

# A partnership that adds up!



*is now*



We are pleased to announce that the merger of Investors Community Bank and The Business Bank became effective on May 13 at the close of business. We are very excited about this new partnership, as both banks share a passion for personal service, long-term relationships and local decision making. It is a great opportunity that leverages the strengths of each bank, increases service opportunities and access, and expands our support for local communities.

The name of the merged organization is Investors Community Bank. We integrated our systems and branches the weekend of May 14 and 15 and are now able to provide the convenience of four full-service banking centers in Appleton, Green Bay, Manitowoc and Stevens Point. Below is some general information about the merger.

**Locations:** Investors Community Bank has four banking centers:

- Appleton, 5643 Waterford Ln.
- Green Bay, 3193 Voyager Dr.
- Manitowoc, 860 N Rapids Rd.
- Stevens Point, 5517 Vern Holmes Dr.

We also have Loan Production Offices (LPOs) in Eau Claire, Darlington, Fond du Lac and Sheboygan. An LPO allows bankers to accept applications for business loans and arrange for financing, but does not take deposits or loan payments.

**Phone numbers:** All phone numbers will remain the same. Here are the main numbers for each banking center:

- Appleton: (920) 739-2660
- Green Bay: (920) 884-1166
- Manitowoc: (920) 686-9998
- Stevens Point: (715) 254-3400

**Banking center hours:** Lobby hours for all locations are Monday through Friday, 8:30 AM to 5:00 PM. Drive-in services at Manitowoc and Stevens Point are Monday through Friday, 8:30 AM to 5:30 PM, and Saturdays, 8:30 AM to Noon. Green Bay and Appleton do not offer drive-in service.

**Existing employees and service:** The Business Bank's existing employees will continue to service their customers' needs and be supported by the rest of the Investors Community Bank team. The newly merged entity will continue to provide the same competitively priced products and services with integrity, reliability and the responsiveness that you have come to expect.

**Email Addresses:** Email addresses for The Business Bank employees have changed. Their new emails are the first initial with last name followed by @investorscommunitybank.com (for example jdoe@investorscommunitybank.com). If you regularly email any employee of The Business Bank, please note this change in your email contacts.

**About us:** Investors Community Bank (ICB) is a wholly-owned subsidiary of County Bancorp, Inc. Founded in 1997, our roots began in Manitowoc with a regional customer base, but in the ensuing years we became one of the most successful bank startups in Wisconsin's history and have been profitable every full year since our inception. With loan relationships in 61 of the state's 72 counties, we serve farmers throughout Wisconsin and business and retail customers throughout northeastern and central Wisconsin. Tim Schneider serves as CEO of the bank. County Bancorp, Inc.'s common stock is traded on the NASDAQ market under the symbol ICBK. We also have an affiliated company, Investors Insurance Services, which sells crop and agriculture insurance to farmers. Visit our web site to learn more about us: [InvestorsCommunityBank.com](http://InvestorsCommunityBank.com).

**Questions?** Your banker should be able to answer any specific account questions you may have. Otherwise feel free to email us at [contact@investorscommunitybank.com](mailto:contact@investorscommunitybank.com) and we will make sure the appropriate person responds to your question in a timely manner.

#### **Other ways to connect with us**

**In person:** Visit any of our four banking centers to learn more about Investors Community Bank and our products and services:

- Appleton, 5643 Waterford Ln.
- Green Bay, 3193 Voyager Dr.
- Manitowoc, 860 N Rapids Rd.
- Stevens Point, 5517 Vern Holmes Dr.

**Online:** We encourage you to explore our web site ([InvestorsCommunityBank.com](http://InvestorsCommunityBank.com)). Development of an exciting new website is currently underway and expected to launch this summer, but our current site will continue to keep you updated with information about the merger, as well as our products and services.

**Email:** General questions can be emailed to [contact@investorscommunitybank.com](mailto:contact@investorscommunitybank.com). If you have any questions about your account, please contact your banker or use our secure email system from the link on our home page.

**If you are a current customer of The Business Bank, you should have received detailed information in the mail on any changes that might affect your account. You can also find that information [here](#).**

**What is the bank routing and transit number?** The routing number is 075912864

**What are specific transaction deadlines or cut-off times?**

Outgoing Domestic Wires - 3:00 PM

Outgoing Foreign Wires - 3:00 PM

ACH Files Originating - 4:00 PM

Remote Deposit Capture - 4:00 PM

**Will my debit card change?** The Business Bank debit card holders have received new Investors Community Bank debit cards that are EMV chip ready. Please remember to update any automated payments with your new card number.

**Can I still use my old checks?** Although the bank routing number and bank name have changed, you can continue to use your existing checks until ready to place a reorder. Our check printing company has been notified that when an order request comes in with The Business Banks routing number and name, they will automatically reprint it with the ICB routing number and name.

**Will Internet Banking and Bill Pay services change?** Customers who utilize these products have been contacted separately to communication changes in how this transition occurred. If you have any further questions, please contact your business banker.

**Can I keep my same account numbers?** Yes. There are no duplicate account numbers between the merging banks, so you can keep your same account number(s). Statements will continue to be printed the last business day of the month.

**How will the merger affect my ACH transactions?** Direct deposits and automated payments that are set up using a routing number and account number will continue to work. When setting up new transactions or making changes, you will want to use new routing number 075912864.

**What if I have deposits at both banks? Am I still FDIC insured?** Yes. The FDIC has a special rule that says when two banks merge, a customer's deposits will be considered to be separately insured — as if the two banks are still operating separately — for at least six months and possibly longer for certificates of deposit (CDs). With a CD, the FDIC allows the separate deposit insurance coverage to continue until the CD matures, so that the depositor doesn't have to take a penalty for an early withdrawal. It's only when the CD matures — perhaps years into the future — that the depositor may need to consider moving the excess above \$250,000 to another FDIC-insured bank to continue to be fully insured. If the combined balance of all of your deposits at the surviving bank is less than \$250,000, your money would still be fully insured.

**Stay safe! Remember...** Investors Community Bank will never contact you by phone, email or text to ask for any sensitive personal information, account numbers or debit/ATM card information such as your card number or PIN. To stay safe from fraud, do not give out your personal information to anyone.