

# **Frequently Asked Questions**

#### **General Information**

#### What does the acquisition mean for me as a customer?

We are thrilled to expand our branch network in Westminster, Colorado, and to welcome you to a banking experience with "a different point of view." Academy Bank is a family-owned, community bank serving clients in Colorado, Arizona, Kansas, and Missouri. Through Academy Bank, you'll have access to 27 branches across Colorado, including 12 in the Denver metro area. We'll continue to provide you the same high-quality service as you expect from Mountain View Bank of Commerce.

#### When will my account(s) transition to Academy Bank?

We expect to convert all Mountain View Bank of Commerce accounts over the weekend of November 16 - 17, 2024. On Monday, November 18, 2024, you will be an Academy Bank client!

Online and Mobile Banking will be view only beginning at noon MT on November 15, 2024. If you need to make a deposit during this time, please visit the branch in Westminster in person during normal branch hours.

#### Will the business hours at my branch change?

No, the hours at your branch at 12001 N Pecos St, Westminster, CO 80234 will remain 9 a.m. to 5 p.m. Monday through Friday. We look forward to serving you!

# Will the bank's name change? If so, when will this happen?

Yes, Mountain View Bank of Commerce will become Academy Bank. This change will be in effect on November 18, 2024, immediately following the transition of accounts the weekend of Nov. 16 - 17, 2024.

## Who do I contact for questions or issues related to the acquisition?

Please contact your branch at 303-243-5400. Bankers will be happy to assist you!

## Will the branch locations change or close?

After the acquisition, you will continue to have access to your branch in Westminster. You will also gain access to the entire Academy bank network including 27 branches across Colorado, including 12 in the Denver metro area. The two closest Academy Bank branches are inside Walmart stores at:

#### 9499 Sheridan Blvd, Westminster, CO 80030

Open Mon - Thurs: 10 a.m. - 6 p.m. and Fri: 10 a.m. - 7 p.m.

#### 9901 Grant St, Thornton, CO 80229

Open Mon - Thurs: 10 a.m. - 6 p.m., Fri: 10 a.m. - 7 p.m., and Sat: 9 a.m. - Noon



#### **Account Information**

### Will my account number(s) change?

No, your account number will not change. Your routing number will change to **107001481**. However, you do not need to notify any current direct depositors of the new routing number. Those direct deposits will be automatically routed through the new routing number.

#### How can I wire money to my account?

You can wire funds directly to your account at Academy Bank using the routing number 107001481 and your account number.

### Will my Online Banking login information change?

Yes, you will need to re-enroll in Online Banking and download Academy Bank's Mobile Banking app on November 18, 2024.

To enroll in Online Banking with Academy Bank go to www.academybank.com. Find the Login button in the top right of the web page. Click on the First Time Login link.

For more information on getting started with Online Banking, search Getting Started on www. academybank.com and the first result will take you to FAQs about Online Banking. Once you have enrolled in Online Banking, you can download Academy Bank's mobile app.

# Will Online Banking and Mobile Banking continue uninterrupted over the conversion weekend?

No. Beginning at noon MT on Friday, November 15 your Mountain View Online Banking and Mobile Banking services will not be available over the conversion weekend. Beginning at 8 a.m. on Monday, November 18, 2024, you can set up your new Academy Bank Online Banking profile followed by Academy Bank Mobile Banking. See step-by-step instructions on the enclosed timeline buckslip.

## Will I need new checks and deposit slips?

No, you will not need new checks or deposit slips at this time. You can use the Mountain View checks and deposit slips that you have as they will continue to be honored. When it's time to re-order, you can order new Academy Bank checks and deposit slips.

## What will happen to my account statements?

For the month of November, expect to see two statements. The first statement will end the day before the conversion, Friday, Nov. 15, 2024. The second statement will begin Saturday, Nov. 16, 2024, and continue through month end.

# How will my personal and financial information be protected during the transition?

Academy Bank is deeply committed to keeping your information secure both during the transition and after. We use a variety of safeguards to protect client information and maintain privacy from encryption, multi-factor authentication, firewalls, data masking, regular audits and monitoring, to role-based access controls and training. Rest assured; your information is secure with Academy Bank.



#### **Account Information Continued...**

### What happens to my debit card? Do I need to get a new one?

You will receive a new Academy Bank debit card. On November 8, we will mail new debit cards to all account holders who have a Mountain View debit card. Please follow the instructions in the letter to activate your card and select your PIN. The card will NOT work for purchases or withdrawals until after the transition on November 18, 2024.

Your Mountain View debit card will work over the weekend in offline mode meaning purchase and ATM limits are lower than when balances can be verified. Be sure to plan ahead for your weekend spending.

Your Mountain View Bank of Commerce debit card will be deactivated on November 18, 2024. Remember to destroy your Mountain View Debit Card after November 18, 2024.

#### If I didn't receive a new debit card, what do I do?

Visit any Academy Bank branch to have one issued instantly.

#### What will happen to my internal transfers?

Those transfers will automatically be set up on your new Academy Bank accounts.

# Do I need to re-establish my recurring bill payments, or will they carry over automatically?

Yes, if your recurring bill payments were set up with your Mountain View debit card, you will need to provide the new Academy Bank debit card number and expiration date to the biller. If you use Bill Pay, you will need to set up bill pay again.

**To Set Up Bill Pay:** Log into Online or Mobile Banking, select Menu, then Payments to find the Bill Payment option. Click Enroll in Bill Pay and follow the on-screen instructions to complete the process.

## Will I lose my Bill Pay payee information during the conversion?

Yes, Bill Pay payee information will not automatically transfer over to Academy Bank. Please download or print out payee addresses prior to Friday, Nov. 15, 2024.

## How do I capture my Bill Pay payees' addresses?

You can capture Bill Pay payee addresses by reviewing your current online banking or bill pay service. Make sure to: Log in to your account > Navigate to your list of payees > Open each payee's details and record the mailing address, phone number, and any other relevant contact information.

## Are my funds still insured by the FDIC?

Yes! Your deposit accounts will be insured up to the maximum amount allowed by law. If you have questions about your FDIC limit coverage, please contact our bankers at Academy Bank.



#### **Products & Services**

### Will the terms of Certificate of Deposit (CD) change?

No, the rates and terms of existing CDs will not change. Interest will be paid based on the same method and schedule you are used to.

#### **Loans & Mortgages**

#### Where can I make loan payments?

You can continue to make payments in person as you have in the past. If you are mailing them, however, they should be mailed to the following address:

Academy Bank Consumer Loan Servicing P.O. Box 26458 Kansas City, MO 64196

# What will happen to my mortgage that is serviced by Mountain View Bank of Commerce?

Please be on the lookout for a notice of Assignment, Sale and Transfer of Servicing Rights disclosure (letter) that will be sent to all 1-4-unit mortgage borrowers about 15 days prior to the acquisition. This document contains verbiage we are required to provide regarding payments, mailing address, contact phone numbers, etc.

#### **Customer Service**

## Will customer service hours or contact information change?

We are pleased to offer expanded customer service hours through Academy Bank's Client Care Team. The Client Care Team is available Monday - Friday from 7 a.m. - 6 p.m. MT. To contact Client Care, call 877-712-2265.

Chat is available on our website. Look for the chat bubble in the lower right corner of the website pages and meet Demy! She's ready to help! You can also log in to secure digital banking to message us.

## How will this acquisition affect customer service wait times?

Initially, as we onboard new clients, there may be extended wait times, but we also have Chat available on our website. Look for the chat bubble in the lower right corner of the website pages and meet Demy! She's ready to help!

## Will there be dedicated support for questions related to the acquisition?

Please reach out to your branch with any specific questions at 303-243-5400. Tenured Academy Bank personnel will be on site to assist. Client Care and Chat can also help with any questions.