



IT'S TIME TO TAKE
YOUR BANKING EXPERIENCE
TO THE

NEXT
LEVEL

COMING SEPTEMBER 2022



WWW.CFBKC.COM

Member
FDIC

YOUR BETTER BANKING GUIDE

**EVERYTHING
YOU NEED TO KNOW
ABOUT YOUR IMPROVED**
banking experience

A LETTER FROM THE CEO

To All Community First Bank Customers:

Community First Bank is undergoing a technology upgrade which will occur after the close of business on Thursday, September 8, 2022. We are excited to introduce a new banking experience for you.

In addition to a new "look", you will see positive changes to your banking experience at Community First Bank. You will see new offerings such as mobile banking and mobile deposit. Business customers will also have enhanced product offerings including the ability to download your banking transactions in various formats for compatibility with certain accounting programs.

Our primary goal is to make this change as easy as possible for you. Please read the brochure carefully to learn about the upcoming changes and what to expect over the conversion weekend in September. This information is also available online at www.cfbkc.com. This should answer many of your questions, but if you have others, please contact your community banker at 913.371.1242.

We truly appreciate your business.

Respectfully,

David L. Spehar
President/CEO

Si desea obtener esta carta en Español, por favor visite una de nuestras oficinas o comuníquese con nosotros al 913.371.1242.

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CONNECT WITH US



Kansas City

650 Kansas Ave.
Kansas City, KS 66105
913-371-1242



Kansas City

10950 Parallel Parkway
Kansas City, KS 66109
913.213.5700



Shawnee

10314 Shawnee Mission Parkway
Shawnee, KS 66203
913.551.8075

EXPANDED CUSTOMER SERVICE REPRESENTATIVES

Starting September 9, you may meet some new customer service representatives when you call the bank! We will have additional customer service representatives to help answer your questions. They are highly trained and extremely knowledgeable and will be able to get you the answers you need! Don't hesitate to call, visit any branch, or check out our website if you have ANY questions.

913.551.8020
communityfirstbank@cfbkc.com
www.cfbkc.com

We're just a quick phone call away!

WHAT ISN'T CHANGING

Great news! While some things are changing, many of the things that matter to YOU are not changing!



Your checking and savings account numbers will not change!



Our routing number will not change!



You will still be able to use your checks



Your online banking username will most likely not change (some special characters aren't allowed, so if you use an email address as your username, you will want to change your online banking username before September 8!). Even though most usernames aren't changing, your online banking password will have a temporary password of the last 4 digits of your social security number. You will then be able to reestablish your credentials and create a new password.



Our Telephone Banking number is the same 844.CFB.BANK (844.232.2265).



Your helpful and dedicated team at Community First Bank is not changing and will be expanding to include additional customer service representatives.

Let's get started on the fun stuff!

PREPARING YOU FOR SEPTEMBER 7-12

WEDNESDAY, SEPTEMBER 7

Online banking self enrollment will be disabled at 3 PM. ACH origination and Bill Pay will also be disabled at 3 PM. You won't be able to schedule any of these transactions through online banking until mid-day September 12.



THURSDAY, SEPTEMBER 8

Online banking will be disabled at 3:00 PM CST.



FRIDAY, SEPTEMBER 9

Some services will be limited. All CFB lobbies will be closed but drive throughs will be open.



SATURDAY, SEPTEMBER 10

Our branches will be closed, but don't worry, we will be feverishly working that day to make this transition as smooth as possible!



SUNDAY, SEPTEMBER 11

More work behind the scenes today to get everything ready for the big reveal on Monday!



MONDAY, SEPTEMBER 12

Go Live Day! The transition will wrap up, and you will see refreshed products & services!

Prepare ahead of time for this weekend by following the tips detailed ahead!

TIPS FOR TRANSITION WEEKEND (SEPT. 7-12)

DEBIT CARDS

Our debit card system will be in transition from Thursday, September 7 through Sunday, September 11. During that time, you may continue to use your existing CFB debit card; however, some debit card functionality will be limited. We will do everything we can to minimize the disruption, but we encourage you to plan ahead!

- Debit card transactions should go through, but we encourage you to have another form of payment handy in case you run into any snags.
- Your debit card transactions will not be visible in online banking from September 7 through mid-day September 12, but don't worry—they are still there and will still post to your account!
- Your available balance may not be visible in online banking during this time-frame, so you may want to keep a separate ledger to track any debits and credits.
- Your new online and mobile banking will go live on Monday, September 12, and you'll see your transactions then!
- **Beginning on Monday, September 12, your old debit card will no longer work. A new debit card will be mailed to you in August; however, you will not be able to use it until Monday, September 12. You will need to activate your new card on Monday, September 12 and choose a new PIN per the instructions that will be included with your new card.**

STATEMENTS

All accounts will receive a free paper statement that will be generated on September 8. This means if you receive e-statements, you will actually receive a paper statement instead. (Your transaction ledger in online banking won't be affected!) Make sure and save your monthly e-statements ahead of this transition.

- You should not have to re-enroll in e-statements if you were already enrolled. You will continue to receive e-statements after September 8 if you are enrolled. The above paper statement is a one-time event.

ATMS

CFB ATMs should be functional during the time-frame of September 9 through September 12.

KASASA ACCOUNTS

All Kasasa accounts will automatically qualify for rewards during the month of September.

Plan ahead for transition weekend!

TIPS FOR TRANSITION WEEKEND (CONT.)

FOR THOSE WHO ORIGINATE ACHS OR WIRES ONLINE

ACH batches and wire initiations need to be done before September 7.

- If you have any ACH batches you want to originate between September 7 and September 12, please set those up BEFORE September 7 so that those will still process as scheduled.
- If you have any wires you want to initiate online, please enter those before September 7.

ONLINE/MOBILE BANKING & BILL PAY

Online banking may be visible, but it won't have the most up-to-date information displayed.

- Any Bill Pays set up before 3:00 PM CST on September 7 will still go out, but you won't be able to schedule any more payments until Monday, September 12.
- Make sure and plan ahead! Schedule any bill pays before 3:00 PM CST on September 7 and keep a separate ledger if you need to that weekend!

WHAT DOES MONDAY, SEPTEMBER 12 & BEYOND LOOK LIKE?

CHECK OUT THE FOLLOWING PAGES TO FIND OUT!

Keep your transition hassle-free by planning for September 7-12! During those dates, keep track of your balance outside of online banking, withdraw extra cash in advance, and have another form of payment handy when making debit card purchases!

OUR ACCOUNTS ARE ABOUT TO GET A REFRESH

WE'RE EXCITED TO LET YOU KNOW
THAT WE'RE DUSTING OFF OUR ACCOUNT
DETAILS, AND THERE ARE SOME
ADDITIONAL CHANGES STARTING
SEPTEMBER 12!

CHECK OUT THE UPDATES!

ACCOUNT & STATEMENT CHANGES

Your First Choice Checking accounts will look a little different after September 8! We will no longer be part of the Kasasa group, but we will have similar rewards checking accounts for you to enjoy!

QUALIFICATION CYCLE CHANGES

- Rewards Checking accounts will have a monthly statement and qualification cycle for the calendar month. Your qualification cycle will start on the first day of the month and end of the last day of the month. Statements will be produced on the last day of the month instead of the 25th.
- Qualification notifications will be visible on your e-statements, so you won't need to wait for an email notification. Plus you'll see the rewards deposited into your checking account following each qualifying statement cycle.

STATEMENT CYCLES

All accounts with monthly statement cycles will now cut as of the last day of the month.

LOAN STATEMENTS

We consistently look to improve our process at Community First Bank and have recognized that continuing to use mail for loan billings is not the most efficient process. In order to continue giving our customers the quickest service and best attention, we will now be able to offer our account communication via e-statements. This includes sending your loan bills and payment reminders. By sending these documents electronically we can ensure the necessary information is received in a reasonable amount of time for our customers to pay by the due date.

All accounts will automatically qualify for rewards in September!

UPDATED FEE SCHEDULE

WIRE FEES

Outgoing Wire.....	\$20.00
Incoming Wire.....	\$15.00
International Outgoing Wire	\$50.00

ACCOUNT FEES

Monthly Dormant Account Fee.....	\$5.00
<i>(for dormant accounts that fall below \$100)</i>	
Charge Back Fee.....	\$5.00

BANK SERVICES

Money Orders.....	\$1.50
Cashier's Checks.....	\$4.00
Stop Payment Order	\$25.00

ATM FEES

ATM/Debit Card Next Day Replacement.....	\$30.00
ATM/Debit Card Replacement.....	\$10.00

MISC FEES

Subpoenas (per hour).....	\$50.00
Zipper Bag - Locking	\$30.00
Zipper Bag - Non-Locking	\$6.00
Photocopies (per copy).....	\$1.00

Please note: Fees that did not change, such as NSF fees for personal and business accounts, daily overdraft fees, etc., are not listed on this schedule.

SERVICE CHARGE UPDATES

PERSONAL CHECKING ACCOUNT

If the minimum balance during the statement cycle falls below \$2,500.00, the monthly maintenance fee is \$5.00. If the minimum balance is \$2,500.00 or greater, there is no maintenance fee.

SUPER NOW PERSONAL CHECKING ACCOUNT

If the minimum balance during the statement cycle falls below \$2,500.00, the monthly maintenance fee is \$10.00. If the minimum balance is \$2,500.00 or greater, there is no maintenance fee.

PERSONAL SAVINGS ACCOUNT

If the minimum balance during the statement cycle falls below \$100.00, the monthly maintenance fee will be \$5.00. If the minimum balance during the month is \$100.00 or greater, there is no maintenance fee.

DORMANT ACCOUNTS

If the balance on a dormant account falls below \$100, a monthly fee of \$5.00 will be charged.

EARNINGS CREDIT RATE

The Earnings Credit Rate on all personal deposit accounts will be eliminated after September 8, 2022.

Don't hesitate to call the bank if you have any questions about these changes!

SAFE DEPOSIT BOX RENT UPDATES

SIZE	NEW PRICE
2x5	\$20
3x5	\$20
4x5	\$30
5x5	\$30
6x5	\$30
3x10	\$40
5x10	\$40
6x10	\$40
8x10	\$60
9x10	\$70
10x10	\$80

Don't hesitate to call the bank if you have any questions about these changes!

CONVENIENCE SERVICES UPDATES

DEBIT CARD UPDATES

- You will receive a new VISA debit card in the mail prior to conversion, however, you will not be able to use your new card until Monday, September 12.

- You may use your existing debit card through Sunday, September 11.

If you have payments tied to your debit card, you will need to contact the merchant and provide your new card number.



Updated Debit Card Design

IVR - TELEPHONE/VOICE BANKING UPDATES

- Our Telephone Banking number is the same: 844.CFB.BANK (844.232.2265).

- The shut off time for old IVR/Telephone Banking is 3:00 PM CST on September 7.

Introducing
**AN ALL NEW
DIGITAL
BANKING
PLATFORM**

**BRINGING YOU A SEAMLESS
ONLINE & MOBILE BANKING
EXPERIENCE**

A NEW DIGITAL EXPERIENCE

Head to CFBKC.com to learn more about our new online and mobile banking platform.

ONLINE BANKING BEFORE MONDAY, SEPTEMBER 12

- To get to your online banking, you will continue to log in through the CFB website (www.cfbkc.com). To enroll or if you forgot your online banking password, click Login to access those options. Online banking will have a new look and feel on Monday, September 12 after our transition weekend.

ONLINE BANKING ON MONDAY, SEPTEMBER 12

- Starting on Monday, September 12, CFB users will experience a refreshed online and mobile banking experience.
- Bill Pay payees should transfer over and scheduled payments are still scheduled to process going forward.
- Internal scheduled transfers between CFB accounts should also convert to the new online/mobile banking platform.

E-STATEMENTS AND CHECK IMAGES

- Heads up! In online banking, please save your recent e-statements and check images before September 8.
- Your register will transfer over, but your e-statements and check images will not be available in online banking until around the end of October. As always, the bank can provide a printed copy of your full statement if needed.
- Your e-statements that are generated at the end of September will be in online banking immediately, but the e-statements and check images prior to September 8 will be in online banking in late October.

GETTING STARTED ON SEPTEMBER 12

We can't wait for you to check it out! On September 12, our new online banking and mobile app will go live. Check out the instructions below on how to get started!

GETTING STARTED & LOGGING IN

ONLINE BANKING

- 1** Visit **CFBKC.com** from your computer and click LOGIN.
- 2** Enter your current CFB online banking username and the last 4 of your social security number as your password.
- 3** Follow the steps to establish two-factor authentication.

*If your username has any special characters other than the @, +, \$, *, !, ~, or _, you'll need to change that before September 7! This includes using an email address, as a period is no longer allowed in usernames. To do this, navigate to your current online banking profile and go to "Change Username."*

MOBILE BANKING



Mobile banking users will download the app with the white background titled "Community First Bank KC" on September 12 (pictured to the left). You may need to know your Apple ID or Google Play username and password to download a new app.

IMPORTANT DATES

**THURS.
SEPT. 8
@ 3PM**

The conversion to our new digital banking platform will begin. At this time, your mobile and online banking may be in view only mode. Bill Pay, scheduled transfers, transactions, etc. will still process. You will not be able to schedule transfers or Bill Pays during this time, but pre-scheduled ones will still process. Please plan ahead and get those items scheduled before 3:00 PM CST on Wednesday, September 7.

**MON.
SEPT. 12
@ NOON**

Your new CFB digital banking will be available! Head to CFBKC.com to log in or download our new Community First Bank KC mobile banking app to get started!

Follow these steps to log into online and mobile banking on September 12!

UPDATED PRIVACY NOTICE

We are excited to share that we have additional services and expertise we can offer our customers through our affiliate relationships! We are now part of a multi-bank holding company; therefore, we now have partnerships with mortgage experts, private client services, business services, treasury management, and trust services! We are thrilled to be able to bring these additional services to you. We are more than your local bank. We are committed to providing expanded relationships in other areas of banking we haven't offered in the past.

WHAT DOES THIS REALLY MEAN?

- We plan to share information to our affiliate banks so that experts can reach out and see if you'd like to receive any expanded banking services.
- We are excited to have additional resources like investment products, traditional mortgages, and a suite of business product experts we can introduce you to!

WE HOPE YOU CHECK OUT THESE ADDITIONAL SERVICES!

- We encourage you to expand your relationship with Community First Bank by engaging with our new partners! They, too, are committed community bankers who value relationships and provide phenomenal customer service.
- As always, you may opt out of this service! Just contact the bank, and get added to our opt out list. Then your contact information won't be shared with our affiliates. To opt out of this information sharing, just call the bank at 913.371.1242, and let the customer service representative know you'd like to be added to the opt out list.
- You may also email us at communityfirstbank@cfbkc.com to make that request as well.

Additional services are coming thanks to our affiliate relationships!

FACTS

WHAT DOES COMMUNITY FIRST BANK DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Income ■ Account Balances and Payment History ■ Credit History and Credit Scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Community First Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community First Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Call 913-371-1242 ■ Email us: communityfirstbank@cfbkc.com <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 913-371-1242 or email communityfirstbank@cfbkc.com
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Who we are

Who is providing this notice?

Community First Bank

What we do

How does **Community First Bank** protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We maintain physical, electronic and/or procedural safeguards that comply with federal standards to guard your nonpublic personal information.

How does **Community First Bank** collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account-unless you tell us otherwise

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with common ownership under OakStar Bancshares, Inc., and financial companies, such as financial institutions, wealth management companies, and BrightOak, LLC.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Nonaffiliates we share with can include mortgage companies, solar panel installers, and insurance companies

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include third party service providers who may be used to market our products to you.

Other important information

WE JUST WANTED TO TELL YOU THANKS.

Thank you for placing your trust in us. We are committed to providing you with great products, robust online and mobile banking capabilities, competitive loans to help you reach your goals and pursue your dreams, and an amazing team to serve you. Community First Bank takes great pride in serving you and our community.

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Community First Bank
650 Kansas Avenue
Kansas City, KS 66105



COMMUNITY

FIRST

BANK



www.cfbkc.com