



# COMMUNITY RESOURCE BANK.

## Welcome Guide



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# Introduction

## **Let's Bank Together! Combining Forces: Community Resource Bank and 1<sup>st</sup> United Bank**

Community Resource Bank and 1<sup>st</sup> United Bank are combining resources to better serve our customers. Beginning the weekend of April 12, 2025, 1<sup>st</sup> United Bank accounts will transfer to Community Resource Bank. We are committed to making the transition go as smoothly as possible. The good news is that you can access both teams to guide you through this change. Our soon-to-be combined team is excited about the benefits this merger will bring our customers, including increased lending power, an expanding range of financial tools and banking services, and convenient locations in Faribault, Northfield, Cannon Falls, and Roseville.

## **About Community Resource Bank**

As a pillar in the local community, providing banking, lending and investment services, our team is a reliable financial resource to families and businesses. With decades of trusted experience, our team is committed to meeting your financial needs.





“Community Resource Bank shares the same vision on customer service and giving back to the community. 1<sup>st</sup> United Bank and Community Resource Bank both believe in building long-lasting relationships and providing the financial services to meet the needs of our customers. We are very excited to join resources to create an even stronger financial institution to better serve the community, expand our presence and build more relationships. Together, we will be in an excellent position for the ever-changing financial conditions to help our customers succeed.”

**Dave Green, 1<sup>st</sup> United Bank President & CEO**

“We are excited to look to the future, joining resources with 1<sup>st</sup> United Bank. It is clear we share the same commitment to relationship-centered customer service and strong desire to strengthen our communities. We look forward to welcoming the 1<sup>st</sup> United Bank customers and team of employees to Community Resource Bank. Let’s Bank Together!”

**James Loe, Community Resource Bank President & CEO**



# Community Resource Bank Locations

## Northfield

### Northfield Main Office

1605 Heritage Drive  
Northfield, MN 55057  
507.645.4441  
800.250.8420

### Northfield Downtown Office

618 Division Street South  
Northfield, MN 55057  
507.645.3132  
800.250.8420

## Cannon Falls

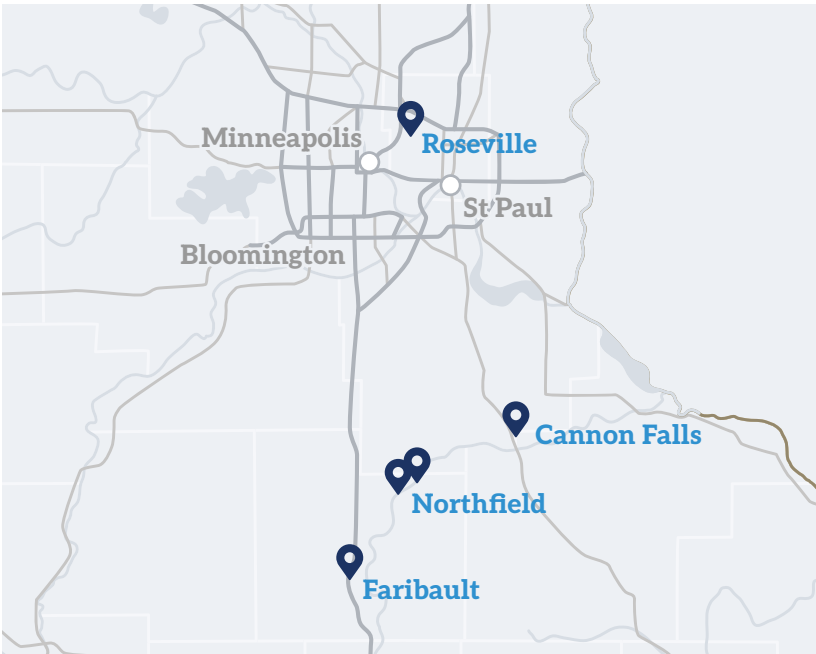
1230 4th Street South, P.O. Box 457  
Cannon Falls, MN 55009  
507.263.3624  
800.250.8425

## Roseville

1501 West County Road C  
Roseville, MN 55113  
651.631.040  
888.439.2755

## Faribault (New Location)

430 NW Fourth Street  
Faribault, MN 55021  
507.334.2201



# Key Dates

## Week of March 15, 2025

New Community Resource Bank Debit/ATM Mastercards® will be mailed to account holders who previously had a Visa® Debit/ATM card(s) at 1<sup>st</sup> United Bank. It will include activation instructions.

**Please activate your new Community Resource Bank debit card immediately** and put it in a safe place until it can be used starting on April 14, 2025 at 8:00 am CST.

## Friday, April 11 (3:00 pm CST)

1<sup>st</sup> United Bank branch and drive-thru will close for the weekend to facilitate system conversion. Online & Mobile Banking will be unavailable starting at 3:00 pm CST. Debit/ATM cards can still be used with limitations.

Complete all your transfers, wires, and bill pays before 3:00 pm CST.

You can still use your 1<sup>st</sup> United debit card throughout the weekend.

**Important:** At 3:00 pm CST Friday, your card will enter a new daily limit of \$500 for retail purchases and for ATM transactions. Any transactions already completed before 3:00 pm will count toward Friday's limit. Retail purchases and ATM transactions are considered separate. In-app purchases, such as Uber, Venmo, or similar cash apps that use your debit card will be unavailable. Balance changes will not be updated until end of day, Monday, April 14. Although we do not anticipate an interruption in service, please be prepared to use an alternative form of payment throughout the conversion weekend.

Account balances will not reflect any debit card transactions that occur after 3:00 pm CST until Monday, April 14.

## Saturday & Sunday, April 12-13

1<sup>st</sup> United Bank branch and drive-thru will remain closed while your accounts transition to Community Resource Bank.

1<sup>st</sup> United Bank Online and Mobile banking are discontinued. No access is available until 8:00 am on Monday, April 14 using Community Resource Bank Online and Mobile Banking.

**Important:** The \$500 daily card limit is for the entire weekend. This will not update over the weekend.

## Monday, April 14 (8:00 am CST)

The branch and drive-thru will reopen as Community Resource Bank. You will have full access to your accounts at Community Resource Bank branches, ATMs, and Online & Mobile Banking.

Community Resource Bank Mobile Apps are available for download on the Apple® App Store and Google™ Play.

Your 1<sup>st</sup> United Bank Debit/ATM card(s) will be turned off at 8:00 am CST. Please use your Community Resource Bank Debit/ATM card(s) going forward.

# Top Things to Know and Do

## 1 Account Numbers and Routing Number Updates

Your account number will not change unless notified individually. Please note that Community Resource Bank's routing number is 091917160. You will need to update your routing number.

## 2 Checks, Direct Deposits, and Automatic Payments

You may continue to use your existing checks for at least two years after the conversion. If you wish to order complimentary replacement Community Resource Bank checks, please contact your branch.

Direct deposits & automatic payments (ACH) will continue to work for at least two years after conversion unless otherwise notified individually.

Please update your direct deposit & automatic payments (ACH) with Community Resource Bank's routing number 091917160 within two years to avoid interruption.

## 3 Login Information for Online and Mobile Banking

Your current Online and Mobile Banking username and password will carry over to Community Resource Bank. Please follow the on-screen prompts and security verification the first time you log in. [Scan the QR codes to download the apps.](#)



Apple®  
App Store



Google™  
Play

## 4 Mobile Banking Apps

Download the Community Resource Bank (CRB) Mobile Banking App to help make everyday banking easier, anytime, anywhere. You may download the app any time before April 14, but you will not be able to log in until 8:00 am CST on April 14.

## 5 Account Alerts

Account alerts will not carry over and will need to be reestablished. The first time you log into Community Resource Bank Online Banking, you will be given an option to enroll. We are sorry for any inconvenience.

## 6 Debit/ATM Cards

We will replace your 1<sup>st</sup> United Debit/ATM card(s). The week of March 15, 2025, you will receive a separate mailing with your new card(s) and activation instructions.

Please activate your new debit card immediately. You can begin using it on April 14 at 8:00 am. Your new Debit/ATM card(s) will have a new card number. Starting April 14, remember to update your new card information anywhere your 1<sup>st</sup> United card(s) are saved for automatic payments and digital wallets.

# Personal Banking

## What You Need to Do to Prepare for the Transition

### Personal Accounts Conversion

As 1<sup>st</sup> United Bank and Community Resource Bank come together, your account(s) will be transferred to the new Community Resource Bank account that most closely aligns with your existing account(s) features and benefits. No action is required on your part. If you have any questions regarding your account, please call 507.334.2201 or visit any Community Resource Bank branch after April 14, 2025.

### Checking Accounts

Please refer to account disclosure booklet for additional details.

If your current 1 <sup>st</sup> United Bank Account is	Your new Community Resource Bank Account will most likely be:
Loyalty Rewards Checking	Loyalty Rewards Checking
U Choose Checking	Loyalty Rewards Checking
Merit Club Checking	Premium Checking
Freedom Checking	Community Checking
Health Savings	Health Savings

### Community Resource Bank Personal Checking Account Options

Feature	SMART Checking	Community Checking	Premium Checking	Student Checking	Health Savings Account (HSA)
Online Banking, Bill Pay, eStatements <sup>2</sup>	✓	✓	✓	✓	✓
Mobile Banking & Mobile Deposit	✓ <sup>1</sup>	✓ <sup>1</sup>	✓ <sup>1</sup>	✓ <sup>1</sup>	✓ <sup>1</sup>
Alerts, Card Controls, Digital Wallet	✓ <sup>1</sup>	✓ <sup>1</sup>	✓ <sup>1</sup>	✓ <sup>1</sup>	✓ <sup>1</sup>

<sup>1</sup> Messaging and data rates may apply.

<sup>2</sup> \$2 per month for a paper statement; automatically waived at age 62.



For more detailed information, scan the QR code or visit our Personal Checking Accounts page at [crb.bank/personal-banking/checking/](http://crb.bank/personal-banking/checking/)



## Savings Accounts

Please refer to account disclosure booklet for additional details.

If your current 1 <sup>st</sup> United Bank Account is	Your new Community Resource Bank Account will most likely be:
Statement Savings	Money Market Savings
Community Savings	Money Market Savings
1 <sup>st</sup> Class Savings	Money Market Savings
Youth Savings	Youth Savings
Choice Money Market	Money Market Savings
IRA Savings	Open Deposit IRA Savings
United Savings	United Savings

### Community Resource Bank Personal Savings Account Options

Feature	Money Market	Community Savings	Youth & Kids Club
Best For	Earning competitive interest rates with low balance requirements	Automatic transfers and daily savings management	Children under 19 learning to save
ATM Card	✓	✓	Not included
Online Banking, Mobile Banking, Mobile Deposit	✓ <sup>1</sup>	✓ <sup>1</sup>	✓ <sup>1</sup>
Alerts, Card Controls, eStatements <sup>2</sup>	✓ <sup>1</sup>	✓ <sup>1</sup>	✓ <sup>1</sup>

<sup>1</sup> Messaging and data rates may apply.

<sup>2</sup> \$2 per month for a paper statement; automatically waived at age 62.



For more detailed information, scan the QR code or visit our Personal Savings Accounts page at [crb.bank/personal-banking/savings/](https://crb.bank/personal-banking/savings/)

# Personal Banking

## Continued

### Retirement Accounts

Community Resource Bank offers a variety of IRA options, including Roth IRAs, Traditional IRAs, and our Value Plus IRAs.

Feature	Certificates of Deposit (CDs)	Individual Retirement Accounts (IRAs)
Minimum Deposit	\$1,000	\$500
Term Lengths	6 months to 5 years	6 months to 5 years
Interest Rates	Competitive rates; contact a personal banker for current rates	Competitive rates; contact a personal banker for current rates
Account Types	Standard CDs	Traditional IRA, Roth IRA, and Value Plus IRA
Setup Fees	None	None
Investment Options	Fixed-term deposits	Funds can be used to purchase CDs and Money Market Accounts within the IRA
FDIC Insured	Yes	Yes
Eligibility	Must meet minimum deposit requirement	Must meet minimum deposit requirement; additional eligibility criteria may apply based on IRA type
Tax Advantages	Interest earned is subject to taxes in the year it is earned	Offers potential tax advantages; consult a tax advisor for details
Withdrawal Penalties	Early withdrawal may incur penalties; terms vary by CD	Early withdrawal may incur penalties and potential tax implications; consult a tax advisor for details



For more detailed information, scan the QR code or visit our Personal CDs and IRAs page at [crb.bank/personal-banking/cds-iras/](http://crb.bank/personal-banking/cds-iras/)



## Online and Mobile Banking

We know you have enough to worry about. Community Resource Bank aims to provide convenient services on your terms. We offer some of the latest banking technology to make everyday banking easier, anytime, anywhere. Managing your finances and making payments has never been easier. Let's get started.

### What You Need to Do to Prepare for the Transition

- Verify that your email address and phone number are correct in 1<sup>st</sup> United Bank's Online Banking
- Make sure you know your username and password, as they will not be pre-filled when you log in to Community Resource Bank Online and Mobile Banking. Please note that due to privacy rules, Community Resource Bank does not have access to your password but can assist you in resetting it.
- For Business customers currently using Personal Online and Mobile Banking, please continue to use Community Resource Bank's Personal Online and Mobile Banking after conversion.

### Conversion Weekend Impact

- 1<sup>st</sup> United Bank's Mobile Deposit will cut off on Friday, April 11 at 1:00 pm CST.
- 1<sup>st</sup> United Bank's Online and Mobile Banking related services will be discontinued starting Friday, April 11 at 3:00 pm CST.
- Starting at 8:00 am CST on Monday, April 14, you will have access to Community Resource Bank's Online and Mobile Banking related services.

### Personal Online Banking

Get the most out of your account with Online Banking. Access your accounts easily online – anytime, anywhere with the highest level of security. Our goal is to give you the best online banking experience with our full suite of online service options.

You can access Community Resource Bank's Online Banking by visiting [www.crb.bank](http://www.crb.bank)

Enter your same username and password, which will be carried over from 1<sup>st</sup> United Bank. Follow the on-screen prompts and security verification the first time you are logging in.

Your statements and bill payments will carry over, as well as the transaction history from the current and previous cycle. Please note that bill pay transaction history for physical check payments may be delayed for up to four business days after conversion.

**Important:** If you wish to retain your account information for future reference, we recommend that you download your transaction history prior to April 11, 2025, at 3:00 pm CST. Only the current and previous cycle information will be carried over to Community Resource Bank's online banking.

Account alerts and recurring online transfers will not carry over and will need to be reestablished. The first time you log in to Community Resource Bank Online Banking you will be given an option to enroll. We apologize for any inconvenience.

# Personal Banking

## Continued

### Mobile Banking App

Banking the Way You Want. Bank with convenience by managing your account from your mobile phone or tablet anytime, anywhere. After you have logged into online banking from a web browser the first time, you may download the Community Resource Bank Mobile Banking app to always have Community Resource Bank by your side!

You will need to download the Community Resource Bank Mobile Banking app from your app store. Access to the app for 1<sup>st</sup> United Bank customers will not be available until Monday, April 14 at 8:00 am CST. [Scan the QR codes to download the apps.](#)



Apple®  
App Store



Google™  
Play

Once you've downloaded the Community Resource Bank Mobile Banking app, enter your same username and password, which will be carried over from 1<sup>st</sup> United Bank. Follow the on-screen prompts and security verification the first time you are logging in.

With the receipt of new Mastercard® debit cards, all personal users will need to re-enroll in Community Resource Bank's Card Management features in mobile banking to enable controls based on location, spend limit, merchant, and transaction type. Just log in to the Community Resource Bank Mobile Banking app and tap My Cards. Once enrolled, users will be able to see spending reports, manage travel plans, and report lost or stolen cards. If you are a business currently using Personal Online and Mobile Banking, Card Management features will be available within Mobile Banking.

Customers will continue to have the ability to mobile deposit checks from their mobile device using the Community Resource Bank Mobile Banking App. Mobile Deposit cutoff time will change from 4:00 pm CST to 5:00 pm CST. Any items deposited on a non-business day will be processed on the next business day, this includes holidays and weekends.

**We're here to help.** 877.877.1257



## Loans and Lines of Credit

If you have a 1<sup>st</sup> United Bank loan or line of credit of any kind, your interest rate and other loan terms will remain the same at Community Resource Bank.

If you use auto payments with your loan, they will continue after the transition. You do not need to do anything.

If you mail your payment, please start using the following address for payments made on April 14, 2025 or later:

**Community Resource Bank**  
**Attn: Loan Operations**  
**1605 Heritage Drive**  
**Northfield MN 55057**

For specific Loan Operations questions, please email: [loanops@crb.bank](mailto:loanops@crb.bank)

Please refer to the disclosure booklet in this mailing for the current schedule of fees and service charges.

### Personal Loans & Lines of Credit

From lines of credit to debt consolidation, Community Resource Bank's options provide additional funding for items like vehicles, vacations, weddings, and more.



For more detailed information, scan the QR code or visit our Personal Loans page at [crb.bank/personal-banking/loans/](https://crb.bank/personal-banking/loans/)

### Home Loans

With multiple types of home loans, we're proud to provide options that fit your unique needs.

**Note:** All loans are subject to credit approval, acceptable collateral, and available equity. Community Resource Bank loans are available to residents located in the state of Minnesota.

# Personal Banking

## Continued

### Debit/ATM Cards

New Community Resource Bank personal Debit Mastercard® will be mailed the week of March 15 to account holders that previously had a Personal Debit/ATM card(s) at 1<sup>st</sup> United Bank. It will include activation instructions.

**Please activate your new Community Resource Bank consumer debit card immediately and put it in a safe place until it can be used starting on April 14 at 8:00 am. CST. Until that time, continue using your 1<sup>st</sup> United Bank consumer debit card. If you have any questions, please contact us at 507.334.2201. Starting 8:00 am. CST on April 14 use your Community Resource Bank consumer debit card going forward.**

Your new Consumer Debit/ATM card(s) will have a new card number. After conversion, your daily debit card limits will increase from a 1<sup>st</sup> United Bank daily limit of \$750 to a Community Resource Bank daily limit of \$1,000. Starting April 14, remember to update your new debit card information anywhere you have your 1<sup>st</sup> United Bank card saved for automatic payments.

**Important:** We can only send cards to the mailing address on record. USPS mail forwarding does not include cards, as they are considered personal mail and cannot be forwarded to a different address. Please contact 1<sup>st</sup> United Bank at 507.334.2201 to verify your information is correct or make other arrangements.

### Credit Cards

You may continue to use your existing 1<sup>st</sup> United Bank Visa® Credit Card(s). As your card expires, you will receive a new Community Resource Bank Visa®.



To learn more about Community Resource Bank's Visa® program, scan the QR code or visit [crb.bank/personal-banking/credit-cards/](http://crb.bank/personal-banking/credit-cards/)

### ATM

Community Resource Bank is part of the MoneyPass® ATM network so you can utilize any of the tens of thousands surcharge-free ATMs in the United States. Find a MoneyPass® ATM at [www.moneypass.com/atm-locator.html](http://www.moneypass.com/atm-locator.html)

### Safe Deposit Boxes

You will continue to access your safe deposit box at the same location and with the same annual fee until the first renewal.

# Business Banking

## What You Need to Do to Prepare for the Transition

As 1<sup>st</sup> United Bank and Community Resource Bank come together, your account(s) will be transferred to the new Community Resource Bank account that most closely aligns with your existing account(s) features and benefits. No action is required on your part. If you have questions regarding your account, please call or visit any Community Resource Bank branch after April 14, 2025.

## Checking Accounts

Please refer to account disclosure booklet for additional details.

### Business Checking Accounts

If your current 1 <sup>st</sup> United Bank Account is	Your new Community Resource Bank Account will most likely be:
Small Business Checking	Small Business Checking
Corporate Business Checking	Business Preferred Checking
Choice Business Checking	Business Plus Checking

### Community Resource Bank Business Checking Account Options

With multiple types of business checking accounts, we're proud to provide options that fit your unique needs.

Feature	Small Business Checking	Business Preferred Checking	Business Plus Checking	Business Civic Checking
Online Banking & Bill Pay	✓ <sup>1</sup>	✓ <sup>1</sup>	✓ <sup>1</sup>	✓ <sup>1</sup>
Alerts, Card Controls, Digital Wallet	✓ <sup>1</sup>	✓ <sup>1</sup>	✓ <sup>1</sup>	✓ <sup>1</sup>
Cash Management Services	✓	✓	✓	✓

<sup>1</sup> Messaging and data rates may apply.



For more detailed information, scan the QR code or visit our Business Checking Accounts page at [crb.bank/business-banking/checking/](https://crb.bank/business-banking/checking/)

# Business Banking

## Continued

### Savings Accounts

Please refer to account disclosure booklet for additional details.

#### Business Savings Accounts

If your current 1 <sup>st</sup> United Bank Account is	Your new Community Resource Bank Account will most likely be:
Regular Business Savings	Business Community Savings
High Yield Business Savings	Business Money Market Savings
Choice Money Market Savings Business	Business Money Market Savings
United Savings	United Savings

#### Community Resource Bank Business Banking Savings Account Options

With multiple types of business savings accounts, we're proud to provide options that fit your unique needs.

Feature	Business Community Savings	Business Money Market
Online Banking	✓	✓
Convenient Online Transfers	✓	✓
Quarterly Statements	✓ (Unless combined with checking)	
Monthly Statements		✓



For more detailed information, scan the QR code or visit our Business Savings Accounts page at [crb.bank/business-banking/savings/](http://crb.bank/business-banking/savings/)



## Business Online Banking Services

Community Resource Bank has a wide range of business banking solutions to help you streamline and have more control over your daily Cash Management needs. Business Online Banking is a secure, fast, and easy way to manage your business finances. Quickly check balances, transfer funds and do more from anywhere.

### What You Need to Do to Prepare for the Transition

- Verify your email address, phone number, and user settings are correct in 1<sup>st</sup> United Bank's Online Banking.

### Conversion Weekend Impact

- 1<sup>st</sup> United Bank's Business Online Banking related services will be discontinued starting Friday, April 11, at 3:00 pm CST.
- Starting at 8:00 am CST on Monday, April 14 you will have access to Community Resource Bank's Online Banking related services.

### Business Online Banking

Business Online Banking is a secure, fast, and easy way to manage your business finances. Our goal is to give you the best business online banking experience with our full suite of online service options.

You can access Community Resource Bank's Business Online Banking by visiting [www.crb.bank](http://www.crb.bank) and selecting the Log In button. From the Account Type dropdown menu, select Business. Follow the on-screen prompts and security verification the first time you are logging in.

- For Business customers currently logging into Business Online Banking, you will continue to use Business Online Banking at Community Resource Bank. If you log in using a User Name and Password, that same log in information will be carried over from 1<sup>st</sup> United Bank.
- For Business customers currently logging in with a physical token to get a one-time passcode, that will be changing. Community Resource Bank uses an app on your mobile device to get the one-time passcode to log in. You will receive an email with additional instructions on how to download and activate the app to log in beginning April 14 at 8:00 am. Please dispose of your physical token or bring it back to the bank.
- For Business customers currently using Personal Online and Mobile Banking, please continue to use Community Resource Bank's Personal Online and Mobile Banking after conversion.

**Important:** If you wish to retain your transaction history for future reference, we recommend that you download your transaction history prior to April 11, 2025, at 3:00 pm CST. Only the current and previous cycle information will be carried over to Community Resource Bank's online banking. To download transaction history, simply click on each account and then select 'Download'. You will have options on how much activity to download and the file format. Save that information in a safe place for future reference.

If you initiate ACH or Wire Transfer files in Business Online Banking, those files will transfer over.

Account alerts will not carry over and will need to be reestablished. The first time you log in to Community Resource Bank Online Banking you will be given an option to enroll.

We apologize for any inconvenience.

**We're here to help.** 877.877.1257

# Business Banking

## Continued

### Business Loans & Lines of Credits

If you have a 1<sup>st</sup> United Bank business loan or line of credit of any kind, your interest rate and other loan terms will remain the same at Community Resource Bank.

If you use auto payments with your loan, they will continue after the transition. You do not need to do anything.

If you mail your payment, please start using the following address for payments made on April 14, 2025, or later:

**Community Resource Bank**  
**Attn: Loan Operations**  
**1605 Heritage Drive**  
**Northfield MN 55057**

For specific Loan Operations questions, please email: [loanops@crb.bank](mailto:loanops@crb.bank)

#### Community Resource Commercial Loans

We're proud to provide loan options that fit your small business's financing needs to help you succeed in your community.

Community Resource Bank offers competitive rates and flexible terms. We will partner with you to make banking easy, so you can focus on your business needs.

Community Resource Bank offers:

- Business Loans
- Commercial Real Estate Loans
- Equipment Loans
- Operating Loans and Lines of Credit
- Small Business (SBA) Financing

*Please refer to the disclosure booklet in this mailing for the current schedule of fees and service charges.*



For more detailed information, scan the QR code or visit our Commercial Loans page at [crb.bank/business-banking/loans/](http://crb.bank/business-banking/loans/)

## Business Debit & ATM Card(s)

Manage your business purchases with a card customized to meet your needs.

New Community Resource Bank Business Debit Mastercard® will be mailed the week of March 15 to account holders that previously had a Business Debit/ATM card(s) at 1<sup>st</sup> United Bank. It will include activation instructions.

**Please activate your new Community Resource Bank business debit card immediately and put it in a safe place until it can be used starting on April 14 at 8:00 am CST. Until that time, continue using your 1<sup>st</sup> United Bank Business debit card. If you have any questions, please contact us at 507.334.2201. Starting 8:00 am CST on April 14 use your Community Resource Bank business debit card going forward.**

Your new Business Debit/ATM card(s) will have a new card number. After conversion, your daily debit card limits will increase from a 1<sup>st</sup> United Bank daily limit of \$1,000 to a Community Resource Bank daily limit of \$1,500. Starting April 14, remember to update your new debit card information anywhere you have your 1<sup>st</sup> United Bank card saved for automatic payments.

**Important:** We can only send cards to the mailing address on record. USPS mail forwarding does not include cards, as they are considered personal mail and cannot be forwarded to a different address. Please contact 1<sup>st</sup> United Bank at 507.334.2201 to verify your information is correct or make other arrangements.

## Business Credit Cards

You may continue to use your existing 1<sup>st</sup> United Bank Visa® business credit card(s). As your card expires, you will receive a new Community Resource Bank Visa® business credit card(s). To learn more about Community Resource Bank's Visa® program visit: [crb.bank/business-banking/credit-cards/](http://crb.bank/business-banking/credit-cards/)



# Business Banking

## Continued

### Cash Management Solutions

Community Resource Bank has a wide range of business banking solutions to help you minimize expenses, streamline processes, save time and have more control over your daily cash management needs.

Your current cash management products will carry over to Community Resource Bank. You can watch handy video tutorials of our cash management products at [www.crb.bank/tutorials](http://www.crb.bank/tutorials)



#### Sweep Accounts

Automate the movement of funds to pay down lines of credit, protect your account from overdrafts, or minimize your interest payments.



#### Wire Manager

Send wire transfers safely and efficiently by enrolling in CRB's wire manager program. This secure system allows you to create wire transfer templates that you can use repeatedly.



#### Online Banking

CRB's online banking gives you access and control to your business's bank account, wherever you are. With a unique login, you can transfer funds, pay bills, deposit checks, and more.



#### Remote Deposit

Do you handle transactions on location? With CRB's Remote Deposit, we can help ensure your payments are deposited quickly from the convenience of your business.



#### Card Processing

With our payment processing service, you can conveniently accept credit card payments from your customers.



#### ACH Origination

ACH origination allows businesses to create electronic payments and deposits easily, keeping businesses moving forward in the 21<sup>st</sup> century.

# Frequently Asked Questions

## Online and Mobile Banking

**Q When can I access my account through Online Banking using the Community Resource Bank website?**

**A** Starting at 8:00 am CST on April 14, 2025, you will have full access to all your accounts using Community Resource Bank Online and Mobile Banking.

**Q When can I download the Community Resource Bank Mobile Banking App?**

**A** You may download the Community Resource Bank Mobile Banking App (CRB Mobile) anytime. However, you cannot log in until 8:00 am CST on April 14, 2025.

**Q If I'm a business, but currently use Personal Online and Mobile Banking, should I continue to use them?**

**A** Yes, for business customers currently using Personal Online and Mobile Banking, please continue to use Community Resource Bank's Personal Online and Mobile Banking after conversion.

**Q Will there be changes to my current online bill payments?**

**A** No, your current Bill Pay settings and recurring payments will carry over to Community Resource Bank.

**Q Will there be changes to my current eStatements?**

**A** If you are currently signed up for eStatements, you will continue to receive them this way. You will be prompted to agree to the online banking terms and conditions after 8:00 am. Monday, April 14.

**Q Will there be changes to my current online transfer settings?**

**A** No, your current 1<sup>st</sup> United Bank account settings for online transfers will carry over to Community Resource Bank.

## Deposit Accounts

**Q Will my deposit account number change?**

**A** No, your account number will not change unless you are notified individually. Please note that Community Resource Bank's routing number is 091917160.

**Q Do I need to change my direct deposit or automatic payments?**

**A** Please update your direct deposit and automatic payment (ACH) information as soon as possible after April 14, 2025, with Community Resource Bank's routing number: 091917160.

The 1<sup>st</sup> United Bank routing number will continue to work up to two years after conversion, but please update shortly after April 14, 2025, to avoid future interruption.

**Q When will I receive my statements?**

**A** All statements will be generated at the end of the month.

# Frequently Asked Questions

## Continued

### Loan Accounts

**Q Will my loan account number change?**

**A** No, your loan account number will not change unless you are otherwise notified.

**Q Will the terms of my loan(s) change?**

**A** No, your interest rate and other loan terms will remain the same after conversion.

**Q How can I make a loan payment?**

**A** If you use auto payments with your 1<sup>st</sup> United Bank loan, they will continue after the transition. No action is required on your part.

If you mail your payment, please start using the following address for payments made on April 14, 2025, or later:

**Community Resource Bank**  
**Attn: Loan Operations**  
**1605 Heritage Drive**  
**Northfield MN 55057**

For specific Loan Operations questions, please email: [loanops@crb.bank](mailto:loanops@crb.bank)

### Debit/ATM Cards and Checks

**Q Will I receive a new Community Resource Bank card?**

**A** Yes, new Community Resource Bank Mastercard® Debit/ATM card(s) will be mailed to account holders who previously had a Visa® Debit/ATM card(s) at 1<sup>st</sup> United Bank. It will include activation instructions.

Continue using your 1<sup>st</sup> United Bank debit card until April 14 at 8:00 am CST. Activate your new Community Resource Bank debit card immediately and put it in a safe place until it can be used starting April 14 at 8:00 am CST.

**Q Can I use my 1<sup>st</sup> United Bank debit card over the conversion weekend?**

**A** Yes, you can still use your 1<sup>st</sup> United Bank Debit card throughout the conversion weekend. Please note that starting Friday, at 3:00 pm CST, you will be limited to \$500 per day for retail purchases and ATM transactions. Retail purchases and ATM transactions are considered separate. In-app purchases like Uber, Venmo, or similar cash apps that use your debit card will be unavailable. Balance changes will not be updated until the end of day on Monday, April 14, 2025. Although we do not anticipate an interruption in service, please be prepared to use an alternative form of payment throughout the conversion weekend.

Account balances will not reflect any debit card transactions that occur after 3:00 pm CST until Monday, April 14, 2025.

**Q What is my new debit card(s) daily limits?**

**A Consumers:** Consumer daily debit card limits will increase from a 1<sup>st</sup> United Bank daily limit of \$750 to a Community Resource Bank daily limit of \$1,000 for retail transactions. Your daily ATM transaction limit will stay the same as your current 1<sup>st</sup> United Bank daily limit of \$500.

**Businesses:** Business daily debit card limits will increase from a 1<sup>st</sup> United Bank daily limit of \$1,000 to a Community Resource Bank daily limit of \$1,500.

**Q Can I use my 1<sup>st</sup> United Bank checks?**

**A** You may continue to use your existing 1<sup>st</sup> United Bank checks for up to two years after the conversion. If you wish to order complimentary replacement checks, please contact your local Community Resource Bank branch.

## Miscellaneous

**Q When can I start visiting Community Resource Bank branches and ATMs?**

**A** Starting Monday, April 14 at 8:00 am CST, you will have full access to all your accounts at any Community Resource Bank branch or ATM. Please see page 3 in this booklet to see a complete list of branch locations.

**Q What will happen to my safe deposit box?**

**A** You will continue to access your same safe deposit box at the same location and with the same annual fee until the first renewal.

**Q Can I use 1<sup>st</sup> United Bank deposit slips after the conversion to Community Resource Bank?**

**A** Pre-printed deposit slips will continue to work like checks, but generic counter-deposit slips will not. If you would like a small supply of Community Resource Bank deposit slips, please visit your nearest Community Resource Bank branch, and a banker will be happy to assist you.

**Q Who will send me tax reporting?**

**A** For 2025 tax reporting, you will receive tax reporting documents from Community Resource Bank in January 2026.

**Q Are my deposits FDIC-insured?**

**A** Your accounts will continue to be covered by the standard maximum deposit insurance amount of \$250,000 per depositor.





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