



Vista Bank<sup>®</sup>

PEOPLE FIRST SINCE 1912.

# Welcome

## To the Vista Bank Family

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Excited to help you navigate the conversion

›[vistabank.com](https://vistabank.com)

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Greetings From Our CCO



WEST TEXAS | DALLAS | FORT WORTH | AUSTIN | SOUTH FLORIDA



## PUTTING PEOPLE FIRST SINCE 1912

### YOU MAY BE ASKING, WHO IS VISTA BANK? FAIR QUESTION.

Best known as the Entrepreneurs' Bank, Vista Bank serves markets across North, Central, West Texas, and South Florida through our Banking Centers and emerging digital presence. With over 200 team members, almost \$2 billion in assets, and a rich 111-year history of Entrepreneurs Banking Entrepreneurs, Vista offers innovative solutions to personal and commercial clients alike while never sacrificing our top priority – putting *People First*. Consistently recognized regionally and nationally as a top-rated financial institution, leading commercial Bank, best workplace, best leadership team, and best in customer service, you can bank here with confidence. Scan the QR code to learn more about our story.



Hungry | Humble | Smart | Anticipate | Sacrifice | Consistency



While a merger is never easy, we have been working diligently to minimize any disruption. And, as part of this process, we want to reassure you that you will continue to work with many of the same people you already know and trust while receiving world-class concierge level banking service each step of the way.

There are multiple benefits to this opportunity. For example, you will...

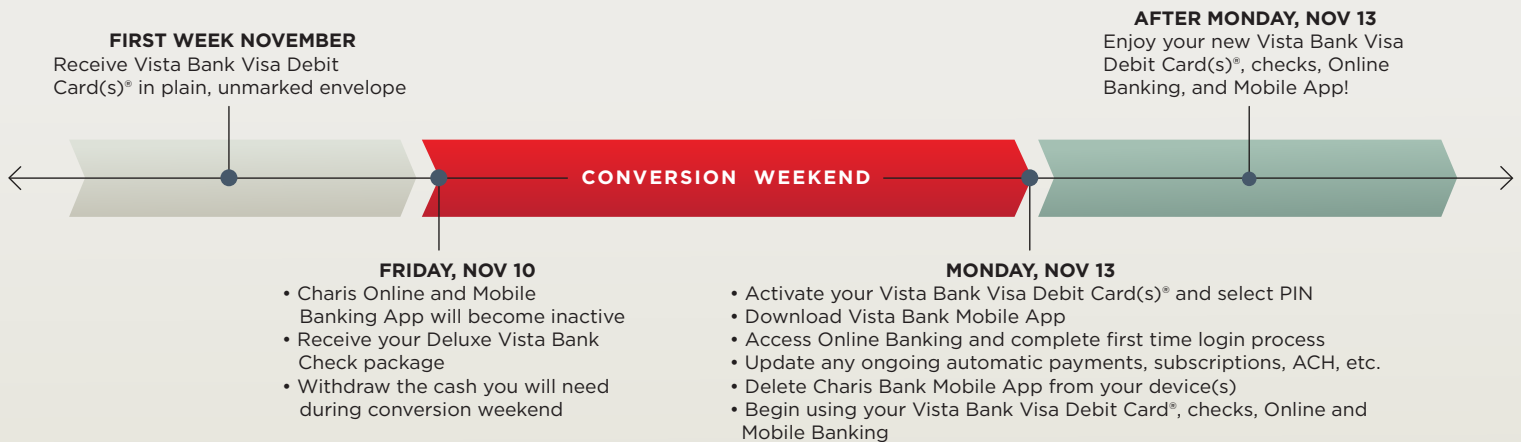
- Be able to access 15 new banking center locations across Texas and Florida.
- Gain 170+ team members at your service.
- Experience a robust online and mobile banking platform as well as vigilant fraud protection.
- Keep your converted products or choose from new Vista products such as our VistaSMART checking account currently paying 5.25% APY\*.

4 FOR CONVERSION ASSISTANCE CALL 1-888-850-0833



## BANKING CONVERSION TIMELINE AND TOOLS

### CONVERSION WEEKEND NOV 10 - 13



#### NOV 1 - 30

- Review Conversion Guidebook
- Complete Checklist
- Order new Vista Bank business checks (promotion details provided on page 10)

#### NOV 5

- Receive new Vista Bank Visa Debit Card® (plain, unmarked envelope)
- Download and store the last 12 months of Bank Statements, important records and documents, as well as your Bill Pay, ACH and Transfer history
- Withdraw the cash you will need during conversion weekend

#### NOV 10 - 12

- Charis online and mobile banking are inactive
- If you have yet to receive your new Vista Bank Visa Debit Card®, visit your nearest banking center or call 1-888-850-0833 for assistance
- Receive your Deluxe Vista Bank checking package

#### NOV 13

- Activate your Vista Bank Visa Debit Card® and select PIN
- Download Vista Bank Mobile App
- Access Online Banking and complete first time login process
- Update any ongoing automatic payments, subscriptions, ACH, etc.
- Delete Charis Bank Mobile App from your device(s)
- Begin using your Vista Bank Visa Debit Card®, checks, Online and Mobile Banking

Download the  
Digital Checklist:



**ROUTING NUMBER:**

Please make note of your Vista Bank routing number: 111314575

**BANKING CENTERS**

As you may have noticed, your Charis Family of Banks locations have already rebranded to Vista Bank. The product conversion was intentionally delayed in order to first onboard our new banking platform, providing you, our valued client, with the very best in community banking, while minimizing any unnecessary disruption.

MONDAY, NOVEMBER 13 | All Banking Centers will have permanent Vista Bank signage, products, and services, delivered by the same friendly faces and incredible team members you have come to know and love.


**ATM**

PRIOR TO NOVEMBER 10 | Please ensure you withdraw enough cash to get through conversion weekend. Your online and mobile banking will be down by 4pm on November 10 and should resume normal operation by end of day Tuesday, November 14.

**DEBIT CARDS**

Westwood Private Bank and Justin State Bank MasterCard debit cards will continue to work through the conversion weekend until Sunday evening, November 12. Vista Bank Visa Debit Card(s)<sup>®</sup> are being mailed end of October, and will be ready to activate and use Monday, November 13.

- FIRST WEEK OF NOVEMBER | You should receive your new Vista Bank Visa Debit Card(s)<sup>®</sup> in a plain, unmarked envelope with activation instructions.
- FRIDAY, NOVEMBER 10 | If you do not receive your new Vista Bank Visa Debit Card(s)<sup>®</sup>, please visit your nearest Banking Center to have one printed on site or call 1-888-850-0833 for assistance.
- SUNDAY, NOVEMBER 12 | Westwood Private Bank and Justin State Bank MasterCard debit cards will be inactive by end of day Sunday. Please cut up, shred, and discard any of these debit cards.
- MONDAY, NOVEMBER 13 OR BEFORE | Update any ongoing automatic payments, such as subscriptions or memberships, that will post after November 13, to your new Vista Bank Visa Debit Card(s)<sup>®</sup>.
- MONDAY, NOVEMBER 13 | Call 1-866-633-5293 to activate your Vista Bank Visa Debit Card(s)<sup>®</sup> and select your new PIN. Begin using your new card.
- Our standard daily limits are \$1,500 for debit card transactions, while ATM transactions are capped at \$500.

A close-up photograph of a heavy-duty metal safe door. The door is made of thick, brushed metal and features several large, cylindrical locking bolts protruding from its surface. A circular dial is visible on the left side of the door. The lighting is warm, highlighting the metallic textures and the industrial nature of the safe.

Vista's 'Entrepreneurs Banking Entrepreneurs' approach, marked by bankers who share our clients' work ethic and sense of urgency, has grown the Bank's asset size by approximately 700% in the last decade. Coming off the most robust financial year in the Bank's 111-year history, Vista reported peer-leading balance sheet strength with 16.04% of total assets in cash and 23.44% in liquid assets, along with 14.53% Common Equity Tier 1 capitalization on our Q2 2023 call report. Additionally, Vista's Securities portfolio comprises only 7.40% of total assets.



## ONLINE BANKING AND BILL PAY

On Friday, November 10, beginning at 4:00 PM CT, Charis Online and Mobile Banking will no longer be available.

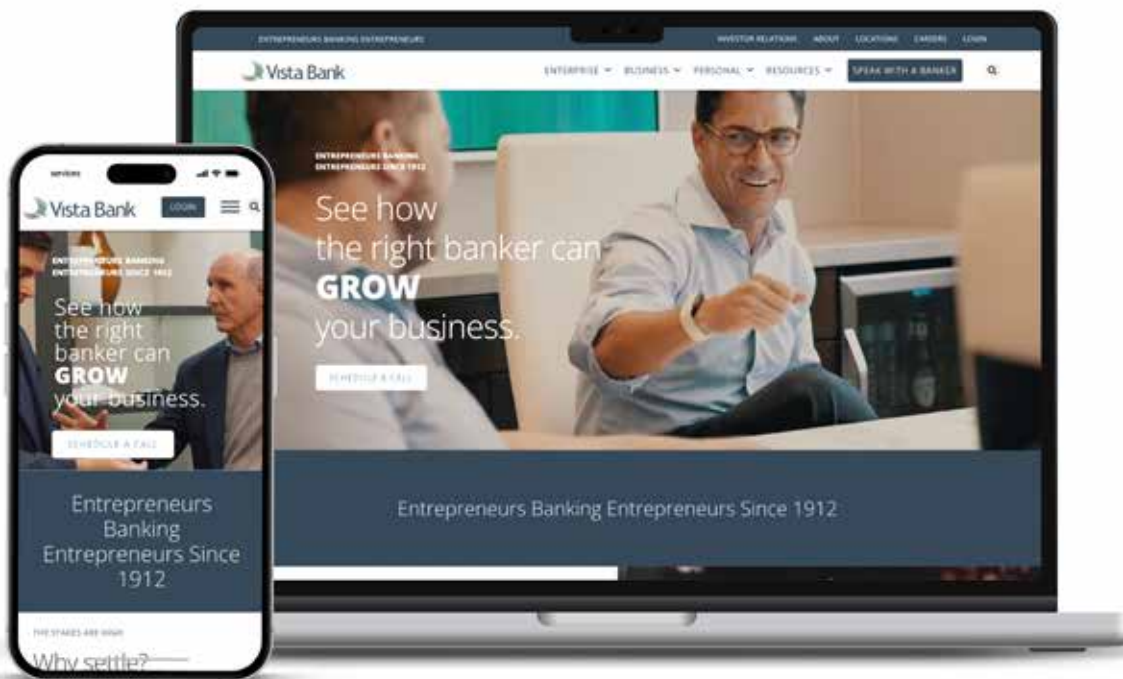
- PRIOR TO 4:00 PM CT FRIDAY, NOVEMBER 10 | Bill Pay
  1. Review and document at least the last 30 days of your bill pay history, including important bill pay payee, scheduled payments or history information needed for your records. All bill payments scheduled to send out on or after November 13 will be transferred to the Vista Bank Bill Pay system. However, in the event a particular payee or payment is unable to be converted to the new system, we recommend having a record of the payment details on file.
  2. As you schedule new bill payments that will post after November 13, please note that the system will display the 'Send On' date along with the 'Estimated Delivery.' You can adjust the 'Send On' date to ensure your payments arrive by the desired delivery date.
- PRIOR TO 4:00 PM CT FRIDAY, NOVEMBER 10 | Transfers & Quickbooks
  1. Review and document any important information about your recurring internal and external transfers. Vista Bank will convert your scheduled transfers. However, in the event a particular transfer is unable to be scheduled we recommend having that information available so those transfers can be recreated.
  2. If you use QuickBooks or Quicken, we suggest you download and update your transactions.
- MONDAY, NOVEMBER 13 | Online Banking will be available.
  1. For your first-time Vista Bank login, continue to use the same username and password you used in your Charis Online Banking. The system will take you through the first-time login process and once completed you will be required to create a new password.
  2. Please take a moment to double check any scheduled bill payments, internal and external transfers to confirm they were migrated into your new profile as expected. These payments can be located under the Transactions menu. Notify us at 1-888-850-0833 if you note any irregularities.
  3. Please set your electronic document delivery within Vista Bank Online or Mobile Banking.



## MOBILE BANKING APP

On Friday, November 10 beginning at 4:00 PM CT, the Charis Mobile Banking App will be disabled.

- PRIOR TO 4:00 PM CT FRIDAY, NOVEMBER 10 | Ensure you have submitted desired Mobile Deposits prior to this time.
- MONDAY, NOVEMBER 13 | Download the Vista Bank Mobile Banking App from your app store. If you have already gone through the first-time login on the Vista Bank website, use the same username and password that you established on the website. If this is your first time logging in, use the same username and password that you used on your Charis app. The app will walk you through the first-time login process and once completed you will be asked to establish a new password.
- If you would like to set up Face ID or a passcode for your login, go to the Settings Menu then choose Security Preference.
- NOVEMBER 13 | Delete the Charis Mobile Banking App from your device(s).



**CHECKS**

For personal accounts, you can continue to use your Charis Bank checks after conversion, though we recommend you start using your new Vista Bank checks you will receive in your “Welcome Pack” from Deluxe effective November 13. Clients that bring their old check stock to the nearest banking center can place an order for a free box of checks. After that, please order additional Vista Bank checks through your normal channels.

For all commercial clients, we recommend that between November 1 – 30, 2023, you call DELUXE toll-free at 1.800.503.8744 (Mon. - Fri. 6:00 AM - 10:00 PM CT, Sat. 8:00 AM - 4:30 PM CT) to place an order for new checks. Please provide them with your Charis account number, mention “Charis Bank” and the replacement promo code “5260-Vista” and you will receive \$100 off your first order.

- If placing the order prior to 11/13/23, have your credit card ready for any balance due. After 11/13/23, the balance due can be billed to your Vista Bank account.

MONDAY, NOVEMBER 13 AND AFTER | Personal and business clients should begin using Vista Bank deposit slips.

**TELEBANKING**

24/7 Vista Telebank: 1-877-491-2265

NOVEMBER 10 | Charis iTalk will no longer be available.

NOVEMBER 13 | When accessing Vista Bank Voice Banking for the first time on or after Monday, November 13, you will be asked to enter your alternate access ID and PIN. Your alternate access ID is your date of birth and the last four digits of your social security number (MMDDYYYYSSSS). Your PIN is the last four digits of your social security number.

**STATEMENTS**

BEFORE NOVEMBER 10 | Though we expect statements and records will transfer over as part of the conversion, we ask that you proactively download and save or print any historical statements, forms, or other records in the event that those documents are not available immediately following conversion.

FRIDAY, NOVEMBER 10 | Your final Charis Bank statements will be mailed. All future statements will be processed as scheduled.



# STILL HAVE QUESTIONS?

**WE ARE HERE TO HELP.**

Scan the QR code to visit our conversion landing page, where you can review frequently asked questions or submit a contact form. Additionally, you can always contact our Vista Bank Conversion Assistance Team at 1-888-850-0833.







Vista Outreach is a bank-wide initiative where team members, friends, and family members volunteer and donate to strengthen the communities we serve.

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### **SAVINGS, SAFE DEPOSIT BOXES, CDs, AND IRAs**

There will be no change to your safety deposit box, account number, interest rate, maturity date or any other terms of your account until renewal.

### **LOANS**

The terms and conditions of your current loan agreement will remain the same. Loan payments will continue to process as they have in the past.

NOVEMBER 13 and Forward | Please remit your mail-in loan payments to:

Vista Bank  
P.O. Box 2100  
Lubbock, TX 79408

### **TREASURY**

If you are currently a Charis Treasury Client, a Vista Bank Treasury Specialist will be reaching out to you well in advance of conversion to help transition your products and services over to the Vista Bank Treasury Service platform.

### **PRIVACY, POLICIES AND DISCLOSURES**

For our fee schedule, policies and procedures, please review our Account Agreements, Funds Availability Policy, Privacy Policy, and other related disclosures on our website or by scanning the QR code.





**SCHEDULE OF FEES**

- **Account Research:** \$20.00/hour (one hour minimum). Per item copied \$1.00
- **Stop Payment Fee:** \$35.00
- **Automatic Transfer Fee:** \$5.00 per transaction
- **Returned Deposited Item Charge:** \$5.00
- **Cut-Off Statement of Account:** \$5.00
- **Statement Mailing Fee:** \$2.00
- **Temporary Checks:** \$0.25 per check
- **Early Closing Fee:** \$25.00 (Account closed within 90 days of opening)
- **Reconcilement Assistance:** \$20.00/hour
- **Inactivity Fee:** A \$10.00 fee will be assessed each month when your account is inactive. Inactive accounts are those that have had no customer-initiated deposit or withdrawal for a period of six months.
- **Overdraft Fee / Returned Check Fee:** \$35.00 per item. Overdrafts and Returned Checks may be created by check, in person withdrawal, ATM/ITM withdrawal, or other electronic means.
- **Levy/Garnishment Fee:** \$100.00
- **VISA Check Card Replacement:** \$6.00 - Expedited Delivery: \$25.00
- **Deposit or Check Image Copy:** \$2.00
- **Cashier's Check:** \$5.00
- **Cashier's Check Stop Payment Fee:** \$25.00
- **Coin Rolling:** \$20.00 per hour/\$5.00 minimum
- **Collection Fee:** \$10.00 per item
- **Gift Card:** \$2.95
- **Local Fax:** \$1.00 per page sent
- **Long Distance Fax:** \$2.00 per page sent
- **Photocopies:** \$0.30 per copy

**Wire Fees**

For standard Vista Bank wire fees, please refer to the account agreement by scanning the QR code.



# VISTA PERSONAL ACCOUNTS

## BANK WITH CONFIDENCE

Whether spending or saving, you need FDIC insured, best-in-class products and services that keep up with your busy way of life. That's banking with confidence. That's *People First*.

Want to explore additional personal banking products? Let us help craft your banking portfolio to meet your unique needs and desires.

Products	Horizon Checking	Money Market	View Checking	Vista Checking	VistaSMART Checking	Aspire Checking	Senior Checking
Minimum Opening Balance	\$100	\$2,500	\$100	\$100	\$100	\$1	\$100
Monthly Fee	N/A	N/A	N/A	N/A	\$4.99*	\$5	\$10.00 <sup>1</sup>
Minimum Balance	\$800	\$2,500	N/A	N/A	N/A	N/A	N/A
Fee*	\$8.00	\$10.00	N/A	N/A	N/A	N/A	N/A
Check Writing	Unlimited	Restricted	Unlimited	Unlimited	Unlimited	N/A	Unlimited
Annual Percentage Yield	N/A	Variable Tiered Rates	N/A	1.49%**	5.25%***	N/A	1.15%
Monthly Debit Card Transactions Required To Earn High Rate	N/A	N/A	N/A	15	20	N/A	N/A
Monthly Aggregate ACH/Direct Deposits Required to Earn High Rate	N/A	N/A	N/A	\$500	\$1000	N/A	N/A
Check Image	✓	✓	✗	✓	✓	N/A	✓
eStatements	✓	✓	✓	Required	Required	✓	✓
Debit Card	Free	N/A	Free	Free	Free	Free	Free
Free Checks	First Box Free	N/A	First Box Free	First Box Free	Free	N/A	Free
Online Banking	Free	Free	Free	Free	Free	Free	Free
Bill Pay	Free	Free	Free	Free	Free	Free	Free

\*Fees applied if account requirements are not met

<sup>1</sup>Fee may be waived with minimum \$500 monthly ACH deposit

\*\*The following requirements will need to be met in each calendar month in order to receive 1.49% APY on balances up to \$30,000: 15 debit card transactions of \$5 or more, \$500 aggregate ACH/Direct Deposit, and eStatement. P2P transactions do not count toward the minimum monthly transactions. Balances in excess of \$30,000 receive .25% APY. If requirements are not met, account will earn .05% APY. APY is Annual Percentage Yield and it is subject to change without notice. Fees may reduce the earnings on the account. Account is for consumer accounts only.

\*\*\*The following requirements will need to be met in each calendar month in order to receive 5.25% APY on balances up to \$30,000: 20 debit card transactions of \$5 or more, \$1,000 minimum aggregate ACH/Direct Deposit requirement, and eStatements. Balances in excess of \$30,000 receive .25% APY. If requirements are not met, a \$4.99 monthly fee will be assessed and the account will earn .05% APY. APY is Annual Percentage Yield and it is subject to change without notice. APY accurate as of September 1, 2023. Fees may reduce the earnings on the account. P2P transactions do not count toward the minimum monthly transactions. Account is for consumers only.

Explore Savings  
Accounts Here:



Explore Personal  
Loans Here:



# EARN

# 5.25%

APY<sup>\*\*\*</sup>



ON THE REGION'S  
MOST INTERESTING  
CHECKING ACCOUNT

EXPLORE THE VistaSMART  
ACCOUNT BY SCANNING HERE:



# VISTA BUSINESS ACCOUNTS

## ENTREPRENEURS BANKING ENTREPRENEURS

The world's largest economy is depending on you... but that's nothing new. Shouldn't you have a partner that works as hard as you do?

### OPERATING ACCOUNTS

Your operating account should work as hard as you do. Vista Bank offers a variety of business checking accounts, money market accounts, and savings accounts to get the job done.



Make sure your account is the right fit by comparing accounts here.

### COMMERCIAL LENDING

Best-in-class products from one of the region's leading commercial banks - that's Entrepreneurs Banking Entrepreneurs.



From C&I and CRE to agriculture, restaurant and retail, explore our lending options by scanning this QR code.

### BUSINESS SAVINGS

In this challenging economic season, saving for your business is more critical than ever before.



Let us help you set aside money for a rainy day, or even for a capital investment you want to make in the coming months.

## TREASURY MANAGEMENT



EXPANDED SERVICES  
FOR **GROWING** BUSINESSES





# NICK & SAM'S

AN UPTOWN STEAKHOUSE

## ENTREPRENEURS BANKING ENTREPRENEURS

### THE RIGHT PARTNERS AND TOOLS

Whether you are a small business or middle-market company, we understand your unique needs and challenges, share your sense of urgency, and are committed to your success. That's why we offer scalable products and services to help your business grow and thrive, from bankers you can reach by cell phone.

Founder Phil Romano, President of Romano Enterprises Sam Romano, and Chef Samir Dhurandhar.

**WEST TEXAS**

Vista Bank  
317 Main Street  
Abernathy, TX 79311

Vista Bank  
701 Main Street  
Hale Center, TX 79041

Vista Bank  
101 N. Ave. E  
Haskell Texas, 79521

Vista Bank  
930 Frontage Rd  
Idalou, TX 79329

Vista Bank  
4350 19th Street  
Lubbock, TX 79407

Vista Bank  
4621 50th Street  
Lubbock, TX 79414

Vista Bank  
4515 98th Street  
Lubbock, TX 79424

Vista Bank  
1523 Main Street  
Petersburg, TX 79250

Vista Bank  
3000 Olton Road  
Plainview, TX 79072

Vista Bank  
901 Main Street  
Ralls, TX 79357

**DALLAS**

Vista Bank  
5840 W. Northwest Hwy.  
Dallas, TX 75225

Vista Bank  
6801 Preston Rd.  
Dallas, TX 75205

Vista Bank  
100 Crescent Court,  
Suite 1250  
Dallas, TX 75201

**FORT WORTH**

Vista Bank  
1300 Summit Avenue,  
Suite 100  
Fort Worth, TX 76102

**AUSTIN**

Vista Bank  
3720 Jefferson Street  
Austin, TX 78731

**JUSTIN**

Vista Bank  
412 S Hwy 156  
Justin, TX 76247

**PALM BEACH  
GARDENS**

Vista Bank  
3835 PGA Boulevard,  
Suite 305  
Palm Beach Gardens,  
FL 33410

**ATM ONLY**

Vista Bank  
602 5th Street  
Rule, TX 79547

Vista Bank  
1506 Texas Ave,  
Lubbock, TX 79401

Search all  
locations:



**HELPFUL CONTACT INFORMATION**

- For Vista Bank Conversion Assistance prior to NOV 10: 940-648-2753
- For Vista Bank Conversion Assistance after NOV 10: 1-888-850-0833
- 24/7 Lost/Stolen Card: 1-800-500-1044
- 24/7 Telebank: 1-877-491-2265
- 24/7 Activate Debit Card/Change PIN: 1-866-633-5293
- Email: [customerservice@vistabank.com](mailto:customerservice@vistabank.com)
- Complete a contact form by scanning the QR code

**PROTECT YOURSELF FROM FRAUD**

In an environment where fraud is not an if, but a when, Vista Bank is committed to proactively protecting your data and accounts from bad actors. But this is a partnership that requires your vigilance. Please review our Fraud Resource Center to learn more and stay updated on the trends that threaten you, your family, and your business.







HUNGRY.

HUMBLE.


SMART.

ANTICIPATE.

SACRIFICE.

CONSISTENCY.

»vistabank.com

MEMBER FDIC  EQUAL HOUSING LENDER