



WELCOME

970.454.4220
877.609.5500
303.293.5500
GuarantyBankCO.com

 **GUARANTY BANK
AND TRUST COMPANYSM**
Member FDIC



Proudly serving Colorado communities for over 60 years. Welcome to Guaranty Bank!

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You understand the value of community and the importance of doing business with local companies. You also know the difference a warm smile along with local decision making, practical advice, and personalized solutions can make. That's the kind of banking relationship you will experience with Guaranty Bank.

In the following pages, you'll find the information you need about the transition to Guaranty Bank, including information about your accounts, what to do with your checks and debit cards, the nearest bank locations, even new financial products and tools available to you.

Our goal is to make this transition as smooth as possible. While most of the work is ours, there are a few things we need from you. ***Please see the enclosed important dates flyer.***

If you have any questions, please call us at 303.293.5500 or 970.454.4220.

Once again, welcome! We look forward to helping you reach your financial goals.



About Guaranty Bank

WE'RE COMMITTED TO RELATIONSHIP-BASED BANKING.

At Guaranty Bank, you'll find a steadfast commitment to deliver an unmatched level of exceptional service. We understand that our success is not measured by the number of customers we have but, instead, by the relationships we have built.

Because we're a local community bank, we are able to work with you to customize products that best fit your needs. Our focus on community is what fuels our business strategies. We believe that your bank should support your past, present, and future goals, whether they're for your business or your life.

OUR LOCAL DECISION MAKING AND GENUINE VALUES SET US APART.

We strive to be the most admired and respected bank in Colorado—where customers want to bank, employees are proud to work, and growth creates opportunities for our communities.

Our dedication to meeting our customers' financial needs and our tradition of exceptional service remains unchanged. Our core values are at the forefront of our business strategy, aimed to bring you the very best service every time:

- **Honesty** and **Integrity** in all we say and do
- **Professionalism** and **Respect** in all our interactions
- **Ownership** and **Accountability** of our actions and attitude
- **Service** that delights our customers



Frequently Asked Questions

GENERAL/ACCOUNTS

Q: When will the system conversion take place?

A: On November 7, 2016, the system conversion will be complete.

Q: What is the name of the bank going forward?

A: Guaranty Bank and Trust Company will be the name going forward.

Q: Will my account number(s) remain the same?

A: Most account numbers will not change. If your account number needed to change, you should have been notified by now.

Q: Will the current products change?

A: We are working to ensure minimal changes to products and services. The enclosed Account Summary provides specific information about your individual accounts.

Q: Will I receive a final Home State Bank statement?

A: Yes, interest will be paid and statements cut at the end of processing on November 4th.

BRANCHES

Q: Will my branch remain open?

A: As a part of the integration efforts, the following Home State branches will be closing in December of 2016.

BRANCH LOCATION	CLOSING DATE
Berthoud—310 Mountain Ave.	December 9, 2016
Longmont—351 Coffman St.	December 12, 2016
Windsor—7499 Westgate Dr.	December 14, 2016
Lafayette—565 W. South Boulder Rd.	December 16, 2016

Frequently Asked Questions

Q: What happens to my Safe Deposit Box that I have rented at a closing branch?

A: If you rent a Safe Deposit Box at a closing branch, we will let you know the options for your box in the coming weeks.

Q: When can I start using Guaranty Bank branches?

A: On November 7, 2016, the system conversion will be complete and you can transact at any Guaranty Bank location.

CHECKS

Q: May I continue to use my existing checks?

A: Yes, you can continue to use your existing checks unless we have notified you that your account number is changing.

Q: What is Guaranty Bank's Routing and Transit (ABA) number?

A: 102000966

Q: Will I have to do anything because of the ABA number change?

A: If you order your checks from a third-party and not the Bank, you will need to ensure that you provide Guaranty Bank's Routing and Transit number (102000966) to your check vendor the next time you reorder.

DEBIT/ATM AND CREDIT CARDS

Q: May I continue to use my existing debit and credit cards?

A: Yes, please continue to use your existing debit and credit cards.

Q: Will there be any disruption with existing ATMs during conversion weekend?

A: We do not anticipate any disruption with the ATMs during conversion weekend.

Q: Will there be any disruption with my debit card during conversion weekend?

A: We do not anticipate any disruption of service during conversion weekend.

DEPOSITS

Q: Will there be any changes to when I receive my statements?

A: You'll receive your statements at the same time as you do today.

Q: Will my direct deposits, automated payments, and transfers continue without interruption?

A: Yes. All of the above services will continue without interruption.

Q: When will funds from deposits be available?

A: Our general policy is to allow you to withdraw funds deposited in your account on the first business day after the day we receive the deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. Then, funds will generally be available by the second business day after the day of deposit.

E-STATEMENTS

Q: Will I continue to receive eStatements?

A: Yes, eStatements will continue for those enrolled, but after November 7, 2016 you must login to Guaranty Online Banking and confirm your email address to receive future notifications.

LOANS

Q: Are there any changes to the terms of my loans?

A: No.

Q: Will Guaranty Bank continue to automatically debit my deposit account for my loan payment?

A: Yes. We will continue to automatically debit your deposit account as you have it set up to do currently.

Q: Will I still be able to use my Home Equity Line of Credit?

A: Yes.

Frequently Asked Questions

MOBILE BANKING

Q: Will there be any disruption of mobile banking services?

A: Mobile Banking for the Home State Bank app will be disabled on November 4th. You will be able to activate your new Guaranty Bank Personal Mobile app on Monday, November 7th. We are working to bring Business Mobile Banking to our customers in 2017.

Q: Will I need to download a new mobile banking app for my phone?

A: Yes. Please visit the Apple App Store and/or Google Play, search for Guaranty Mobile Banking and download the new app for your Apple® or Android® smart phone and/or tablet. You know you have the correct app when you see the .

ONLINE BANKING AND BILL PAY

Q: How do I login to Guaranty Online Banking for the first time?

A: You will use your existing Home State Bank user name and password. You will follow the prompts to set-up your secure authentication method. Our Online Banking Resource Guide details the login process and answers other questions you may have on our Online Banking system. You can find the Guide at GuarantyBankCO.com/OnlineGuide.

Q: Will I need to register for online banking?

A: For current Home State Online Banking users, you will be automatically enrolled in Online Banking. If you have not previously registered for Online Banking you will be required to enroll.

Q: Will the Bill Pay payments I have set up automatically process over the conversion weekend?

A: Yes, previously scheduled Bill Pay transactions will be made effective on their due date.

Q: Will my current Bill Pay vendors automatically convert to the Guaranty Bank Bill Pay?

A: Yes, all of your existing payee information will transfer to the new system.

OVERDRAFT

Q: Will I still have the Home State Bank Overdraft Privilege service?

A: No, the Home State Overdraft Privilege service will not continue, however, we may authorize and pay overdrafts for checks and other transactions made using your account. We also offer Overdraft Protection plans, such as a link to a Ready Reserve account or a Savings Overdraft Protection Plan.

Q: Will I still have access to my Special Overdraft Security (SOS) line?

A: Yes, there are no changes to the SOS service.



Personal Banking

Beverly McKenzie, Owner
Espresso People



At Guaranty Bank, we take the time to work with you to understand your specific needs and assure you have the right solutions to reach your financial goals, whether that's a new car, college tuition, home remodeling project, wedding, or even a well-deserved vacation.

SERVICES

We have a variety of checking and savings accounts to meet your needs, along with CDs and IRAs.

Guaranty Bank is pleased to offer:

- 24/7 Telephone Customer Service
- Safe Deposit Boxes
- Medallion Signature Guarantee
- Notary Services

PERSONAL LOANS¹

Some of the greatest joys in life also tend to be some of the more costly. So we help take the worry out, working with you to find solutions that not only meet your goals, but also work within your financial means.

- Home Equity Loans and Lines of Credit
- Jumbo Mortgage Loans
- Automobile Loans
- Ready Reserve
- CD Secured Loans and Unsecured Loans

¹ Loans are subject to credit approval.

A photograph of Joe Nugent and Mistene Nugent, President and CEO of Workspace Innovations, smiling. Joe is on the left, wearing a dark suit and white shirt. Mistene is on the right, wearing a blue short-sleeved shirt and glasses. They are standing in front of a light-colored wall.

Business Banking

Joe Nugent, President
Mistene Nugent, CEO
Workspace Innovations

A Colorado bank since 1955, we like to say we are a Colorado native. From deposit and treasury management solutions, to lines of credit and real estate loans, we offer a comprehensive portfolio of products and services to help you grow your business and prosper.

BANKING

At Guaranty Bank, our focus is on developing long-term business banking relationships that Colorado businesses can rely on. From Free Checking and fully analyzed accounts to Employee Benefit Banking solutions, we take pride in offering the deposit accounts you need to manage your business.

LOANS¹

At Guaranty Bank, we offer a full complement of financing solutions that can be tailored to your unique business needs including:

- Revolving lines of credit
- Term loans
- Commercial real estate
- Small Business Administration (SBA) loans
- Acquisition Loans
- Owner-occupied real estate
- Equipment financing
- Letters of credit
- Agriculture
- Healthcare

TREASURY MANAGEMENT

Guaranty Bank has treasury management solutions to help you:

- Collect your funds faster
- Make payments more efficiently
- Access your financial information at any time
- Manage your liquidity
- Mitigate risk
- Design a foreign exchange strategy

¹ Loans are subject to credit approval.



Online Banking

Larry Dolgin, Owner/President
The Feet

Enjoy the convenience of banking with the click of a button. Guaranty Bank helps you manage your accounts from just about anywhere.

ONLINE BANKING

With Online Banking, we've made it quick and easy to bank with us at your convenience with account access 24 hours a day, 7 days a week.

- Review transactions
- View and print copies of checks
- Receive electronic statements instead of paper bank statements
- Transfer funds between your Guaranty Bank accounts
- Place online stop payments
- Schedule recurring transfers
- Download information into your financial software
- Set-up account balance and transaction e-mail alerts
- Person-to-Person Payments

BILL PAY

Bill Pay makes paying bills simpler than ever before through one central Payment Center.

- Pay one-time bills or schedule recurring monthly payments
- View bill payment history
- Set-up reminders to help track when bills are due

COMING SOON! Online Banking User Guide



Wealth Management Solutions

Dr. Ralph R. Reynolds, Oral & Maxillofacial Surgeon
Reynolds Oral & Facial Surgery

We believe the single most important way we can meet your needs is by providing highly personalized and responsive service. Our service philosophy is based on integrity, strong relationships, and respect.

WEALTH MANAGEMENT

Guaranty Bank offers a wide selection of financial services delivered by your own Private Banker. Our local team specializes in providing strategic advice from cash flow management to sophisticated financing options. We have the solutions to meet your financial needs. For over 60 years, Guaranty Bank has provided personalized financial strategies to grow and protect your hard-earned assets.

- Private Banking
- Investment Management*
- Jumbo Mortgage
- Trust and Estate Management*

At Guaranty Bank, we work closely with you to understand your comprehensive financial picture. Together, we will create a customized financial plan for wealth accumulation and asset preservation and put that plan into action.

*

NOT A DEPOSIT	NOT FDIC INSURED	MAY LOSE VALUE	NOT BANK GUARANTEED
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY			



Commitment to Our Community

As a community bank, we value the role that non-profit organizations play in helping to keep Colorado a place where we want to live and work. Each year, Guaranty Bank sponsors and contributes donations to many worthy causes and organizations across Colorado. We give in order to inspire, promote, and protect the individuals and businesses in our local communities. We also encourage our employees to give back by giving them paid time off to volunteer at organizations and events in their communities.



COMMUNITY BBQS AT THE HOME STATE BRANCHES

Summer is BBQ season at Guaranty Bank! We were delighted to bring our BBQ grill and grill masters to Home State branches this summer.



Commitment to Our Community



HABITAT FOR HUMANITY, FORT COLLINS AND LOVELAND

Guaranty Bank staff took part in a number of Habitat for Humanity builds this summer, including those in Fort Collins and Loveland.

REACH OUT AND READ COLORADO

Guaranty Bank has worked with Reach Out and Read for the past 4 years. During the 2015 holiday season, we collected over 3,000 books to provide to children living in poverty.



WILD PLUM PLAYGROUND CLEAN UP

Guaranty Bank employees helped the Wild Plum Center in Longmont fix up the playground so the children could enjoy time outside.

GREELEY STAMPEDE

The Greeley Stampede Kickoff event was held at Guaranty Bank's Harmony Branch.



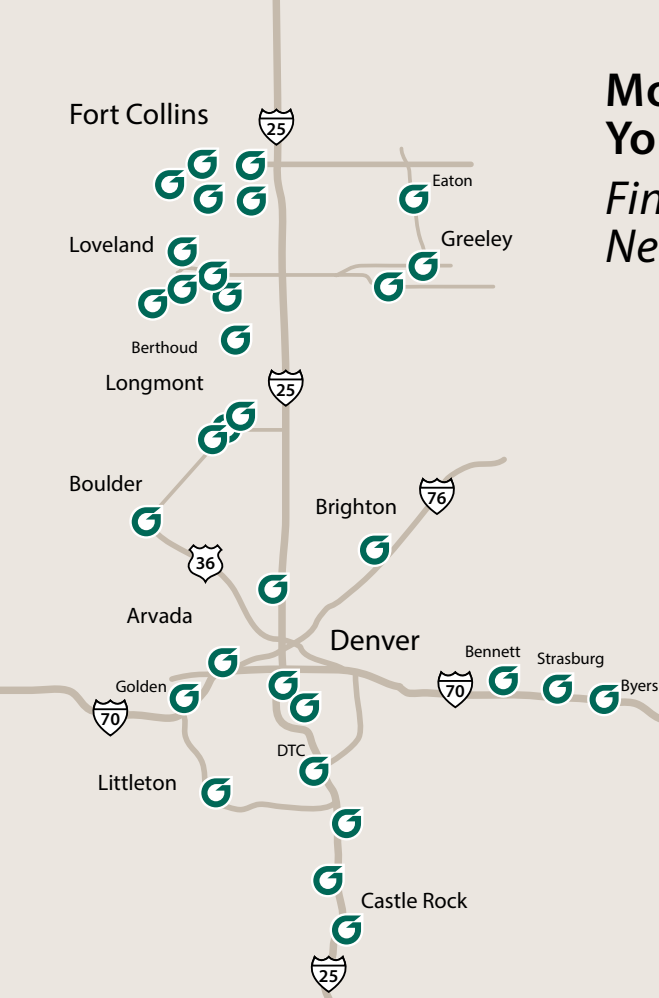
LIVE AND GIVE LONGMONT DAY

Guaranty Bank employees took part in Live and Give Longmont Day by donating to local non-profits.



More Locations in Your Community.

*Find the Location
Nearest You.*



Arvada
Bennett
Berthoud
Boulder
Brighton
Byers
Castle Rock (2 Locations)
Denver (2 Locations)
Denver Tech
Center (DTC)
Eaton
Ft. Collins (5 Locations)
Golden
Greeley (2 Locations)
Littleton
Longmont (3 Locations)
Loveland (5 Locations)
South Denver/
Meridian
Strasburg
Westminster

Guaranty Bank's 32 Front Range Locations

To learn more about Guaranty Bank, or to find one of our branches
call 970.454.4220 | 877.609.5500 | 303.293.5500 or visit
GuarantyBankCO.com



MEMBER
FDIC