



ONE BANK. ONE COMMUNITY.

Answers to your questions about the merger of Home State Bank and Guaranty Bank and Trust

GENERAL/ACCOUNTS

When will the system conversion take place?

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

What is the name of the bank going forward?

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

Will my account number(s) remain the same?

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

Will the current products change?

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

Will I receive a final Home State Bank statement?

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

BRANCHES

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

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.

When can I start using Guaranty Bank branches?

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

Will my branch remain open?

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

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

CHECKS

May I continue to use my existing checks?

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

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

102000966

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

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

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

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

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

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

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

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

DEPOSITS

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

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

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

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

When will funds from deposits be available?

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

Will I continue to receive eStatements?

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

Are there any changes to the terms of my loans?

No.

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

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

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

Yes.

MOBILE BANKING

Will there be any disruption of mobile banking services?

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.

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

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

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

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.

Will I need to register for online banking?

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.

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

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

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

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

OVERDRAFT

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

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.

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

Yes, there are no changes to the SOS service.

To learn more, visit GuarantyBankCO.com or call 970.454.4220 | 303.293.5500 | 877.609.5500.