="http://www.ssa.gov">www.ssa.gov</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>Railroad Retirement Board</td>
<td>800.808.0772</td>
<td><a href="http://www.rrb.gov">www.rrb.gov</a></td>
</tr>
<tr>
<td>Department of Veterans Affairs</td>
<td>877.838.2778 or 800.827.1000</td>
<td><a href="http://www.va.gov">www.va.gov</a></td>
</tr>
</tbody>
</table>

MEMBER FDIC  WWW.FIRSTCENTRALSB.BANK  800-262-3141
Account Closing

Use this form to Close Your Account at another bank institution and request a check for the remaining balance.

Date: _________________________________

To: _________________________________ (Bank Name)
   _________________________________ (Bank Address)
   _________________________________ (City, State, Zip)

Primary Account Holder: _________________________________ (Name)
   _________________________________ (Home Address)
   _________________________________ (City, State, Zip)

Secondary Account Holder: _________________________________ (Name)
   _________________________________ (Home Address)
   _________________________________ (City, State, Zip)

Please accept this as my authorization and direction to close my account with your institution.

Account Number: ____________________
   Checking    Savings    CD    Money Market (circle one)

Please send the check in the amount of my account balance plus any accrued interest to my attention at the address on file.

If you should have any questions regarding this transaction please call me at my daytime phone number: ____________________. Thank you for your cooperation.

Sincerely,

__________________________________
(Customer Signature)

Note:

• If there are multiple accounts involved please complete a form for each account.
• Verify all checks and payments have cleared prior to submitting this form to close your account.
Automatic Payment or Withdrawal Authorization Change Form

Use this form to change your Automatic Payments or Withdrawals to First Central State Bank (e.g. loan payment, insurance payment, transfers to brokerage accounts or savings accounts). Note: if you have multiple payments involved please use a form for each payment.

Date: _________________________________

To: __________________________________ (Company Name)
    __________________________________ (Address of Company)
    __________________________________ (City, State, Zip)

From: __________________________________ (Name)
      __________________________________ (Home Address)
      __________________________________ (City, State, Zip)

Please accept this letter as authorization to change the bank account information for automatic payments or withdrawals in the name of:
____________________, customer account number: _______________________, payment type: (i.e. Mortgage, Auto, Utilities, etc) ____________________, approximate amount of transfer ____________________.

I am aware that some automatic payments or withdrawals require advance notice of changes. Please include those notice periods when determining the new effective date.

Effective immediately, the new bank information is as follows:

First Central State Bank Account Number: __________________________
  Checking    Savings    CD    Money Market (circle one)

ABA Bank Routing Number: 073910091

If you should have any questions regarding this transaction please call me on my daytime phone number: _____________________. Please send me written confirmation of when the change will be effective.

Thank you for your cooperation.

Sincerely,

_______________________________________________
(Customers Signature)

If available, attached is a voided check from my account.
Direct Deposit Authorization Change Form

Use this form to change your direct deposit to First Central State Bank (payroll, dividends, royalties, etc.)

Date: _________________________________

To: _________________________________ (Company/Employer Name)
   _________________________________ (Address of Employer Company)
   _________________________________ (City, State, Zip)

Primary Account Holder: _________________________________ (Name)
   _________________________________ (Home Address)
   _________________________________ (City, State, Zip)

Secondary Account Holder: _________________________________ (Name)
   _________________________________ (Home Address)
   _________________________________ (City, State, Zip)

Please accept this letter as authorization to change the bank account information for direct deposit in the name of: ____________________, payment type: (i.e. Payroll, Pension/Retirement, Investment Income, other-please specify) ____________________.

I am aware that some automatic deposits require advance notice of changes. Please include those notice periods when determining the new effective date.

Effective immediately, the new bank information is as follows:

First Central State Bank Account Number: ____________________
Main Bank Address: 914 6th Ave., DeWitt, IA 52742
Checking     Savings   CD  Money Market (circle one)
ABA Bank Routing Number: 073910091

If available, attached is a voided check from my account.

If you should have any questions regarding this change, please call me on my daytime phone number: _________________. Please send me written confirmation of when the change will be effective.

Thank you for your cooperation.

Sincerely,

______________________
(Customer Signature)