



PREMIER BANK IS BECOMING SOUTHERN BANCORP!

WELCOME GUIDE

Important Information About
Changes to Your Account

(800) 789-3428

banksouthern.com



WELCOME to Southern Bancorp

New Friends,

By now you have heard the exciting news that Premier Bank of Arkansas has joined Southern Bancorp and will now be part of our unique brand of mission-focused banking. On behalf of both myself and the entire Southern Bancorp team, I would like to officially welcome you. We have been looking forward to this day for a long time, and I hope that you are just as excited to be a Southern Bancorp customer as we are to have you.

Ever since we shared the news of our two banks coming together, you might have wondered what this change would mean for you and your family, or how this would affect your community, or when you would see the name Southern Bancorp on the marquee. Rest assured that we have been working hard to ensure that this transition is as smooth and seamless as possible for everyone.

With you in mind, we put together this informative guide to help you through this period of conversion, and ask that you take a moment to read through the following pages to get a better idea of what to expect and when to expect it. We hope that it answers any questions you have now or may have later, teaches you a little about who we are at Southern Bancorp, and, most importantly, allows you to continue about your banking life without a hitch.

We're committed to this community, we're committed to you – and we can't wait to show you all the ways that we are a different kind of bank.

Sincerely,

A handwritten signature in blue ink that reads "Darrin L. Williams".

Darrin L. Williams
CEO, Southern Bancorp, Inc.

Who We Are

Southern Bancorp was founded in 1986 to fill a void. For too long, many underserved areas, such as rural and minority communities, were often neglected by traditional banks. Without access to capital and responsible financial products and services, these communities didn't always have the tools to increase economic opportunity for everyone.

That's why our founders – some of the nation's leading political, business, and philanthropic minds – created Southern Bancorp to be something different: a community development bank that would serve everyone in the community, no matter where one is on their financial journey.

Over the years, we've developed new ways of helping everyone in the community get on the path to economic opportunity, ranging from financial coaching and counseling to lending and tax credit programs to free tax preparation. So whether you're just starting out on your journey or you're ready to take your dreams to the next level, we've got the unique mix of products and services to get you on the right track.

Wealth Builders for Everyone.

TABLE OF Contents

3	Key Dates
4	Frequently Asked Questions
6	Account Conversion
6	Personal Checking
7	Personal Savings
8	Business Accounts
10	Direct Deposit/Automatic Bill Payments
10	Checks/Deposit Slips
10	Certificates of Deposit/Interest Bearing Accounts/Loans
10	FDIC Insurance
11	Debit Cards
12	Locations
12	ATM Network
13	Online Banking
13	BillPay
14	Mobile Banking
15	Telephone Banking
16	More Benefits of Banking with Southern
18	Truth-in-Savings Disclosure
18	Minimum Balance Requirements
19	Rate Information
21	Fee Schedule
22	Overdraft Privilege Disclosure
23	Privacy Disclosure
25	Contact Information



Scan for additional
conversion resources

KEY DATES to Remember

FEBRUARY 16

- Premier Bank BillPay will no longer be available after 3 p.m. Make sure to set up all payment arrangements through February 21 prior to this time.
- By February 20, you will gain access to Southern Bancorp BillPay.

Read more on page 13

FEBRUARY 17

- Conversion Weekend begins.
- Premier Bank ATMs will go off-line at 4 p.m., and may be unavailable for several days. If you need to use an out-of-network ATM during this time, we will be happy to reimburse you for charged fees.
- Premier Bank online and mobile banking will no longer be available.
- Premier Bank will no longer accept mobile deposits after 4 p.m.

Read more on page 12, 13, 14

FEBRUARY 18

- All Premier Bank checking and savings accounts will be converted to Southern Bancorp accounts.

Read more on page 6

FEBRUARY 19

- Customers may log in or enroll in Southern Bancorp online and mobile banking.

Read more on page 13, 14

FEBRUARY 20

- Southern Bancorp BillPay becomes available to Premier Bank customers.



FEBRUARY 21

Welcome to Southern Bancorp!

As of this day, the conversion will be complete, and you will officially be a customer of Southern Bancorp!

Remember: February 20 is a bank holiday, so we will be back in the branch and ready to serve you on Tuesday, the 21st!

Should you need immediate assistance on the 20th, staff will be available to help at both the Premier Bank (870-739-7300) and Southern Bancorp (800-789-3428) call centers from 8 a.m. - 5 p.m.

Welcome!

FAQs

When will Premier Bank officially become Southern Bancorp?

Technically, Premier Bank of Arkansas has been part of Southern Bancorp since spring 2022. From then to now, we have been working diligently with the incoming team to ensure a smooth transition for everyone.

On February 17, 2023, Conversion Weekend will begin, which will include the full-scale conversion of Premier Bank to Southern Bancorp. By February 21, 2023, you will officially be a customer of Southern Bancorp, with full access to all the products and services we offer.

What happens to my local Premier Bank branch?

The branches themselves aren't going anywhere, but they'll have a new look with updated signage, products, and resources.

What changes to my account should I expect?

There will be a few account changes – such as names, features, and benefits – which are outlined in detail in this conversion guide.

Unless otherwise noted, your account number will remain the same.

Read more on page 6

Will there be changes to my account statement(s)?

After the conversion, you will begin to receive regular statements from Southern Bancorp; they may look a little different, but will continue to provide all of the transaction details you need.

Premier Bank will send out final paper statements as of February 17, after which you will begin to receive Southern Bancorp statements. If you receive eStatements with Premier Bank, you will be automatically signed up for eStatements with Southern Bancorp. Your first Southern Bancorp statement may need to be read with your final Premier Bank statement to see the full transaction history of that period, as there will be some overlap.

Going forward, accounts converted to Great Rate and business account statements will be sent out on the last day of the month.

All other bank statements will be sent out the 2nd Tuesday of the month.



Scan for additional
conversion resources

FAQs

cont...

Do I need new checks?

No. For your convenience, we will add your checks into our system so you can continue to use your current supply.

Read more on page 10

Do I have to change all of my direct deposit and automatic payment information?

Any direct deposits or automatic payments set up prior to conversion will continue; when setting a new deposit or automatic payment after conversion, you will need to use the **Southern Bancorp routing number: 082901334**.

Read more on page 10

Do I get a new Debit Card?

Yes, but not right now. To make this transition process as seamless as possible for you, we are setting up our system so that your Premier Bank card will automatically function as a Southern Bancorp card after conversion.

Read more on page 11

What if I have a loan with Premier Bank?

You will continue to make your agreed-upon payments as usual, and will receive billing notices as frequently as you do now. All of your original loan information (terms, rates, payment cycle, etc.) will remain the same.

Read more on page 10

What if I still have questions?

Should you have any questions after thoroughly reviewing the information in this conversion guide, please contact or visit your local Premier Bank branch prior to conversion.

(870) 739-7300

Monday-Friday: 8 a.m. - 5 p.m.

Saturday: 9 a.m. - Noon

What if I need assistance during conversion weekend?

Although the conversion falls on a holiday weekend, we will still have staff available to you – outside of our regular business hours – for your convenience.

Holiday Hours

Monday, February 20

Premier Bank Call Center

(870) 739-7300

8 a.m. - 5 p.m.

Southern Bancorp Customer Care

(800) 789-3428

8:30 a.m. - 5 p.m.

Account Conversion

Personal Checking

Following Conversion Weekend (Feb. 17), all current Premier Bank accounts will be converted to Southern Bancorp accounts. Here's what your new account(s) will look like.

Unless otherwise noted, your account number will remain the same.

IF YOUR CURRENT ACCOUNT IS A...	YOUR SOUTHERN BANCORP ACCOUNT WILL BE A...	WHAT THIS MEANS TO YOU:
Community Checking Regular Checking	Lifestyle Account	<p>One word: Convenience.</p> <ul style="list-style-type: none"> • Monthly BillPay fee (\$5.95) waived with direct deposit. • Monthly service charge (\$7) waived by maintaining a minimum daily balance of \$500, or by signing up for eStatements through web banking.
50 Gold	Classic Gold	<p>For our valued customers age 50 and older.</p> <ul style="list-style-type: none"> • No service charge. • Interest paid on balances of \$1,000 and above. • FREE boxes of personalized checks and cashier's checks (limit 3 per visit).
Super Now/Now	Personal NOW	<p>Let your money work for you.</p> <ul style="list-style-type: none"> • Monthly service charge (\$8) waived by maintaining a minimum daily balance of \$600. • Interest paid on full account balance.
Freemier/Economy Checking	Freedom Checking®	<p>An account that keeps it simple.</p> <ul style="list-style-type: none"> • No per item charges (unless account is overdrawn). • No monthly service charge. • \$2.95 statement fee waived with eStatements.
Money Market Personal	Money Market Account	<p>Competitive market rates. Easy access.</p> <ul style="list-style-type: none"> • Monthly service charge (\$10) waived by maintaining a minimum daily balance of \$1,000. • Six free withdrawals per statement cycle (\$5 per withdrawal after this). • Interest paid on full balance.
Kasasa Cash Kasasa Cash Back w/Saver Kasasa Saver w/Cash Kasasa Cash Back Kasasa Saver w/Kasasa Cash Back Kasasa Cash w/Saver	Great Rate	<p>An account that does it all.</p> <ul style="list-style-type: none"> • No service charge. • Interest paid on full balance. • Increased interest rate paid with 15 point-of-sale transactions, direct deposit or automatic draft, and when signed up for eStatements.* • Free BillPay.

*Refer to Truth-in-Savings Disclosure for additional information.

*Read more about BillPay on page 13

Account Conversion

Personal Savings

IF YOUR CURRENT ACCOUNT IS A...	YOUR SOUTHERN BANCORP ACCOUNT WILL BE A...	WHAT THIS MEANS TO YOU:
Minor Savings/First Saver Regular Savings	Regular Savings	<p>Saving is key to financial stability.</p> <ul style="list-style-type: none"> • Quarterly service charge (\$5) waived by maintaining a minimum daily balance of \$50 per statement cycle. • Six free withdrawals per quarter (\$3 per withdrawal after this). • Interest paid quarterly.
Christmas Club	Christmas Savings	<p>Save your way to a merry and bright holiday season.</p> <ul style="list-style-type: none"> • Save at your own pace all year; checks with your accrued balance issued by the second week of November (\$5 fee per withdrawal before checks are issued). • Interest paid on full balance. • No deposit limits.

Did You Know?

The Riegle Community Development Banking and Financial Institutions Act of 1994 officially created Community Development Financial Institutions in this country, and we're part of the reason for that.

Our origin story dates back to 1986, when our founders created this "different kind of bank" to serve the people and communities that are often overlooked by the financial world. Because of the success of us and others who had also followed this mission-focused path, the U.S. Congress passed a bill to give us an official designation (CDFI), additional resources, and a means to grow and spread this mission to more communities.

Today, there are more than 1,400 CDFIs in the country, and we remain one of the oldest and largest, and are proud to be such an integral part of CDFI history.

Account Conversion

Business Accounts

IF YOUR CURRENT ACCOUNT IS A...	YOUR SOUTHERN BANCORP ACCOUNT WILL BE A...	WHAT THIS MEANS TO YOU:
Basic Business	Small Business Checking	<p>Full service, without the fees.</p> <ul style="list-style-type: none"> • No minimum balance service charge. • FREE business debit card. • Your first 300 items (deposits, checks, deposited items) are FREE (\$0.08 per item fee after 300). • \$5.95 monthly fee for BillPay.
Business Analysis Checking	Commercial Checking w/ Account Analysis	<p>Extended coverage for growing businesses.</p> <ul style="list-style-type: none"> • \$10 per month account maintenance fee. • Additional fees of \$0.14 per item paid, \$0.14 per deposit, and \$0.05 per item deposited. • Earnings credit will offset service charge/fees assessed.
Business NOW	Business NOW Checking	<p>For sole proprietors, nonprofits, and governmental units.</p> <ul style="list-style-type: none"> • Monthly service charge (\$10) waived by maintaining a minimum daily balance of \$1,000. • Interest paid on full balance.
Money Market Business	Money Market Business	<p>Perfect for almost any business.</p> <ul style="list-style-type: none"> • Monthly service charge (\$10) waived by maintaining a minimum daily balance of \$1,000. • Six free withdrawals per month (\$5 charge per withdrawal after this). • Tiered interest paid on full balance.
Business Savings	Business Savings	<p>An interest-bearing account like no other.</p> <ul style="list-style-type: none"> • Quarterly service charge (\$5) waived by maintaining a minimum daily balance of \$50 per statement cycle. • Six free withdrawals per quarter (\$3 per withdrawal after this). • Interest paid quarterly.

Business Banking

Commercial Accounts

With Southern Bancorp's Cash Management Services, you can improve your business' cash flow, productivity, fraud protection, and add money to your bottom line.

Here are a few of the tools we offer to help keep your business moving forward:

- Online Banking
- ACH Origination
- Remote Deposit Capture
- Positive Pay fraud control
- Merchant Services
- Cash Management Sweeps



WE BELIEVE IN YOUR BUSINESS

Print Mania

Print Mania, a locally owned apparel shop in Arkadelphia, has been a Southern Bancorp customer for nearly 30 years – and they wouldn't have it any other way. Whether it's the daily bank needs of business checking and savings accounts or a small business loan in a pinch for new equipment, they know that Southern Bancorp is always here to help their business and their community thrive.

"Southern Bancorp has always been there when we needed somebody. They're invested in us, and we're invested in them."

www.printmaniatees.com

Learn more at



www.banksouthern.com/project/print-mania

More to Know

WE MADE IT EASY

- All your current automatic payments and direct deposits will automatically continue
- We're adopting your checks and deposit slips into our system, so you can keep using your current supply

Direct Deposit/Automatic Bill Payments

Automatic debits and direct deposits set up prior to conversion will continue. Southern Bancorp will send an electronic notification of the change in routing number for you. For new direct deposits and automatic drafts after conversion, you will need to use the Southern Bancorp routing number (082901334) and your current account number.

- To ensure a smooth transition, post conversion, we recommend you go through and check that all your automatic bill payments are drafting from your new Southern Bancorp account.

Checks/Deposit Slips

You will be able to continue using your current checks and deposit slips. When your current supply of checks/deposit slips runs out, your new supply will be ordered with the Southern Bancorp routing number on them.

Certificates of Deposit/Interest Bearing Accounts/Loans

- The interest rate on time deposits accounts will remain the same until maturity.
- Variable rate deposits will remain subject to market fluctuation.
- Money Market accounts, savings accounts, and interest bearing checking account rates will change to the rate paid on these types of accounts at Southern Bancorp at the time of conversion.
- The interest rate on loan accounts will continue to be charged based upon your loan agreement until maturity.
- Regular loan payments and principal reduction payments can be made online within the transfer function.

FDIC Insurance

Southern Bancorp accounts are insured by the Federal Deposit Insurance Corporation (FDIC), subject to terms and conditions.

Account Reclassification

How funds are invested by Southern Bancorp Bank: In our accounting system, accounts consist of a checking sub account and a savings sub account. The bank may periodically transfer funds between these two sub accounts. If your account is a plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be non-interest bearing. The savings sub account will be governed by the rules governing our other savings accounts. This process will not affect your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement.



WE BELIEVE IN YOUR DREAMS

The Venue at Westwind

When the Timmons family set out on the journey to create their dream business – a community-oriented venue to host everything from fundraisers to galas to weddings – they encountered many barriers along the way. Seven banks would deny the family the financing needed to jumpstart their business, but not Southern Bancorp. Southern was able to provide the assistance and support necessary to help the family realize their entrepreneurship dreams in ways that nobody else would.

"I wanted to build a legacy for my family, and Southern Bancorp allowed us to do that."

www.thevenueatwestwind.com



www.banksonthern.com/project/venue-at-westwind

Debit Cards

WE MADE IT EASY

- You can continue to use your current debit card!
All Premier Bank cards will automatically be rolled over into our system to make this process easier for everyone.

If you currently have a Premier Bank debit card, you may continue to use it for the time being.

To make this transition as smooth as possible for you, your debit cards will automatically be added into our system during the conversion weekend.

If you do not currently have a debit card and would like one, or if you need a new card, we will be glad to help you. Simply stop by your local branch or call (870) 739-7300 before conversion, or (800) 789-3428 after conversion.

MAKE YOUR DEBIT CARD WORK FOR YOU

From looks to performance, there are many ways to customize your debit card with Southern Bancorp.

Perform

Save small today for big results tomorrow with Round Up Savings. When enabled, every time you use your debit card, each purchase will be rounded up* to the next dollar – sending the remaining “change” to your savings account. You’ll be surprised how quickly your money will grow.

*Round Up Savings will automatically disable in the event of a low account balance to prevent NSF fees.

Debit Card Daily Limits*

ATM: \$500

Point-of-sale: \$1,500

*You may temporarily raise your card limits, such as for a large purchase, within Online and Mobile Banking.

Lost or Stolen Card?

Pre-Conversion: (870) 739-7300

M-F: 8 a.m. - 5 p.m.; Sat.: 9 a.m. - Noon

Post-Conversion: (800) 383-8000

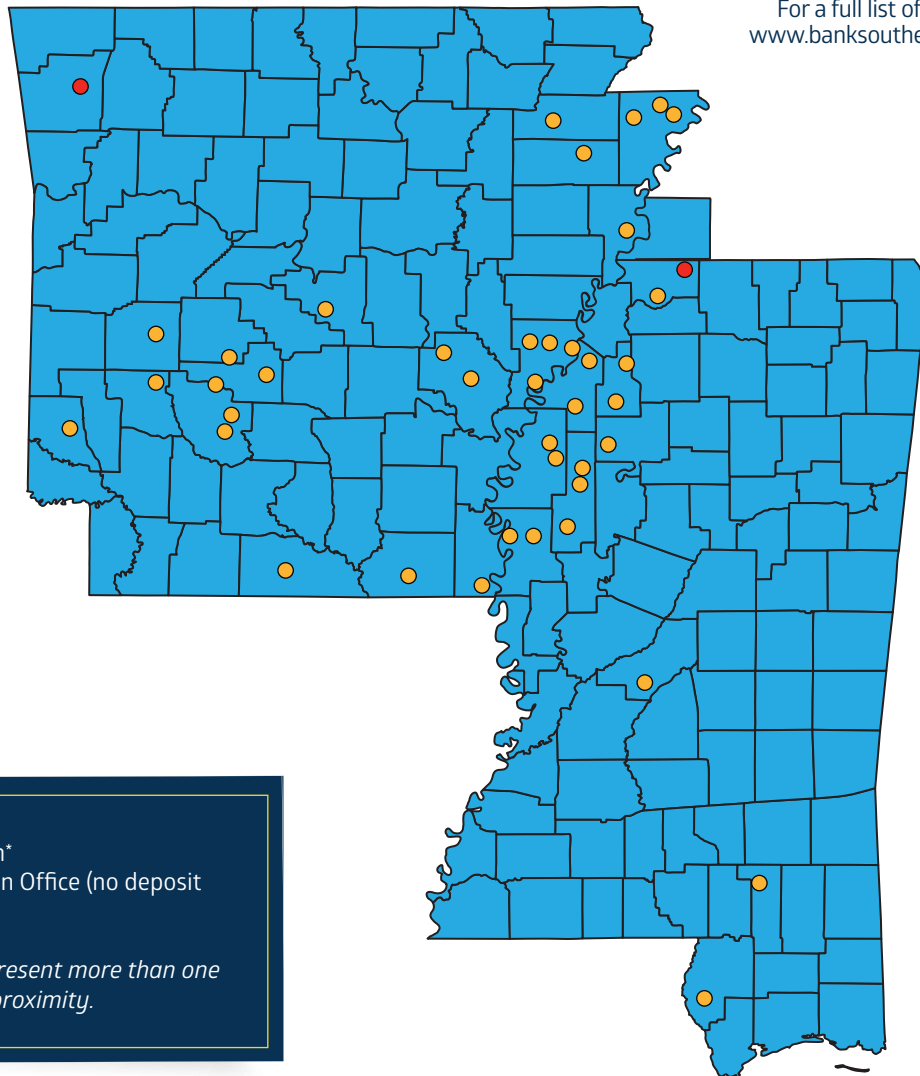
Live support is available 24/7

You can also log in to online or mobile banking and “Pause” all transactions on your card until it is located/replaced. Visit www.banksouthern.com/features/pause for more information.

Make note! The phone number on the back of your Premier Bank card will no longer work for your card. After conversion, reference the above in the event of a lost or stolen card.

Locations

For a full list of locations, visit www.banksouthern.com/locations



- – Branch location*
- – Loan Production Office (no deposit services)

**Some marks represent more than one location in close proximity.*

Make note! Premier Bank ATMs will go off-line temporarily

On February 17 at 4 p.m., Premier Bank ATMs will begin converting to Southern Bancorp ATMs, and may be unavailable for several days. We encourage you to plan with this in mind, and withdraw any cash you may need prior to this date.

For your convenience, **we will reimburse out-of-network ATM fees charged during the conversion period through February 22.** Simply save your receipt, and present it to your local branch after conversion.

Online Banking

If you need assistance, we will have staff available to help on Monday, February 20:

Premier Bank Call Center (870) 739-7300 8 a.m. - 5 p.m.	Southern Bancorp Customer Care (800) 789-3428 8:30 a.m. - 5 p.m.
---	--

Southern Bancorp's web (online) banking is provided free* of charge, and will be available to you on February 19, following the conversion. Access your accounts, check balances, pay bills, and transfer money from anywhere you have internet access.

Signing in is Easy

- Visit www.BankSouthern.com to get started.
- Sign in
 - Your **Web Banking ID** will be the same user ID that you are currently using with Premier Bank
 - Your **password** will be the first four letters of your last name (lower case) and the last four digits of your social security number

Individual examples:

Banker = bank9912

Lee = lee1234

O'Brien = obri5678

Business examples:

A1 Company = a1co9876

The Bank = theb1234

**If your account is converted to a Lifestyle or Freedom checking account, you may avoid the service charge or paper statement fee by signing up for eStatements.*

 **Premier Bank online banking will no longer be available after 5 p.m. on February 17.**

If you are not enrolled in online banking with Premier Bank, you can still register for online banking with Southern Bancorp.

BillPay

If you are not currently being charged for BillPay, our version of the service will continue to be available to you at no charge.

If you are paying for BillPay or are not signed up but would like to be, Southern Bancorp BillPay will be provided at no charge to all web banking customers for an introductory 90-day period following conversion. After this trial, the price of \$5.95/month will apply. This fee is waived for **Lifestyle Checking** (with direct deposit), **Great Rate**, and **Southern Club** checking accounts. (If BillPay is inactive for these accounts, the \$5.95 fee will be charged.)

Southern Bancorp BillPay processes immediately, which may be quicker than your current service. If you do not wish to participate in this service, you may cancel BillPay through web banking, or by contacting our call center at (800) 789-3428.

Access to Premier Bank BillPay will no longer be available after 3 p.m. on Thursday, February 16. Make sure to make payment arrangements for any bills due through the 21st before conversion weekend.

Mobile Banking

To utilize our mobile banking services, you must download the Southern Bancorp app on your smartphone. Your log in information (ID and password) will be the same as via online banking.

- 📌 Premier Bank will stop accepting mobile deposits at 4 p.m. on February 17.
- 📌 Premier Bank mobile banking will no longer be available after 5 p.m. on February 17.
- 📌 Mobile deposit activity with Southern Bancorp will become available by February 21.

Bank Anywhere, Anytime with Email and Text Alerts

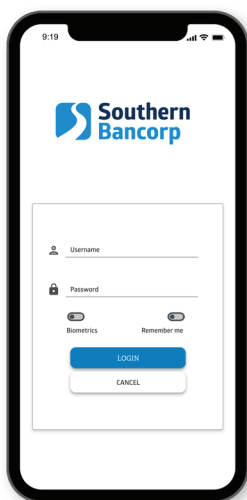
Online and mobile banking provide access to a variety of real-time alert options regarding your cards and accounts, available via text or email. Such as:

- When available balance falls below a set amount
- Daily summary of all transactions
- All check, card, and transfer transactions as they occur
- When your card(s) is declined
- When cash withdrawals are made using your card(s)
- When a card transaction exceeds a set amount
- When a “card not present” transaction occurs
- When an out-of-state transaction occurs
- When an out-of-country transaction occurs
- When someone logs into your account

Please note: The SecurLock application with Premier Bank that is currently in place to send you account alerts will no longer exist after conversion. Southern Bancorp has its own alert processes, security features, and, as mentioned above, an email and text alert option that can be personalized for you and your needs. You should delete the SecurLock mobile app after conversion.

Visit www.banksouthern.com/features/alerts for more information.

Southern Bancorp Mobile App



UPGRADING YOUR EXPERIENCE

Mobile banking with Southern is better than ever with our updated mobile app! We integrated a new look and new features, all designed with you in mind.

- Enhanced security with multi-factor authentication (MFA) to better protect your money and your identity on online and mobile banking
- Switching the display language from English to Spanish is as quick as a click
- User-friendly design, tools, and functions for convenience and comfortability

Telephone Banking (IVR)

Telephone banking will become available to you on **February 19**. The telephone banking system number is **(866) 372-8080**.

To “log in” to telephone banking:

- **Customer ID:** Social Security Number
- **Personal Identification Number (PIN):** last four digits of Social Security Number
(The first time you call to activate telephone banking, you will be required to change your PIN.)

If not accessed by March 1, you will need to contact the bank to activate telephone banking.

Questions? We're here to help.

(800) 789-3428

Monday-Friday; 8:30 a.m. to 5 p.m.

www.BankSouthern.com/frequently-asked-questions



More Benefits of Banking with Southern Bancorp

We pride ourselves on being more than just a bank; **we want to be your financial partner for life.** Part of that mission includes offering a wide range of unique services that go beyond the traditional banking mold.

At Southern Bancorp, you can **bank** and you can **borrow** for today, but most importantly – you can also **build** for tomorrow.



As the nonprofit and loan fund arm of Southern Bancorp, Southern Bancorp Community Partners (SBCP) offers more flexibility for Southern to make a difference in our communities. SBCP, which is also a Community Development Financial Institution, helps Southern to provide responsible access to capital for people who are often overlooked, underserved, or that traditional financial institutions are simply unable to help.

SBCP also offers everyone – customer or not – access to financial education and literacy programs, and boasts an active public policy department that is constantly working toward institutional changes at the state, federal, and regulatory levels.

By combining our resources – **Southern Bancorp Bank and Southern Bancorp Community Partners** – we can be an even better financial partner for you, and better live up to our mission of being “Wealth Builders for Everyone.”

Improve Your Credit

Whether your credit history is new or needs some work, we can help. Members of our team are specifically trained and certified to be **credit counselors** and **financial coaches**.

Our **Credit Builder CD** is also a popular tool, which enables you to build your credit score **and** save money at the same time. Simply select an amount – \$500 or \$1,000 – and we will “loan” the funds to a CD in your name. Make regular, on-time payments for 12 or 18 months (which we report to the major credit bureaus), and after the loan is paid up, you’ll receive the full value of the CD – plus interest – and a better credit history!



Free Tax Assistance*

An annual tax refund is one of the largest investments we can make in ourselves and our families every year, and we don’t think that you should be out of any time or money just to file your taxes. That’s why we’re proud to offer **Volunteer Income Tax Assistance** (VITA) through the IRS for those who need it. Simply drop your tax documents off at your local branch, and we’ll handle the rest – free of charge.

**Income limitations apply*

The Learning Center

We believe the tools for building a strong financial future should be accessible to all, so we created a free financial resource center that puts the power to learn in your hands – **The Learning Center**. Choose from dozens of toolkits – from housing and savings to small business support and loans, and everything in between – to build a path that works for you. No matter what you need, The Learning Center is always available to help. Learn more at www.SouthernPartners.org/learning-center.

Innovative Mobile Apps

It's not just our bank and nonprofit that are always working for you. Our innovation division, **TeamWALT**, is constantly creating new mobile apps with the same mission and principles that make Southern unique – to make financial freedom and opportunity more accessible to all.



Wealthable is an all-in-one budgeting app that makes budgeting and financial management simpler than ever. Itemize your everyday expenses, develop a savings plan for tomorrow, or just send a friend or family member money for gas or food.



Envie makes saving easy with its spin on the popular “Envelope Savings Challenge.” After identifying how much you want to save in three months, the “game” will randomly select a numbered envelope for you every day; the amount listed – be it \$5 or \$15 – is how much you’ll put away to savings that day. After playing for 100 days straight, you’ll have saved either \$550, \$1,000, or \$5,050!

And more...

- HUD-certified housing counselors
- Award-winning SBA team for Small Business Support
- Auto/boat/RV loans
- Agricultural loans and support



Learn even more about how we are
Wealth Builders for Everyone below.



banksouthern.com/stories



Truth-in-Savings Disclosure

MINIMUM BALANCE REQUIREMENTS*

Freedom Checking®

- \$100 minimum deposit to open

Lifestyle Checking

- \$100 minimum deposit to open

Classic Gold

- \$100 minimum deposit to open
- \$1,000 minimum balance to earn full annual percentage yield

Personal NOW

- \$100 minimum deposit to open

Great Rate Checking

- \$100 minimum deposit to open

Christmas Savings

- \$10 minimum deposit to open

Regular Savings

- \$50 minimum deposit to open

Money Market

- \$100 minimum deposit to open

**Refer to Fee Schedule for fee information*

RATE INFORMATION*

The rates and yields listed are as of 1/17/23, and are subject to change.

Personal NOW

- The interest rate on your account is 0.10% with an annual percentage yield of 0.10%.
- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (ex: checks).
- Interest will be compounded and credited monthly.
- If you close your account before interest is credited, you will not receive the accrued interest.

Classic Gold

- The interest rate on your account is 0.10% with an annual percentage yield of 0.10%.
- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (ex: checks).
- Interest will be compounded and credited monthly.
- If you close your account before interest is credited, you will not receive the accrued interest.

Great Rate

- If your daily balance is \$250,000.00 or less, the interest rate paid on that portion of your entire balance will be 3.0% with an annual percentage yield of 3.0%.
- If your daily balance is greater than \$250,000.00, the interest paid on that portion of your entire balance will be 0.10% with an annual percentage yield range of 3.0% - 0.10%.

Money Market

- If your daily balance is \$4,999.99 or less, the interest rate paid on your entire balance will be 0.10% with an annual percentage yield of 0.10%.
- If your daily balance is greater than \$4,999.99 but less than \$25,000, the interest rate paid on your entire balance will be 0.10% with an annual percentage yield of 0.10%.
- If your daily balance is greater than \$24,999.99 but less than \$50,000, the interest rate paid on your entire balance will be 0.10% with an annual percentage yield of 0.10%.
- If your daily balance is greater than \$49,999.99 but less than \$100,000, the interest rate paid on your entire balance will be 0.10% with an annual percentage yield of 0.10%.
- If your daily balance is greater than \$99,999.99 but less than \$250,000, the interest rate paid on your entire balance will be 0.10% with an annual percentage yield of 0.10%.
- If your daily balance is greater than \$249,999.99, the interest rate paid on your entire balance will be 0.10% with an annual percentage yield of 0.10%.
- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (ex: checks).
- Interest will be compounded and credited monthly.
- If you close your account before interest is credited, you will not receive the accrued interest.
- Refer to the Transaction Limitations section of this form for the Unqualified Rate, if applicable.

Regular Savings

- The interest rate on your account is 0.10% with an annual percentage yield of 0.10 %.
- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (ex: checks).
- Interest will be compounded and credited quarterly.
- If you close your account before interest is credited, you will not receive the accrued interest.

Christmas Savings

- The interest rate on your account is 3.0% with an annual percentage yield of 3.0%.
- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (ex: checks).
- Interest will be compounded annually.
- If you close your account before interest is credited, you will not receive the accrued interest.

BALANCE COMPUTATION METHOD

We use the daily-balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ADDITIONAL DISCLOSURE INFORMATION

The interest rate and annual percentage yield stated above are accurate as of January 17, 2023, the time of printing. If you would like more current rate and yield information, you may call us at (800) 789-3428.

**Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.*

TRANSACTION LIMITATIONS

Money Market and Regular Savings

- There are no transaction limitations on your account. However, a service charge will be assessed for each debit transaction (withdrawal, transfer, or payment) from this account in excess of six (6) during the statement cycle.

Great Rate Checking

- To qualify for the first and second interest rate tiers shown under the Rate Information section, you must meet the following conditions each statement cycle/month: (1) At least 15 debit card transactions must post to your account; (2) At least one Direct Deposit or ACH Debit must post to your account; and (3) you must receive eStatements on your Great Rate Checking Account.
- Unqualified Rate: If you do not meet the conditions above, the interest rate paid on the entire balance will be 0.10% with an annual percentage yield of 0.10%.

RECURRING FEES BY ACCOUNT NAME

Lifestyle Checking*	\$7.00
*waived for accounts that receive eStatements OR maintain a daily balance of \$500	
Freedom® Checking*	\$2.95
*waived for accounts that receive eStatements only	
Personal NOW*	\$8.00
*waived for accounts that maintain a daily balance of \$600	
Money Market	
Monthly minimum-balance fee if daily balance falls below \$1,000 any day of the month	\$10.00
Excess debit fee (if withdrawal limit is exceeded), per withdrawal	\$5.00
Regular Savings	
Quarterly minimum-balance fee if the daily balance falls below \$50 any day of the quarter (waived for minors)	\$5.00
Excess debit fee (if withdrawal limit is exceeded), per item	\$3.00

FEE SCHEDULE

Debit Card Fee, per month	No Charge
Account Balance Inquiry at Other Bank's ATM, per inquiry	\$0.50
Cash Withdrawal at Other Bank's ATM, per withdrawal	\$1.00
International Cross Border Assessment*	1% of the transaction
<i>*Fee incurred when a Southern Bancorp Bank debit card is used at a foreign (outside the U.S.) merchant or ATM</i>	
Currency Conversion Assessment*	2% of the transaction
<i>*Fee incurred when a SBB debit card is used at a foreign (outside the U.S.) merchant or ATM and the transaction requires a currency conversion</i>	
Debit Card Replacement, per replacement	\$5.00
Debit Card Lost PIN # Fee, per lost PIN	\$3.00
Telephone Transfers, per transfer*	\$2.00
<i>*Does not apply to Telephone Banking Transfer</i>	
Overdraft Protection (pre-authorized from another account, per transfer)	\$2.00
Internet Banking, basic	No Charge
Internet Banking Bill Pay, per month*	\$5.95
<i>*Waived for Lifestyle Checking with Direct Deposit</i>	
Mobile Deposit, per deposit*	\$0.50
<i>*Number of Mobile Deposits limited to 10 per day</i>	
<i>*Maximum Mobile Deposit amount: \$2,500</i>	
<i>*Maximum deposit amount for total number (up to 10) of Mobile Deposits: \$2,500 per day</i>	
Account Printout, per page	\$1.00
Out of Cycle Statement Request, per request	\$1.00
Research and/or Account Balancing:	
Minimum Fee for first 10 minutes of research or account balancing	\$7.50
Hourly Fee if research or account balancing exceeds 10 minutes	\$25.00
Per Copy	\$2.50
Dormant Account Fee, per statement cycle	\$10.00
Overdraft Item Fee, per item*	\$15.75
<i>*Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means</i>	
Return/NSF Item Fee, per item	No Charge
Stop Payment Fee, per presentment	\$31.50

OVERDRAFT

Privilege Disclosure

As a service to account holders and to help avoid the significant fees that may be charged by third parties for unpaid items, Southern Bancorp strives to pay account holders' overdrafts when possible. It is the obligation of Southern Bancorp to operate in accordance with all safety and soundness standards. Therefore, a continual evaluation of all accounts is performed to determine if it is financially sound to honor items that may cause an overdraft situation for a particular account.

The account criteria evaluated are:

- Age of Account
- Deposit Balances
- Deposit Regularity
- Previous Overdraft Activity
- Account Status related to any legal or administrative order or levy
- Status of Loan Obligations with Southern Bancorp

When an account has insufficient funds, a \$15.75 fee is charged for paid items more than \$5. There is no fee for non-sufficient items returned unpaid. There is a daily cap on overdraft fees of \$110.25.

Southern Bancorp is not obligated to cover any items, defined as checks, ATM withdrawals, Point of Sale (POS) or debit card transactions, preauthorized debits, or any other electronic transactions, presented for payment if the account does not contain sufficient collected and/or available funds. Furthermore, service charges assessed against items presented against the account, do not obligate the institution to pay said request for funds, nor does it obligate the institution to provide prior written notice of the decision to refuse payment. Should a check be submitted or a transaction made for funds exceeding what is available in the account, pursuant to the Depositor's Account Agreement, the account holder is responsible for the amount of any overdraft and applicable fees immediately. **It is the obligation of the account holder to keep their account in good standing with the institution and bring their account to a positive balance immediately should an overdraft situation occur, without notice or demand from the institution.**

If the account holder would prefer that the institution not honor any items when there are not sufficient funds in the account, the account holder may opt out of this discretionary service by contacting the institution and expressing this preference. The account holder is fully aware that without this discretionary service or some other form of overdraft protection, such as an account transfer or line of credit (which is offered to qualified accounts), any items presented that overdraw the account may be returned unpaid.

The Depositor's Account Agreement prescribes the duties, obligations, and rights of the Depositor, as well as the Authorized Signatories and the institution with regard to the account. The terms of the Depositor's Account Agreement supersedes the overdraft policy in any potential conflicts of interest.

PRIVACY

Disclosure

FACTS	WHAT DOES SOUTHERN BANCORP BANK DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives customers 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 <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 Southern Bancorp Bank chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES SOUTHERN BANCORP 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	No	We don't share
For our affiliates' everyday business purposes information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 800-789-3428

WHAT WE DO	
How does Southern Bancorp 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 physical, electronic, and procedural safeguards to protect this information.
How does Southern Bancorp Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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

DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Southern Bancorp Bank does not share information with our affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Southern Bancorp Bank does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include credit card companies.

CONTACT US

Should you have any questions about this conversion or about being a Southern Bancorp customer, please reach out. We are happy to help.

Customer Care/Debit Card Support

For general inquiries, problems using your debit card, account assistance, questions, or support

(800) 789-3428

Monday-Friday

8:30 a.m. to 5 p.m. (CST)

Debit Card Hotline

For lost or stolen debit card

(800) 383-8000

24 hours a day/7 days a week

Locations

For branch-specific addresses, operating hours, and contact information

www.BankSouthern.com/locations

Additional Conversion Hours

Monday, February 20

Premier Bank Call Center

(870) 739-7300

8 a.m. - 5 p.m.

Southern Bancorp Customer Care

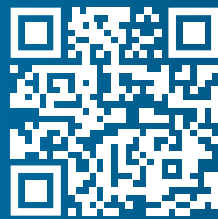
(800) 789-3428

8:30 a.m. - 5 p.m.

SEE YOU SOON!



WEALTH BUILDERS FOR EVERYONE



banksouthern.com

(800) 789-3428

