

Welcome

Your guide to community banking with Equity Bank.





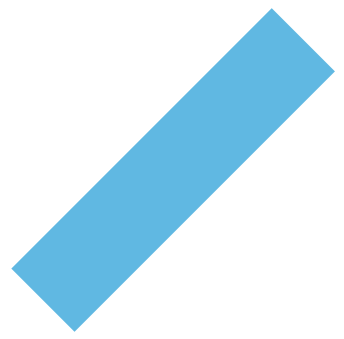
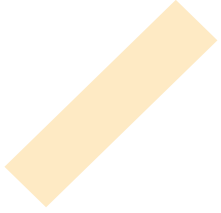
Photo courtesy of the City of Quinter

In this booklet:

On August 26, 2024, all KansasLand Bank accounts will become Equity Bank accounts.

Inside this booklet you'll see a full guide to banking with Equity Bank. Refer to it early and often, and don't hesitate to ask us questions.

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Questions? Call us at (888) 733-5041



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Welcome to Equity Bank

Thank you for your support of KansasLand Bank. Your banking family just got a lot bigger! On August 26, 2024, all KansasLand Bank accounts will become Equity Bank accounts.

We know that building a strong community bank takes hard work. We're proud to focus on local banking by working side by side with our customers throughout our local communities, and we look forward to continuing this commitment with our newest customers (that's you!).

At Equity Bank, we live by our promise, We never forget it's your money. We're a community bank dedicated to going the extra mile for your family, your business, your farm, and your community. We rely on strong communities like yours as part of our foundation, and we'll continue to serve as the place to go for all your banking services.

Thank you for your patience, your business, and your trust.



*Early Pay gives you access to your direct deposit up to two days early. Equity Bank cannot guarantee if or when ACH transactions can be credited to your account early. Our ability to credit your account depends on when your payer sends information to us and on certain information transmitted in the ACH electronic file. If you don't want to be enrolled in Early Pay you can visit your local branch or call Equity Bank Customer Care Center at (888) 733-5041 to opt out.



No more ATM fees, ever.

We mean it. Your Equity Bank debit card blocks all fees at any ATM nationwide.



Fast funds, happy wallet: Get your paycheck sooner

Equity Bank Perks Plus and Rewards checking account holders with direct deposit paychecks can get paid up to two days early.*



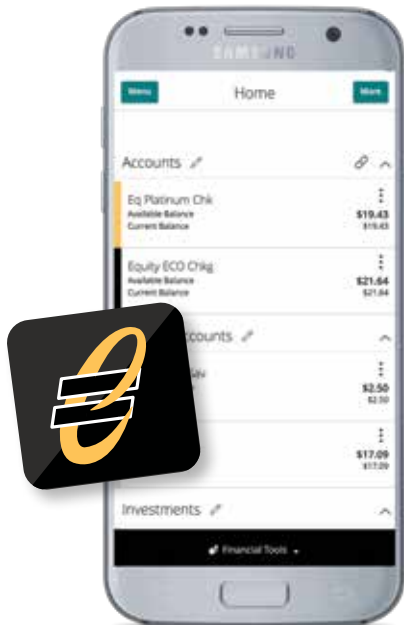
Small change adds up to big savings.

Activate AutoSave, and every time you use your debit card, we'll automatically round up to the nearest dollar and put that money directly into your savings account.

Important Dates

Friday, August 23, 2024

- ✔ **Complete Transfer by August 23 at 4 p.m. CST**
Same day transfers and scheduled transfers will be allowed through 4 p.m. CST on August 23. Any future dated transfers after 4 p.m. CST on August 23 must be rescheduled within Equity Bank's online banking solution. You can enroll in Equity Bank's online banking solution on Monday, August 26.
- ✔ **KansasLand Bank Online Banking - View Only**
Your KansasLand Bank online banking account will be in view only mode as of 4 p.m. CST on August 23, 2024. You can enroll in Equity Bank's online banking solution on Monday, August 26.
- ✔ **Direct Deposits and Automatic Payments**
Your current electronic transactions, such as direct deposit, automatic payments, and ACH transactions, will be automatically matched and directed to your updated account. Before February 28, 2025 you will need to contact each of the transaction providers to update your information to the Equity Bank routing number 101105354, and your updated account number, if applicable.



BETTER TOOLS =

BETTER BANKING

Managing your money has never been easier with Equity Bank's online banking—the elevated online banking experience you deserve.

Monday, August 26, 2024

KansasLand Bank accounts will become Equity Bank accounts.

- ✔ **Access Equity Bank Online Banking**
Visit EquityBank.com to enroll in online banking. Simply click on the Login button and select Enroll. You'll be asked your name, other identifying information, and to create a login. After successful login creation, you'll be prompted to create your password.

If you have any questions, please call 888-733-5041 for assistance.

Your new account features real-time transactions, personal and business budgeting tools, instant payments, and more.

Learn more at equitybank.com/online
- ✔ **Download the App**
Download the Equity Bank mobile app from the App Store or Google Play. Once downloaded, use your ID and password to access your online banking.
- ✔ **Online Bill Pay**
Starting August 26 you'll have access to bill pay within Equity Bank's online banking and mobile app. Bill pay will allow you to make one time payments and recurring payments. You can also pay a person within bill pay. Simply login to online banking and select Bill Pay from the Transactions menu to get started.
- ✔ **Apple Pay, Google Pay, Samsung Pay**
Once you receive a new Equity Bank debit card you'll have access to mobile payment platforms. Want Apple Pay and Google Pay for your card now? Let us know. We'll be happy to order you a new Equity Bank card with full features and functions.
- ✔ **Update Loan Payments**
You may submit your payments through online banking by calling us, visiting the lobby or sending payments to any Equity Bank location. You can continue to mail to your KansasLand Bank office, or send directly to:
Equity Bank, PO Box 730, Andover, KS 67002
Please note: Equity Bank does not accept loan payments by credit cards or debit cards over the phone. Please visit a bank location for loan payment options.
- ✔ **Continue to use your KansasLand Bank debit card until August 26th**
You will receive a new Equity Bank Mastercard prior to August 26th. Please continue to use your existing KansasLand Debit card until August 26th. Starting August 26th you will begin using your new Equity Bank debit card and your KansasLand card will be deactivated.

Your Deposit Accounts

Your current KansasLand Bank checking account will be converted to an Equity Bank account on August 26, 2024.

Current KansasLand Bank Account	New Equity Bank Account
AM Money Market	Ignite MMDA
Q Premier Checking	Simply Free
Q Advantage Checking	Simply Free
Q Classic Checking	Simply Free
Q Commercial Interest Checking	Small Business Checking
Q Small Business Checking	Small Business Checking
Q Commercial Non-Interest Checking	Small Business Checking
Q Money Management	Perks Plus Checking*
A Savings	ECO Savings
Q Savings	ECO Savings
Lawyer Trust	IOLTA Checking
A Premier Checking	Simply Free
Ameradvantage	Simply Free
A Classic Checking	Simply Free
A Commercial Non-Interest Checking	Small Business Checking
A Commercial Interest Checking	Premier Business Checking
A Small Business Checking	Small Business Checking
Public Fund Checking	Public Funds Checking
Public Fund Money Management	Public Funds Checking
Internal Bank	Official Check

Interested in a different Equity Bank checking account? Learn more at equitybank.com/checking

- **Rewards Checking.** You're in control with Rewards Checking –a supercharged account with tons of extras!
- **Perks Plus Checking.** You're covered with Perks Plus Checking –a flexible account that has your back.
- **Simply Free Checking.** You're first with Simply Free Checking –an everyday account that works for you.

For a full list of features and benefits on your deposit account, please see enclosed Your Deposit Accounts booklet.

Enjoy no monthly service charges on your consumer account for three statement cycles or 90 days (whichever is less).

Checks

Please continue using your KansasLand Bank checks until your supply runs out, or through February 28, 2025. In almost all cases, your account number will not change, and KansasLand Bank checks will be valid until February 28, 2025.

Equity Bank will cover the cost of your first set of checks up to \$25. This credit will be applied directly to our check ordering portal powered by Harland Clarke. You can access this portal when you visit equitybank.com and click on Personal from the top tool bar. The order checks option is available under the Checking section.

Electronic Payments and Deposits

When you set up future direct deposits and recurring payments, please use the Equity Bank routing number **101105354** and your existing account number.

Statements

KansasLand Bank will mail you a final paper statement on or after Friday, August 23. If you're currently enrolled in eStatements we encourage you to download the past six months of statements for future reference.

Enjoy no monthly paper statement charges on your consumer account for 12 months. Customers must enroll in e-statements through Online Banking.

Equity Bank offers complimentary e-Statements on all accounts. Paper statement fee is \$5 if added to any checking account.

CDs

KansasLand Bank certificates of deposit or individual retirement accounts will retain the same interest rate, terms and conditions until maturity.

Loans

You may notice a few enhancements to your loan statement and notices, but all KansasLand Bank loan and mortgage accounts will remain with the same terms and conditions. If you currently remit payments using an KansasLand Bank coupon book, continue doing so through the term of your loan.

Early Pay

Equity Bank Perks Plus and Rewards checking account holders with direct deposit paychecks can now get paid up to two days early.**

Safe Deposit Boxes

Your KansasLand Bank safe deposit box rent will remain the same.

*Minimum Relationship Balance Fees will be waived for the first 12 month.

**Early Pay gives you access to your direct deposit up to two days early. Equity Bank cannot guarantee if or when ACH transactions can be credited to your account early. Our ability to credit your account depends on when your payer sends information to us and on certain information transmitted in the ACH electronic file. If you don't want to be enrolled in Early Pay you can visit your local branch or call Equity Bank Customer Care Center at (888) 733-5041 to opt out.

Resources



Customer Care Team

Let our local team help you with balance information, online banking, transition questions, and more!

Equity Bank Toll Free (888) 733-5041
Hours: M-F 8:00 a.m. - 6:00 p.m.
Sat 7:30 a.m. - 12:30 p.m.



Equity Bank Network

Visit one of our locations in Kansas, Missouri, Arkansas, and Oklahoma.

equitybank.com/connect/locations-and-hours



Frequently Asked Questions

For a list of answers to frequently asked questions related to this transition, please visit equitybank.com/kansasland

Important Numbers & Contacts

Equity Bank Routing Number

101105354

Equity Bank Customer Service Center

1 (888) 733-5041

24/7 Telephone Banking

1 (800) 856-5807

Debit Card Activation & PIN

1 (833) 541-0782

Lost or Stolen Card

1 (833) 285-2284

equitybank.com

customerservice@equitybank.com



Your Banking Team



Friendly faces and familiar teammates are ready to greet you as part of the Equity Bank family! Stop by and say hello! We look forward to continuing to serve all your banking needs!



Americus



Quinter

Right Here Beside You.

At Equity Bank, our services are designed for real people and supported by real people. Because we live here too. Whenever you need us, we're right here beside you.



Kansas

Americus	Holcomb	Overland Park
Andover	Hoxie	Pittsburg
Augusta	Hugoton	Quinter
Coffeyville	Independence	Rose Hill
Ellis	Larned	Salina
Garden City	Liberal	St. John
Great Bend	Macksville	Topeka
Grinnell	Neodesha	Wichita
Hays	Norton	

Oklahoma

Guymon
Newkirk
Ponca City
Tulsa

Arkansas

Berryville
Eureka Springs
Harrison
Pea Ridge

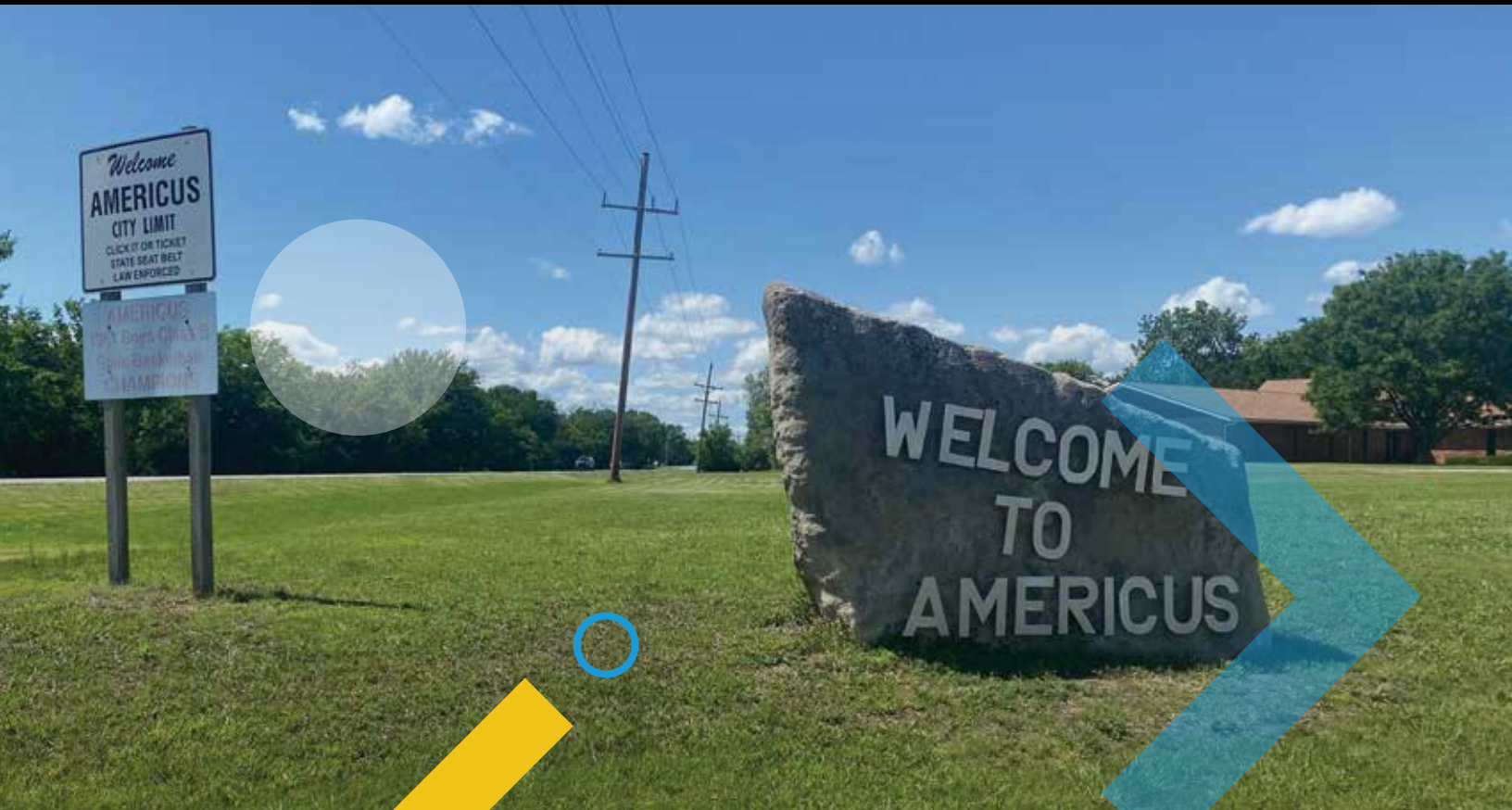
Missouri

Blue Springs	Macon
Clinton	Memphis
Downing	Moberly
Higginsville	Sedalia
Kansas City	St. Joseph
Kirksville	Sweet Springs
Knob Noster	Warrensburg
La Plata	Warsaw
Lee's Summit	Windsor




equitybank.com

1 (888) 733-5041



Member FDIC

 Equal Housing Lender