

# BANK MERGER FAQs

Interim Period: April 22, 2026 → August 10, 2026



## **“Are you the same bank now?”**

Yes, legally the banks are now one organization. However, our systems will remain separate until our full system conversion on August 10<sup>th</sup>. Until then, you will continue banking just like you always have.

## **“Will branch hours or staff change?”**

During the interim period (April 22 - August 19, 2026), branch hours will remain the same. All staff members will continue their careers in banking, as High Plains Bank employees. Customers should expect the same great service they have always received.”

## **“Can I access my account at a High Plains Bank location now?”**

During the interim period (April 22 - August 19, 2026), customers should continue to use the locations where they normally bank. Our systems are not yet integrated, so accounts cannot be accessed interchangeably until after the system conversion on August 10<sup>th</sup>.

## **“Where do I make my loan payment?”**

For now, please continue making your loan payments the same way you have been - either through your current branch, mail, or online payment method.

## **“Is anything changing with my account?”**

Nothing is changing right now, including to your account and routing number. Everything will continue to work the same until our system conversion on August 10<sup>th</sup>. If anything changes after conversion, we will notify customers in advance.”

## **“Will my debit card or checks stop working?”**

No. Debit cards and checks will continue to work normally during the interim period (April 22 - August 19, 2026). If new cards or checks are required after conversion, the bank will provide instructions and replacements if necessary.

## **“Why can’t High Plains Bank see my account?”**

Our systems are still separate until full system conversion. After August 10<sup>th</sup>, we will all be on the same system and will be able to access accounts across the combined bank.

## **“Will my statement(s) change?”**

No, your statements will continue exactly as they do today. If you currently receive paper or online statements, that will continue the same way until our system conversion on August 10<sup>th</sup>. If there are any changes after system conversion, we will notify customers ahead of time.”

## **“Since I have accounts at both FNB Hugo and High Plains Bank, will this impact my FDIC insurance?”**

Yes. Deposits are insured separately for an initial period of 6 months. We will notify deposits impacted by the FDIC insurance limits to assist in structuring your deposits to optimize FDIC insurance.”

## **“Who do I call now that the banks have merged?”**

For now, please continue using the same phone numbers and contact the same branch you normally work with. Our systems will remain separate until the full conversion on August 10<sup>th</sup>, so keeping things the same helps ensure we can assist you quickly.