Centier

BANK

Welcome to your upgrade Experience

BE OUR guest

Account Upgrades • New Digital Banking + Zelle® • Enhanced Security

Enjoy
an **upgraded** banking **experience**

Madison, serving you since 2024

At Centier Bank, we are always looking for ways to serve you better and this Upgrade Guide marks the beginning of an exciting new chapter for your financial journey. By introducing modern, reliable tools and enhanced services, we are making it easier, faster, and more secure than ever for you to manage your finances.

While our systems and technologies are taking a major step forward, our core values remain deeply rooted in our ***Not For Sale*** promise to remain Indiana's largest private family-owned bank. This upgrade is a direct reflection of our ongoing investment in you, your family, and our local communities. We invite you to join us in this new era, knowing that with Centier, you will always be with friends, be at ease, and be supported every step of the way.

Welcome to the future of Centier Bank.

What to Expect

We're excited to give you a first look at your new and improved banking experience. With these enhanced products, smarter technology, and expanded services, everything we've updated is built to serve you better.

Beginning Monday, October 5th, 2026, you will experience:

- A modernized digital banking experience that includes a new app
- Enhanced products and faster, more reliable services
- Expanded security and fraud protection
- Access to Zelle® – a fast, safe, and easy way to send and receive money
- No changes to checking or savings account numbers or routing numbers (excluding IRA Savings Accounts)
- Clear communications every step of the way

Thank you so much for your patience and trust as we build a brighter financial future together.

Important Dates to Note:

OCTOBER 2nd - 4th: UPGRADE WEEKEND!

As we upgrade your experience, expect temporary interruptions for certain services beginning October 2nd @ 6:00 p.m. CT. All Centier branches will be closed October 3rd and 4th.

OCTOBER 5th: UPGRADE COMPLETE!

Your account(s) and digital banking will upgrade – with new features and benefits.

Stay up to date!

Access this Upgrade Guide, FAQs, how-to videos, and more!

Centier.com/upgrade

Scan Here!

Table of Contents

Mackenzie, serving you since 2023

Digital Upgrades

A New Digital Experience is Coming!

We're upgrading our online and mobile banking to make managing your finances easier and more intuitive than ever. We've streamlined our design and added great new features so you can stay in complete control of your money, right from your phone or computer.

Preparing for Your First Sign-in

To make your digital banking transition as smooth as possible, please take note of the following:

- Prior to October 2nd, you will need your username. If you do not know your username, click 'Forgot Username' on the current Online or Mobile Login page. Follow the instructions, and be sure to keep your username in a secure place.
- On Monday, October 5th, all Digital Banking users will be required to perform a first-time sign-in using their username and a temporary password. For the safety of your account, your current password will not be transferred to the new system. Temporary password instructions will be emailed to you during the week of September 21st.
- Not currently an Online or Mobile Banking user? Visit **Centier.com/upgrade** for enrollment instructions.

Mobile Banking

Get Ready for a New App!

On Friday, October 2nd @ 6:00 p.m. CT, the current mobile app will no longer be available. On October 5th, please download our new mobile app to access your new, on-the-go banking experience.

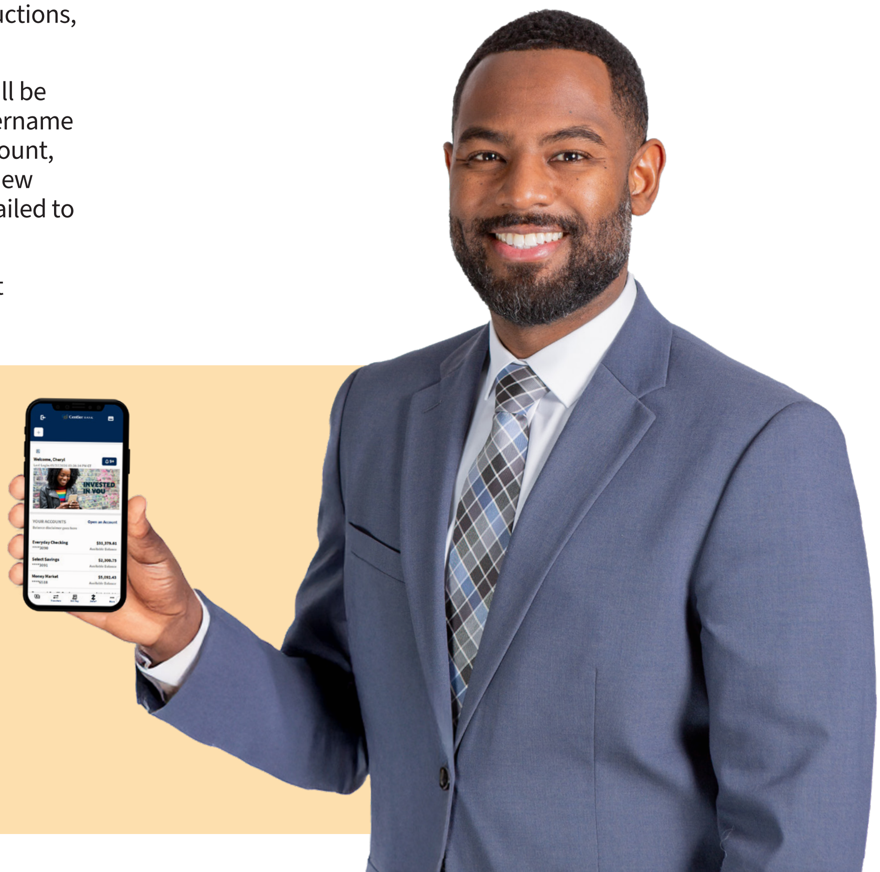
Download on the App Store

GET IT ON Google Play

Apple, the Apple logo, iPhone®, Apple Pay, and Apple Watch® are trademarks of Apple Inc., registered in the U.S. and other countries. Android™ and the Google Pay™ Logo are trademarks of Google LLC.

How-to videos at your fingertips!

Access this Upgrade Guide, FAQs, how-to videos, and more!



Jason, serving you since 2007

Did You Know?

Your Debit Card and Credit Card Number Will Remain the Same

Continue using your Centier Debit card and Credit card(s) for everyday purchases without interruption.

Say hello to Zelle®

We are thrilled to introduce Zelle® – a fast, safe, and easy way to send and receive money with friends, family, and others you trust. Embedded directly within your new Centier mobile app and online banking platform, Zelle® allows you to move money from your bank account to another in minutes, using just an email address or a U.S. mobile phone number. Whether you're splitting the cost of a meal, paying the babysitter, or sending a last minute gift, Zelle® makes it easy to pay your share.

For more details, visit **Centier.com/upgrade**

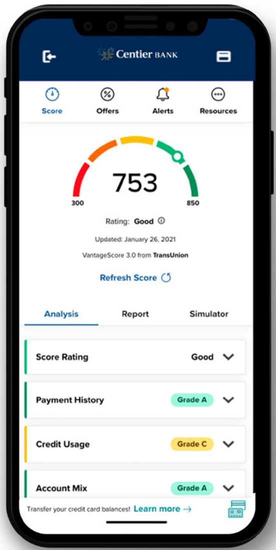
follow the
celebration

Get Your Credit Score and More

We are committed to providing you with the resources you need to confidently manage your financial future. That is why we are thrilled to announce your newest digital banking feature: **Credit Insights**. Built directly into your online and mobile banking dashboard, Credit Insights gives you total control over your credit health. It is entirely free, completely secure, and accessing it will never impact your credit score.

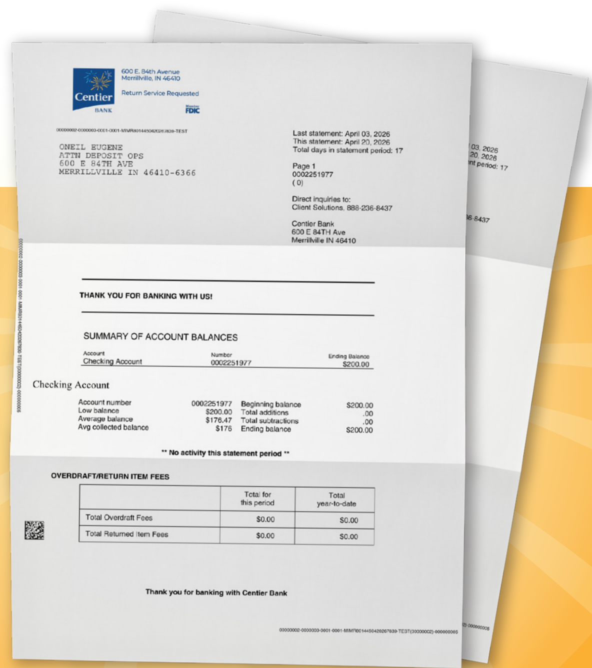
Here is how Credit Insights works to benefit you:

- **One-Click Enrollment:** Activate your dashboard instantly with a single click.
- **Credit Score & Report:** Access full reports that update monthly or daily upon request.
- **Report Card:** View clear letter grades for credit categories with tailored tips to improve.
- **Proactive Monitoring:** Receive instant alerts regarding new accounts and potential fraud.
- **Credit Score Simulator:** Test how financial decisions will affect your score before acting.
- **Learning Blog:** Read expert financial wellness articles.



A **New** Look for **Statements, Notices, and Letters**

Your monthly notifications including statements and eStatements are getting a new look. Rest assured that your historical transactional data remains completely secure. **If you are currently enrolled in eStatements and are not a Digital Banking user, you will need to enroll yourself in Digital Banking in order to continue to access them on Monday, October 5th.**



Account Upgrades: Your First Look

On Monday, October 5th, your current account listed below will automatically upgrade to a new account with new features, benefits, and changes. If your current account is not listed below, your account will continue to receive the same great features and benefits. Please refer to our Terms and Conditions Booklet within this guide for more information.

Current Account	Upgraded Account	New Features, Benefits, and Changes
Student Checking	**Free Checking**	• All students (ages 14 and up), will continue to receive all the features and benefits they need to succeed: • No monthly service fee • No minimum balance required • No overdraft fees – guaranteed • Round Up Savings ready! • Dormant account fee will change from \$0 to \$5
50 Advantage Checking	**Interest Checking** (Interest-bearing account)	• As someone 50 or older, Interest Checking's standard \$4 monthly fee is automatically waived. The 50 Advantage monthly fee was \$2 • Other ways to waive Interest Checking's standard monthly fee include: adding eStatements or Direct Deposit and maintaining either a \$500 monthly minimum balance or a \$1,000 average monthly balance • Foreign ATM fee changes from \$1 to \$2.50 • 1 foreign ATM surcharge waived per month (per statement cycle) • Safe deposit box auto-pay is required to receive a 25% discount • Select checks are still free for those receiving them today or those who opened their account before January 1, 2013
Smart Choice Savings and Advantage Savings	**Statement Savings**	• Earns interest quarterly • Minimum balance requirement is \$25 to avoid the minimum balance fee • Minimum balance fee increases from \$2 to \$4
Veterans Checking	**Interest Checking** (Interest-bearing account)	• As someone who has served our country, Interest Checking's standard monthly fee of \$4 is automatically waived. Veterans Checking's monthly fee was \$2 • Other ways to waive Interest Checking's standard monthly fee include: adding eStatements or Direct Deposit and maintaining either a \$500 monthly minimum balance or a \$1,000 average monthly balance • 1 foreign ATM surcharge waived per month (per statement cycle) • Overdraft fee changes from \$25 to \$35 • Safe deposit box auto-pay is required to receive a 25% discount
Centier Investment Fund	**Money Market or High Balance Money Market**	• Money Market Account has no minimum balance requirement or monthly fee • High Balance Money Market Account has a monthly fee of \$25 if balance drops below \$100,000

Fast Facts

Home Equity Lines of Credit (HELOC): The last two digits of your loan account number will change from 10 to 01. Please update this information to ensure your payment is processed correctly. There are no changes for your current card and checks and you can continue using them without interruption.

IRA Accounts: Your IRA account numbers are changing. Additional information will be communicated to you.

Mortgage: There will be no changes to Mortgage Loan accounts or payment schedules. Everything will continue to process exactly as it does today.

Loan Payments: Your loan payments can now be sent to:

Centier Bank
PO Box 10787
Merrillville, IN 46410

Accounts with New Features and Benefits

On Monday, October 5th, the accounts below will be upgraded with new features and benefits. Please refer to our Terms and Conditions Booklet within this guide for more information.

Name of Account	New Features and Benefits
CD Standard Terms: Standard monthly terms are 3, 6, 12, 18, and 24 months. Standard yearly terms are 3 and 5 years Terms not listed are considered non-standard	• All non-standard CDs will renew to the next lowest standard renewal term: 3-Month, 6-Month, 12-Month, 18-Month, 24-Month, 3-Year, and 5-Year • Reduced early withdrawal penalties will be applied after maturity and the 10-day grace period: 30 days' interest for terms of 89 days or less; 90 days' interest for 3–11 months; 180 days' interest for 12–47 months; and 360 days' interest for 48 months or longer
Connect Checking Requires Connect Savings with same primary owner **The Connect Bundle**	• 1st box of select checks is free for new accounts • 1 foreign ATM surcharge waived per month (per statement cycle)

Connect Savings
Requires Connect Checking with same primary owner
	• Exciting news! Connect Savings tiers are changing, making it easier for you to earn while using your debit card!
	  • 25 or more qualified debit card transactions
	  • 16-24 qualified debit card transactions
	  • 15 or less qualified debit card transactions
	*For current tiers and rates visit Centier.com/connect

Interest Checking 50 Advantage Checking and Veterans Checking Accounts will be upgraded to this account	• 1st box of select checks is free for new accounts • 1 foreign ATM surcharge waived per month (per statement cycle) • 4 free money orders/cashier's checks per month • Minimum balance and monthly service charge waived if the primary account holder is one of the following: U.S. Military, First Responder, K-12 Teacher, Age 50+ • New rate tiers
Statement Savings	• Minimum monthly balance is reduced to $25 unless your account is paired with Round Up Savings • New rate tiers
Holiday Savings	• To receive funds each October, a separate Centier account must be opened • If a separate Centier account is not opened, funds will be sent by check for a $5 fee

These Popular Personal and Business Accounts Remain Unchanged

These accounts will continue to deliver the same trusted features and benefits. Refer to our disclosures booklet for full terms and conditions.

- **Free Checking**
- **MyBiz Checking**
- **Centier Checking**
- **Smart Choice Checking**
- **Money Market Accounts**
- **IRA Savings**
- **Junior Investor**
- **IRA Traditional and Roth**

Automated Clearing House (ACH) Transfers: Great news! As part of the upgraded experience, you'll soon be able to view pending ACH withdrawals before they post to your account.

Safe Deposit Box Account Numbers: If you currently have a safe deposit box, your account number will change and be provided to you. Your actual box number will remain the same.

DirectLine Telephone Banking: Beginning Monday, October 5th, you'll be guided through a quick enrollment process the first time you call. Please have your personal and account information ready when calling for the first time.

ATMs: Expect temporary interruptions to cash and check deposits made at ATMs.

The **Be Our Guest** Difference

When we say **Be Our Guest**, it is your invitation to experience our service commitment built around you. We take pride in creating a warm, welcoming experience and building genuine hospitality into every banking interaction. Our associates reflect the care, kindness, and personal touch that has always defined Centier. We treat every client with respect, inviting you to an unparalleled experience where you truly feel like a valued guest.

Aubrie, serving you since 2023

Our Continued Commitment

Our Not For Sale Promise

For generations, Centier Bank has stood firmly behind our ***Not For Sale*** promise. In an era of constant financial consolidation – where local, hometown banks continue to be bought out, merged, or absorbed by distant mega-banks – Centier remains proudly and independently family-owned and operated.

This commitment is deeply personal to us. It is a pledge that ensures our decisions are always made locally by people who live and work in your neighborhood, keeping the best interests of our clients, families, and communities at the heart of everything we do.

Why Our Independence Matters

As a true community bank, our priorities are fundamentally different from those of corporate banking giants.

- **We Answer to You, Not Wall Street:** We don't answer to Wall Street shareholders who demand short-term quarterly profits. Instead, we answer directly to you, our clients and neighbors.

- **Decisions Made Locally:** Your loans, financial guidance, and community support are managed close to home, by individuals who understand the local economic landscape.

- **Long-Term Vision:** Because we are here to stay, we don't have to cut corners to impress the stock market. We can confidently invest in major infrastructure upgrades like this one, focusing entirely on delivering long-term value, advanced security, and better service for our clients.

A Partner for Generations

Our independence is your stability. In a volatile financial world, knowing that your bank is not going anywhere provides rare peace of mind. When you bank with Centier, you are actively choosing a partner that always prioritizes relationship-building over all else.

You can trust that we are, and always will be, your steadfast financial partner – providing the unwavering support you need today, tomorrow, and for generations to come.

Growing to Serve You

Our commitment to doing the right thing runs deep, driving us to invest our time, talents, and resources into local neighborhoods. From sponsoring local events to volunteering at food pantries and supporting local small businesses, our associates are actively involved in making a difference where it matters most.

As we celebrate our 2026 expansion, we are proud to open four new locations in Greenwood, Franklin, Westfield, and Michigan City to bring convenient, local banking closer to you. This upgrade to your banking experience is just another way we are investing in the infrastructure and economic vitality of the communities we call home.

Award-Winning Hospitality

Our digital banking services offer the ultimate convenience, but inside our branches we offer something irreplaceable – a personal touch and a welcoming smile.

Andrena, serving you since 2024

When you step through our doors, you can always look forward to our signature amenities designed exclusively for your convenience:

- Free coffee to enjoy while you visit.
- Fee-free coin counting machines for our clients.
- Warm, welcoming hospitality driven by our **Be Our Guest** philosophy.
- On-site financial experts ready to assist you with personalized financial solutions.

BE OUR guest

Remain **Safe** from **Fraud**

Your financial safety is our highest priority. While our upgrade brings you expanded security and advanced fraud protection systems, cybercriminals often try to take advantage of transition periods. We want to remind you of essential safety practices to keep your information secure.

During the upgrade weekend, be cautious of phishing emails or spoofed text messages asking you to "click here to unlock your account." Starting Monday, October 5th, be sure to authenticate your device and set up security and transaction alerts. This ensures you are notified when important activity occurs on your account.

If you ever suspect unusual activity or believe your credentials may have been compromised, please contact our fraud support team immediately at 1-888-CENTIER. Together, we can continue to keep your hard-earned money safe.

Christian, serving you since 2020

Is Your Info Up to Date?

To help ensure you receive all updates, please verify and update your personal and contact information.

Here's how:

Digital Banking
Select **Manage Profile** in the menu bar

Visit a Branch
For locations, visit **Centier.com/locations**

Client Solutions Center
We're here to help. Please call **1-888-CENTIER**

Safety Tip: Centier Bank will never call, text, or email to ask for your password or verification code.

Access this Upgrade Guide, FAQs, how-to videos, and more!

Centier.com/upgrade

Scan Here!


Adriana, serving you since 2021

The **Support** You **Deserve**

Your local Centier branch and Client Solutions Center teams are ready to help you navigate these upgrades. As we work diligently to ensure every client is fully supported through this transition, we kindly ask for your grace and patience as you may experience longer-than-usual wait times in our lobbies and on our phone lines.

Community Impact

Centier Bank has always believed that strong communities build a brighter future. This upgrade is more than just a technological advancement - it is a direct investment in the local families, small businesses, and neighborhoods we serve.

By providing faster, more secure, and deeply reliable banking tools, we are ensuring that Indiana's local economies have the modern financial foundation they need to thrive for generations to come. Even as our tools evolve, our personal connection remains unchanged - we continue to pair these cutting-edge conveniences with the same heartbeat of local service, volunteerism, and dedication you have always counted on.

CentierGives is the bank's 501(c)(3) community outreach initiative that supports civic, educational, and philanthropic programs across Indiana.

Crystal, serving you since 2022 and Rose, serving you since 2003

2025 at a **Glance**

Corporate Giving
(sponsorships and donations)
$1,014,762

Volunteer Hours
27,361 total hours
valued at
$892,515

Mortgage Loans
740 total opened
$201,187,586

Consumer Loans
1,247 total opened
$105,637,423

Commercial Loans
726 total opened
$1,003,464,316

GRAND TOTAL: **$1,312,196,602**

Your **Upgrade** Timeline!

As we upgrade your banking experience, please review the key dates below. During the upgrade weekend, you may notice some services temporarily impacted, such as longer wait times, temporary balance variances, or brief processing delays. We appreciate your patience and encourage you to plan your banking activity accordingly.

Friday Oct. 2nd

Upgrade Weekend begins

- All branches are open during regular business hours.
- After 6:00 p.m. CT, account access will no longer be available through digital banking, DirectLine Telephone Banking, Call Center Agents, and branch locations.
- Checking, Savings, Money Market, and HELOC clients will receive a statement with activity through this day. Following this update, the regular statement cycle will resume, and new statements will follow as scheduled.

Saturday Oct. 3rd + Sunday Oct. 4th

All branches are closed

- Access to your current Digital Banking on Centier.com and the Centier mobile app will not be available.
- You will not be able to transact via online, mobile banking, or DirectLine Telephone Banking.
- The Client Solutions Center is available during normal business hours to answer questions regarding your upgrades. However, agents will not be able to access information related to your accounts.
- Centier ATM Cards, Debit Cards, and Credit Cards will continue to function without interruption.
- Balance inquiries on ATMs may be unavailable or may not reflect your actual balances until Tuesday, October 6th.
- Rest assured, your accounts are safe and secure during this time.

Monday Oct. 5th

Your upgrade is complete

- All branches will be open during regular business hours.
- A new mobile banking app will be available for download in the app store. A first-time sign-in is required. You will no longer have access to your previous app.
- You will need to login to digital banking to experience your new upgrades.
- 24/7 DirectLine Telephone Banking will be available. Users will need to complete a first-time enrollment.

Tuesday Oct. 6th

Check your balances

- Your balances within digital banking will reflect your actual balances.
- If you haven't completed your first-time digital banking sign-in yet, please do.
- We're here to help! Select from the options below if you have any questions.

Reference this **Upgrade Guide**

Visit us online at **Centier.com/upgrade**

Visit your local Centier **branch**

Call us at **1-888-CENTIER** (1-888-236-8437)