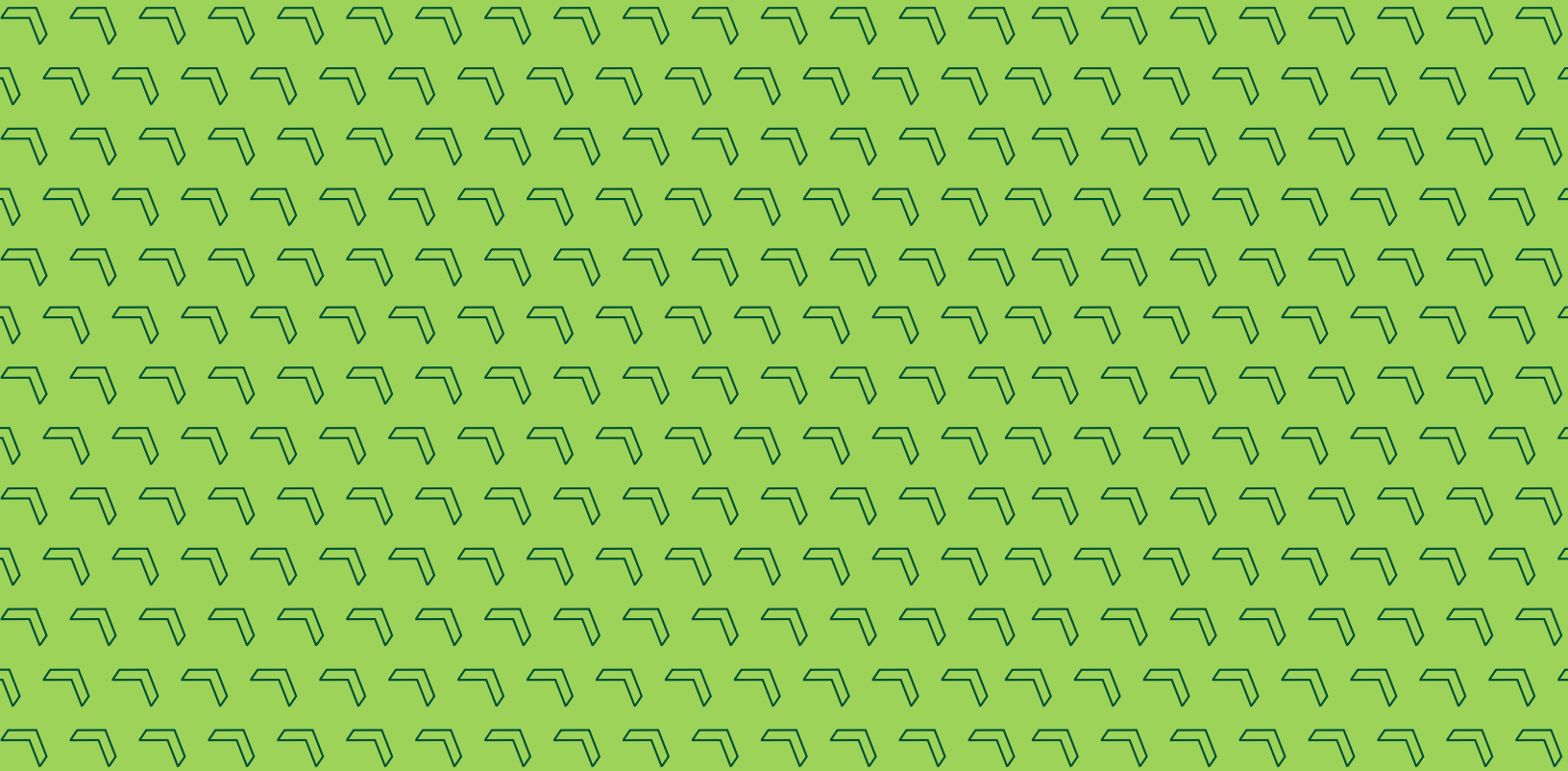




Welcome

Learn more about your transition to LCNB National Bank
and see how we can go **Further Together.**



Your EAGLE.bank account(s) will transition to LCNB National Bank in May 2024. [LCNB.com/WelcomeEagle](https://www.lcnb.com/WelcomeEagle)

A Warm Welcome From LCNB National Bank

Welcome to the LCNB banking family. We're delighted to have you join us as we embark on an exciting journey together. As we recently shared, EAGLE.bank became a part of LCNB National Bank, a federally insured, community financial institution that has served our region since 1877.

Both EAGLE.bank and LCNB have a rich history of providing exceptional personal service to our customers and supporting our communities. By combining our strengths, we can offer a wider selection of products and additional banking resources.

This Welcome Guide explains how your transition to LCNB will take place, shares important details about the conversion of your account(s), and answers many of your questions. Please review this guide and refer to it as often as needed.

Your trust in us is greatly appreciated, and we are dedicated to making your transition to LCNB as smooth as possible. Should you have any questions or need assistance, please don't hesitate to reach out to our locally based Client Care Team at **800-344-2265**.

On behalf of our entire team, welcome to LCNB! We're grateful for your business and we look forward to serving you.

Sincerely,



Eric J. Meilstrup
President and CEO
LCNB National Bank



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Supporting a Smooth Transition



Learn what to expect and what steps you may need to take. This Welcome Guide covers key details about your transition to LCNB National Bank, including:



Information about your deposit account(s) or loan(s) (see pages 07–15)



How to access eBanking – *Online and Mobile Banking* (see page 06)



Important key dates to remember (see below)

KEY DATES

Welcome to LCNB National Bank

You're officially an LCNB customer! If you have any account questions or needs, please contact LCNB. If you use eBanking, you will receive a letter in the mail and/or email in a few weeks containing instructions for accessing your new LCNB account(s).

We will mail you a new LCNB National Bank Debit Mastercard® to replace your existing EAGLE.bank Visa Debit Card by late April to early May 2024, including instructions on how to activate your card.

You may activate your new LCNB National Bank Debit Mastercard on or after **May 20, 2024**. **If you attempt to activate your card prior to this date, you will encounter a failed attempt message.**

If you have not received your new card by May 13, 2024, please reach out to our Bridgetown Office at **513-574-0700**.

Now through 5:00 pm on May 17, 2024

Continue to access your account via EAGLE.bank's Internet Banking and refer any account questions to EAGLE.bank's contact center, which you can reach at **513-574-0700**.

May 17–20, 2024

Your EAGLE.bank account(s) will convert to LCNB accounts. During this time, access to eBanking (formally known as Internet Banking) services will be unavailable. Debit card purchases can be made, but they will not be posted to your account until May 20–21, 2024.

May 20, 2024

Your existing EAGLE.bank Visa Debit Card will be deactivated. At this time you will be able to activate your **new LCNB National Bank Debit Mastercard**.

For branch hours and locations, please see the last two pages of this guide.

QUICK REFERENCE

Call LCNB | 800-344-2265

Local Client Care Center

Mon. – Thurs.: 8:30 am – 5:00 pm
Fri.: 8:30 am – 6:00 pm
Sat.: 8:30 am – 1:00 pm

After-Hours Call Center

Mon. – Thurs.: 5:00 pm – 11:00 pm
Fri.: 6:00 pm – 11:00 pm
Sat.: 1:00 pm – 5:00 pm
Sun.: 9:00 am – 5:00 pm

Bankline Telephone Banking

888-786-5262

Report a Lost or Stolen Card

800-344-2265

Cardholder Services Card Activation

800-290-7893

Website & eBanking

lcnb.com

Mailing Address

P.O. Box 59, Lebanon, OH 45036

LCNB Routing Number

042205708

Going Further Together

At LCNB, you can take advantage of an expanded selection of personal and business products, competitive rates, and the latest banking technology—from a community-centered bank you can count on.



DEEP HISTORY

Founded in 1877, LCNB National Bank is a full-service, Ohio-based bank with a tradition of delivering personalized local service, while actively supporting the communities we call home.



LOCAL PRESENCE

Together with EAGLE.bank, LCNB is ready to serve you at 37 branches across Southwest Ohio, Central Ohio, and Northern Kentucky.



DEPENDABLE BANKING

We take great pride in our relationship-driven approach, as well as our proven track record of financial stability. All deposits at LCNB are federally insured up to FDIC limits.



NATIONWIDE ATMS

Getting cash is easy, no matter where you go. As an LCNB customer, you have access to thousands of surcharge-free ATMs in the MoneyPass® network.



BIG CONVENIENCE

Our secure, highly rated LCNB Mobile Banking App* makes it simple to manage your accounts and move money.



PLANNING & INVESTMENT EXPERTISE

Connect with the experts at LCNB Wealth for access to a full range of trust and investment services, tailored guidance, and unparalleled service.

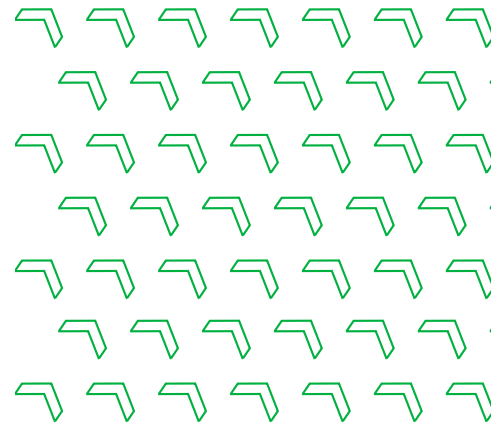


LOCATIONS



Scan the QR code to find a branch near you, or visit lcnb.com/locations.

*Mobile internet data and text message charges may apply. Please contact your mobile service provider for details. Subject to Online Banking Terms and Conditions.





Transition Q&A

We know that moving to LCNB is a significant change. We want to make this transition as easy as possible by providing all the information you need.

General Banking Questions

Q Can I continue to bank at my local branch?

A Yes, and you will continue to see many of the same friendly faces. In addition, you can now bank at dozens of other LCNB branches for your convenience. See the *Locations and Hours* page at the end of the guide.

IMPORTANT NOTE: All EAGLE.bank (new LCNB) locations will be **CLOSED** Saturday, May 18, 2024, to accommodate the account transitions. All locations will reopen on Monday, May 20, 2024, with new hours. (See the *Locations and Hours* page at the end of the guide for new locations and hours.)

Q Does FDIC insurance still apply?

A Yes, your deposits at LCNB National Bank are FDIC-insured to at least \$250,000 per account holder (\$250,000 per IRA plan). If you have questions about the FDIC's coverage limit as it relates to your account conversion, please contact LCNB at **800-344-2265**.

Q Will fees and service charges change?

A There may be some changes to the terms and conditions for your account(s). In all cases, we have selected the account that is most similar to the one that you currently have. You will find that some fees and charges will change, while others may stay the same. We have highlighted how each account works on the next several pages, and you can compare LCNB's service fees with those of EAGLE.bank in the *Understanding Service Fees* section of this guide, or visit lcnb.com/WelcomeEagle and access this guide online.

Q Will Internet Banking change?

A Yes, there will be changes to how you access your account(s), but you can continue to enjoy convenient digital banking tools through **LCNB eBanking**. See the *LCNB eBanking Q&A* section of this guide for more details.

Q Can I still access my account(s) by phone?

A Yes. Sometime on May 20, 2024, you can start to use our free 24-hour automated telephone banking service, Bankline, by calling **888-786-5262**. Also, check our website at lcnb.com frequently for updates.

Q How will this affect my loan?

A Please see the *Details About Your Loan* page of this guide to learn how the transition to LCNB will affect your loan and payments.

Q How will I receive Domestic & International Wires?

A Beginning May 20, 2024, please provide LCNB's routing number (042205708) and your deposit account number to any payor sending you a domestic or international wire.

Q What are my LCNB National Bank Debit Mastercard limits?

A You may use your card and/or PIN to withdraw cash from ATMs that accept the card up to \$500 per limit day and for purchases at merchants that accept the card up to \$2,000 per limit day. A "limit day" is a 24-hour period beginning at 3:00 pm EST.

Q Are LCNB offices open on Saturday?

A For a complete list of LCNB office locations that are open on Saturday, please see the *Locations and Hours* page at the end of the guide. **Please note: Any deposits or loan payments made on a Saturday will be processed on the next business day.**



Deposit Account Questions

Q What will happen to my account(s)?

A Your EAGLE.bank account(s) will be converted to LCNB National Bank account(s) after the close of business on May 17 through May 20, 2024. In most cases, this change will be automatic—you will not have to do anything. This guide includes specific information on the conversion of checking accounts, savings accounts, CDs/IRAs, and loans. Also, for some accounts and products, you will receive additional materials by mail.

Q Will my deposit account numbers change?

A Many account numbers will stay the same for checking accounts, savings accounts, CDs and IRAs. If your account number is a duplicate, you will receive a separate mailing with additional details.

Q How will this transition affect my direct deposits (e.g., payroll, Social Security)?

A Direct deposits and direct debits will continue to be posted to your account(s). LCNB National Bank will notify the originators of the new routing number. Government originators are quick to revise this type of data. Others may not revise the information right away. If we cannot get the originator (such as your employer) to update your routing number, we may ask you to contact them.

Q Will I continue to receive my account statements as usual?

A You will receive a final deposit account statement from EAGLE.bank for all transactions through May 17, 2024. After that, for personal accounts, you will receive checking and savings account statements from LCNB National Bank for your transactions and balances on or about the 15th of every month. Business account statements will process on the last business day of the month.

Q Can I still use my EAGLE.bank Visa Debit Card?

A Yes, you can continue using your EAGLE.bank Visa Debit Card through May 19, 2024, however, **we do recommend having alternative payment plans during the weekend of May 17–20, 2024.**

You will receive a new LCNB National Bank Debit Mastercard by May 20, 2024, along with instructions on how to activate your new card.

Your EAGLE.bank Visa Debit Card will be deactivated on May 20, 2024. We suggest destroying your old debit card for your security.

Q Do I use the same checks I have now?

A Unless your account number has changed, you can continue using your current EAGLE.bank check supply for your deposit account(s), even after your account(s) transfer to LCNB. All new check orders made after May 20, 2024, will show LCNB's name and routing number. When you need to order new personal or business checks, visit **lcnb.com**, select the Personal or Business tab at the top of the webpage, then follow the link under Checking. You may also visit a local branch or call us.

Q What if I want to switch to a different LCNB account?

A Your EAGLE.bank checking or savings account will convert to an LCNB account with similar features. However, if you feel a different LCNB account would be a better fit, our team is happy to help you switch accounts.

Q What if I have other account questions?

A If you don't find the answer to your question here, stop by your local branch or call **800-344-2265**.

LCNB eBanking Q&A

With LCNB eBanking, you can easily pay bills, monitor your account(s), deposit checks, send person-to-person payments, and much more. To help you get started, we've answered some key questions below.

Q How can I access my account(s) through Online Banking?

A Sometime on May 20, 2024, you will be able to log in to eBanking through our website, lcnb.com. If you currently use EAGLE.bank Internet Banking, we will set up a new LCNB eBanking profile for you. By May 20, 2024, you should receive a letter in the mail and/or email that includes login information and instructions. If you don't receive this communication, please contact our Client Care Team at **800-344-2265**.

Q Do I need a new app?

A Yes. Once you are enrolled in LCNB eBanking, you can download the LCNB Mobile Banking App from your app store.*

Q Will my Bill Pay transactions be affected?

A If you currently have saved bill payment payees, scheduled and/or recurring bill payments in your EAGLE.bank Internet Banking, these will transfer to **LCNB eBanking**.

It is recommended to make note of payees from your EAGLE.bank account(s) and any scheduled/recurring bill payments prior to May 13, 2024. Once the account transition has been completed, you may log in to **LCNB eBanking** to verify your payees and payments.

IMPORTANT NOTE: As of **May 13, 2024**, you will **no longer have access** to bill pay through EAGLE.bank's Internet Banking. Previously scheduled payments will continue.

Q Will I still be able to access my eStatement history?

A After May 17, 2024, you will **NOT** be able to access your EAGLE.bank online account statements and other documents through Internet Banking. Please ensure you have downloaded and securely saved any electronic documents from EAGLE.bank that you need before all accounts transfer to LCNB.

Q I have set up recurring online account transfers—will those continue?

A If you currently have internal automatic transfers set up through Internet Banking, you will need to set them up again in LCNB eBanking.

Q What if I need help using LCNB eBanking?

A Check out our eBanking User Guide at lcnb.com/WelcomeEagle. If you have any questions, contact our Client Care Team at **800-344-2265**.

Q Does LCNB have Zelle®, and will I be able to use my existing Zelle?

A As of May 13, 2024, you will no longer have access to Zelle. Any prior scheduled Zelle transfers to be paid before May 17, 2024 will still occur. LCNB does not currently have Zelle. Therefore, you will not have access to the Zelle application or any of the Zelle records previously used. LCNB is actively working to make Zelle available to all customers by the end of 2024.

*Mobile internet data and text message charges may apply. Please contact your mobile service provider for details. Subject to Online Banking Terms and Conditions. Zelle is a registered trademark of Early Warning Services, LLC.

Personal Account Conversion

To make your transition as seamless as possible, we are converting your existing deposit account to the LCNB account that is most similar. Using the chart below, you can see which account your EAGLE.bank personal account will change to. Refer to your EAGLE.bank bank statement to confirm the name of your existing account.

Once you have identified what your account will change to, you can compare your old and new accounts' main features on pages 08–10. Keep in mind, you are welcome to switch to another account if you feel it would better meet your needs.

EAGLE.bank Personal Account	Will Convert to This LCNB Account
e-Access Checking	LCNB Simply Checking (See pg. 08)
Eagle Advantage Checking	Classic 50 Plus Checking (See pg. 08)
Golden Eagle Checking	Classic 50 Plus Checking (See pg. 08)
Eagle Market Advantage Checking	Money Fund Investment (See pg. 09)
Premium Money Market Acct	Money Fund Investment (See pg. 09)
Enterprise Business Checking	Money Fund Super Interest Personal (See pg. 09)
Money Market Deposit Acct	Money Market With Checks (See pg. 09)
Statement Savings	LCNB Statement Savings (See pg. 10)
Passbook Savings	LCNB Statement Savings (See pg. 10)

LCNB also offers a selection of reward accounts—Kasasa Cash, Kasasa Cash Back, and Kasasa Savings—which can provide outstanding earnings when you meet some simple monthly qualifications. Learn more at lcnb.com/checking or lcnb.com/savings.

If you'd like to switch to an account that is different from what we've selected for you, simply visit a branch or contact us at [800-344-2265](tel:800-344-2265).



LCNB Personal Checking Accounts

Below, you can find an overview of your new account's features and compare them with the account(s) you have now. For current rate/Annual Percentage Yield and tiers, please see included rate sheet, visit a branch, or call 800-344-2265.

CHECKING ACCOUNTS

	Current Account	New LCNB Account
	e-Access Checking	LCNB Simply Checking
Monthly Service Charge	\$0	\$0
Min. Balance to Avoid Monthly Service Charge	—	—
Free Items Per Month	Unlimited	Unlimited
Paper Statement Fee	\$0	\$2.75*
Earns Interest	—	—
Sweep Fee to Cover Overdraft (if enrolled)	\$0	\$5 (Per daily sweep)
Number of Free Foreign ATM Fees	5	Unlimited with use of the MoneyPass ATM Network**

	Current Account	Current Account	New LCNB Account
	Eagle Advantage Checking	Golden Eagle Checking	Classic 50 Plus Checking
Monthly Service Charge	\$5	\$0	\$8
Min. Balance to Avoid Monthly Service Charge	\$500	\$0	\$500
Free Items Per Month	Unlimited	Unlimited	Unlimited
Paper Statement Fee	\$0	\$0	\$0
Earns Interest	✓ Tiered (Paid monthly)	✓ Tiered (Paid monthly)	✓ Tiered (Paid monthly)
Sweep Fee to Cover Overdraft (if enrolled)	\$0	\$0	\$5 (Per daily sweep)
Number of Free Foreign ATM Fees	5	5	Unlimited with use of the MoneyPass ATM Network**
Free Checks	—	Free for Life	1 Box of checks per year†

*Waived for EAGLE.bank conversion accounts.

† Customer is responsible for shipping and handling charges.

**LCNB National Bank partners with the MoneyPass® ATM network to provide you with thousands of surcharge-free ATMs.

If you'd like to switch to an account that is different from what we've selected for you, simply visit a branch or contact us at 800-344-2265.

	Current Account	Current Account	New LCNB Account
	Eagle Market Advantage Checking	Premium Money Market Acct	Money Fund Investment
Monthly Service Charge	\$10	\$10	\$10
Min. Balance to Avoid Monthly Service Charge	\$2,500	\$2,500	\$2,500
Free Items Per Month	6	6	Unlimited
Paper Statement Fee	\$0	\$0	\$2.75*
Earns Interest	✓ Tiered (Paid monthly)	✓ Tiered (Paid monthly)	✓ Tiered (Paid monthly)
Sweep Fee to Cover Overdraft (if enrolled)	\$0	\$0	\$5 (Per daily sweep)
Number of Free Foreign ATM Fees	5	5	Unlimited with use of the MoneyPass ATM Network**

	Current Account	New LCNB Account
	Enterprise Business Checking	Money Fund Super Interest Personal
Monthly Service Charge	\$0	\$0
Min. Balance to Avoid Monthly Service Charge	\$0	\$0
Free Items Per Month	Unlimited	Unlimited
Paper Statement Fee	\$0	\$2.75*
Earns Interest	✓ Tiered (Paid monthly)	✓ Tiered (Paid monthly)
Sweep Fee to Cover Overdraft (if enrolled)	\$0	\$5 (Per daily sweep)
Min. Balance to Earn Interest	—	—

	Current Account	New LCNB Account
	Money Market Deposit Acct	Money Market With Checks
Monthly Service Charge	\$10	\$10
Min. Balance to Avoid Monthly Service Charge	\$2,500	\$2,500 Monthly average balance
Paper Statement Fee	\$0	\$2.75*
Free Items Per Month	6	Unlimited
Earns Interest	✓ Tiered (Paid monthly)	✓ Tiered (Paid monthly)
Sweep Fee to Cover Overdraft (if enrolled)	\$0	\$5 (Per daily sweep)
Number of Free Foreign ATM Fees	5	Unlimited with use of the MoneyPass ATM Network**
Free In-Person Withdrawals	✓	✓

*Waived for EAGLE.bank conversion accounts.

**LCNB National Bank partners with the MoneyPass® ATM network to provide you with thousands of surcharge-free ATMs.

LCNB Personal Savings Accounts

Savings accounts are a great way to earn interest on the money you already have. Whether you need to start building an emergency fund or want to save for an upcoming trip, there are multiple benefits to having an LCNB savings account. For current rate/Annual Percentage Yield and tiers, please see included rate sheet, visit a branch, or call 800-344-2265.

SAVINGS ACCOUNTS

	Current Account	Current Account	New LCNB Account
	Statement Savings	Passbook Savings	LCNB Statement Savings
Monthly Service Charge	\$5	\$5	\$3
Min. Balance to Avoid Monthly Service Charge	\$150	\$150	\$100 Monthly Average Balance
Paper Statement Fee	\$0	\$0	\$2.75*
Earns Interest	✓ Tiered (Paid monthly)	✓ Tiered (Paid monthly)	✓ Tiered (Paid monthly)
Free Items Per Month	6	—	Unlimited

*Waived for EAGLE.bank conversion accounts.

Looking for a different way to save?
Check out LCNB National Bank's competitive CD rates.



Scan the QR code, visit one of our offices, or give us a call to learn more.**

**Additional data rates may apply when scanning the QR code.

Business Account Conversion

If you have a business checking or savings account at EAGLE.bank, we will convert it to the LCNB account that most closely matches the features of your existing account. Use the chart below to see which LCNB product your account will convert to. If needed, refer to your EAGLE.bank bank statement to confirm the name of your current account. You can compare your old and new business accounts' main features on pages 12–13.

EAGLE.bank Business Account	Will Convert to This LCNB Account
e-Access Checking	Small Business Checking (See pg. 12)
Eagle Advantage Checking	Business Checking Plus (See pg. 12)
Golden Eagle Checking	Business Checking Plus (See pg. 12)
Enterprise Business Checking	Money Fund Super Interest Business (See pg. 12)
Premium Money Market Acct	Money Fund Investment (See pg. 13)
Money Market Deposit Acct	Business Super Interest (See pg. 13)
Passbook Savings	Business Savings (See pg. 13)
Statement Savings	Business Savings (See pg. 13)



LCNB Business Accounts

Learn about the features and requirements that come with your new business account. Below, you can find an overview of your new account's features and compare them with the account you have now. For current rate/Annual Percentage Yield and tiers, please see included rate sheet, visit a branch, or call **800-344-2265**.

BUSINESS CHECKING ACCOUNTS

	Current Account	New LCNB Account
	e-Access Checking	Small Business Checking
Monthly Service Charge	\$0	\$5*
Min. Balance to Avoid Monthly Service Charge	\$0	\$500
Paper Statement Fee	\$0	\$4*
Free Items Per Month	Unlimited	200
Fee Per Item in Excess	—	\$0.25
Earns Interest	—	—
Sweep Fee to Cover Overdraft (if enrolled)	\$0	\$5 (Per daily sweep)
Number of Free Foreign ATM Fees	5	Unlimited with use of the MoneyPass ATM Network**

	Current Account	Current Account	New LCNB Account
	Eagle Advantage Checking	Golden Eagle Checking	Business Checking Plus
Monthly Service Charge	\$5	\$0	\$8
Min. Balance to Avoid Monthly Service Charge	\$500	\$0	\$1,000
Paper Statement Fee	\$0	\$0	\$4*
Free Items Per Month	Unlimited	Unlimited	40
Fee Per Item in Excess	—	—	\$0.12
Earns Interest	✓ Tiered (Paid monthly)	✓ Tiered (Paid monthly)	✓ Tiered (Paid monthly)
Sweep Fee to Cover Overdraft (if enrolled)	\$0	\$0	\$5 (Per daily sweep)
Number of Free Foreign ATM Fees	5	5	Unlimited with use of the MoneyPass ATM Network**
Free Checks	0	Free for Life	0

	Current Account	New LCNB Account
	Enterprise Business Checking	Money Fund Super Interest Business
Monthly Service Charge	\$0	\$10*
Min. Balance to Avoid Monthly Service Charge	\$0	\$2,500
Paper Statement Fee	\$0	\$4*
Free Items Per Month	Unlimited	Unlimited
Earns Interest	✓ Tiered (Paid monthly)	✓ Tiered (Paid monthly)
Sweep Fee to Cover Overdraft (if enrolled)	\$0	\$5 (Per daily sweep)

	Current Account	New LCNB Account
	Premium Money Market Acct	Money Fund Investment
Monthly Service Charge	\$10	\$10*
Min. Balance to Avoid Monthly Service Charge	\$2,500	\$2,500
Paper Statement Fee	\$0	\$4*
Free Items Per Month	6	Unlimited
Earns Interest	✓ Tiered (Paid monthly)	✓ Tiered (Paid monthly)
Sweep Fee to Cover Overdraft (if enrolled)	\$0	\$5 (Per daily sweep)
Number of Free Foreign ATM Fees	5	Unlimited with use of the MoneyPass ATM Network**

	Current Account	New LCNB Account
	Money Market Deposit Acct	Business Super Interest
Monthly Service Charge	\$10	\$10
Min. Balance to Avoid Monthly Service Charge	\$2,500	\$2,500
Paper Statement Fee	\$0	\$4*
Free Items Per Month	6	Unlimited
Earns Interest	✓ Tiered (Paid monthly)	✓ Tiered (Paid monthly)
Sweep Fee to Cover Overdraft (if enrolled)	\$0	\$5 (Per daily sweep)
Number of Free Foreign ATM Fees	5	Unlimited with use of the MoneyPass ATM Network**

LCNB BUSINESS SAVINGS ACCOUNTS

	Current Account	Current Account	New LCNB Account
	Passbook Savings	Statement Savings	Business Savings
Monthly Service Charge	\$5	\$5	\$3
Min. Balance to Avoid Monthly Service Charge	\$150	\$150	\$100
Paper Statement Fee	\$0	\$0	\$4*
Free Items Per Month	6	6	Unlimited
Earns Interest	✓ Tiered (Paid monthly)	✓ Tiered (Paid monthly)	✓ Tiered (Paid monthly)

*Waived for EAGLE.bank conversion accounts.

**LCNB National Bank partners with the MoneyPass® ATM network to provide you with thousands of surcharge-free ATMs.

Details About Your CD or IRA

At LCNB, your savings have a safe place to grow. Your personal Certificates of Deposit (CDs) or Individual Retirement Accounts (IRAs) will automatically transfer to LCNB on May 17, 2024. To help you know what to expect, here are answers to some common questions.

Q Will I continue to earn the same CD rate?

A Yes, your current CD from EAGLE.bank will continue to earn the same fixed interest rate that was guaranteed when you opened or last renewed your CD. This rate will remain in effect until the CD matures, when we will automatically renew it at the current market rate unless you are otherwise notified. For more information, visit a branch or call **800-344-2265**.

Q Will my CD term change?

A No, your CD will keep its existing maturity date. Ten days before the CD matures, you will receive a notice of renewal for your CD. At that time, you can let the CD automatically renew with the same term at the current market rate, or you can choose to withdraw the funds or reinvest them for a different CD term. Contact our team to learn about our many other CD options and rates, including special promotional CDs.

Q Are my savings FDIC-insured?

A Yes, your deposits are FDIC-insured to at least \$250,000 per account holder (\$250,000 per IRA plan). A personalized report can be created using the FDIC calculator on the FDIC's website at <https://edie.fdic.gov/calculator.html>.

Q How can I get details about my CD?

A You can view your CD or IRA balances via eBanking, and you may also review this information on your LCNB checking or savings account statement(s). If you would like to combine your checking or savings account statement(s), please contact **800-344-2265**.

Q How will my IRA be handled?

A Your current IRA from EAGLE.bank will continue to earn the same fixed interest rate that was guaranteed when you opened or last renewed your IRA. This rate will remain in effect until the IRA matures, when we will automatically renew it at the current market rate unless you are otherwise notified. For more information, visit a branch or call **800-344-2265**.

LCNB National Bank will assume Custodial/Trustee responsibilities for your IRA, and you will receive annual statements itemizing all activity on your account. A separate mailing will be sent to IRA account holders detailing the transfer. Please retain your previous EAGLE.bank IRA statements, along with IRA-related correspondence from LCNB, for your records.

For additional information, visit lcnb.com/WelcomeEagle or contact our Client Care Team at **800-344-2265**.

Details About Your Loan



All loans serviced by EAGLE.bank will continue to be serviced by LCNB National Bank after close of business on May 17, 2024. If you have questions or concerns not answered below, please contact our loan servicing department at **800-344-2265 ext. 51300**.

HOW WILL THIS TRANSITION AFFECT MY LOAN?

Automated payments or payments from a computerized bill payment arrangement should continue to function as they have with EAGLE.bank. If your payment was automatically deducted from an EAGLE.bank account, your payment will continue as it did previously.

Please note: Your end-of-year tax information will be provided to you by LCNB National Bank.

HOME LOANS

By now you should have received a letter in the mail called a “Hello/Goodbye” letter. The heading on the letter reads NOTICE OF SERVICING TRANSFER. This letter is a requirement by law and is simply to inform you that your payments need to be sent to a new address, as well as the timing of when you need to begin sending payments to that new address.

Please note: Payments can also be accepted at any LCNB office beginning May 20, 2024. If you have questions after reading the “Hello/Goodbye” letter, you may call the LCNB loan servicing department at **800-344-2265 ext. 51300**. We will be glad to assist you.

COMMERCIAL LOANS

Commercial loans will remain unchanged. Our LCNB Loan Officers will continue to service your account(s). We are here to help you with even more tools than previously offered. Contact our office to see what LCNB can do for you.

HOME EQUITY LOANS AND LINES OF CREDIT (HELOC)

If you have a Home Equity Loan or HELOC account and have not received a letter titled “NOTICE OF CHANGE OF OWNERSHIP” by May 17, 2024, please contact loan servicing at **800-344-2265 ext. 51300**.

Clients with a HELOC, please continue to use your current checks until May 17, 2024. After this date, please destroy old checks. **You may begin to use new checks for your HELOC account you received from LCNB beginning May 20, 2024.** If you have not received your new checks for your HELOC account by May 15, 2024, please contact the LCNB loan servicing department at **800-344-2265 ext. 51300**.

Also, starting May 20, 2024, if you were signed up and able to view your HELOC account via Internet Banking with EAGLE.bank, you will be set up with an LCNB eBanking profile. Please reference the LCNB eBanking Q&A section of this guide for more information regarding eBanking services and downloading the LCNB Mobile Banking App.*

Please note: After the conversion, all loan statements will be sent via United States Postal Service by LCNB National Bank. LCNB is actively working to make eStatements available to all loan customers in the future.

*Mobile internet data and text message charges may apply. Please contact your mobile service provider for details. Subject to Online Banking Terms and Conditions.

Understanding Service Fees

We want you to be well informed about any fees that may be associated with your new banking services. Use this chart to understand how your LCNB service fees may differ from EAGLE.bank's service fees.

Transaction Type	EAGLE.bank	LCNB
eBanking*(Online/Mobile Banking)	Free	Free
Mobile Deposit*	Free	Free
Bill Pay		
Personal & Non-Corporate	Free	Free
Corporate Accounts	Free	\$0.50
Cashier's Checks	N/A	\$4.00
Child Support	N/A	\$5.00
Domestic Wire		
Incoming	\$20.00	\$10.00
Outgoing	\$20.00	\$25.00
International Wire		
Incoming	—	\$15.00
Outgoing	—	\$45.00
Coin Machine Services	—	Free for customers. Non-customers: 1% of coin run, \$5 minimum charge.
NSF Paid (Overdraft) Non-Sufficient Funds, Paid Item Fee	\$25.00	\$25.00
NSF Returned Non-Sufficient Funds, Returned Item Fee	\$25.00	\$25.00
Stop Payment	\$10.00	\$35.00
Item Deposited, Returned (chargeback)	\$25.00	\$10.00
New Account Closing Fee Any account closed within 180 days of opening is subject to a \$25 service charge at LCNB.	\$10.00 within 90 days	\$25.00
Collections Per item fee for handling incoming collections.	—	\$20.00
Redemption of Municipal Bonds or Coupon	—	\$5.00
Rejected Check Checks rejected in our machines which were not ordered through our approved provider will incur a per item fee. 30-day notice will be given prior to allow time for you to correct your check supply.	—	\$1.00

Transaction Type	EAGLE.bank	LCNB
Return Mail If the bank receives statements or notices returned from the post office due to a change of address, the bank will make every effort to contact you to verify the new address. If we are unsuccessful in contacting you via phone or in writing, we will assess a \$5 fee for each piece of mail returned.	—	\$5.00
Dormant Account Monthly fee if balance is less than \$100. Notice will be mailed 60 days prior to dormant status.	—	\$5.00
Account Transfers		
Bankline Telephone Banking	Free	Free
eBanking* (Online/Mobile Banking)	Free	Free
Transfer via Client Care	Free	\$1.00
Garnishment	\$50.00	\$80.00
Tax Levy	\$50.00	\$80.00
Escheatment Fee	—	—
Account Research	\$30.00	\$25.00
Per page	\$1.00	\$0.25
Per hour	—	\$25.00 (\$10 minimum)
Statement Reprint	\$2.00 per page	\$10.00 minimum
Special Handling Fee	—	\$25.00
Signature Guarantee	—	Free for customers. Not available for non-customers.
LCNB Debit Mastercard® & ATM Fees		
Use of LCNB National Bank or Participating MoneyPass Network ATMs	—	Free
Use of Non-LCNB National Bank or Non-Participating MoneyPass Network ATMs	—	\$2.00
Replacement Card First replacement is free.	\$15.00	\$10.00
False Dispute This fee may be assessed if you submit a claim of an unauthorized charge to your account and during the investigative period covered under Reg E we determine that the charge was previously authorized or terms & conditions of the merchant were not followed as agreed.	—	\$25.00
International Service Assessment Fee for Multi-Currency POS/ATM Transactions	1% of transaction amount	3% of transaction amount
Money Order	\$2.00	N/A
Money Order – Stop Pay	\$10.00	N/A
Certified Check	\$25.00	N/A

*Mobile internet data and text message charges may apply.
Please contact your mobile service provider for details.
Subject to Online Banking Terms and Conditions.

Notes and Disclosures for

Business & Personal Checking
Small Business Checking
Non-Profit Associations Accounts

Non-Profit Limited Checking
Interest Bearing Checking

1. For all LCNB checking accounts, special service charges may apply; e.g., stop payments, NSF's, etc. Any account closed by the account holder within 180 days of opening is subject to a \$25 service charge.

2. The current APY (Annual Percentage Yield) and interest rate are included on a separate rate sheet. Current rate sheets are available at all of our locations. The rate is based on a 365-day year. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest is compounded monthly and paid monthly on the day the statement cycles.

Funds Availability Policy Disclosure for Deposit Accounts:

3. Our policy is to make funds from your deposit available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. At that time, you may withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 5:00 p.m. Monday-Thursday, and 6:00 p.m. Friday, we will consider that day to be the day of your deposit. However, if you make a deposit after those hours, we will consider that deposit made on the next business day. In some cases, we will not make all of the funds you deposit by check available at the times shown above. Depending on the check you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$225 of your deposit will be available on the next business day. If we are not going to make all of the funds from your deposit available on the next business day, we will notify you at the time you make your deposit. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

LONGER DELAYS MAY APPLY: Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposited will not be paid.
- A check you deposited was previously returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- The checks you deposited on this day exceed \$5,525.
- An emergency, such as failure of communications or computer equipment, has occurred.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 7th business day after the day of your deposit.

ACCOUNTS NOT GOVERNED BY REGULATION CC:
Money Fund, Savings, Club Accounts, Certificate of Deposit or IRA Certificate of Deposit.

4. Usage of LCNB or MoneyPass® ATMs will result in no charge to you. When you use your card at other machines and it results in a debit to your account, a \$2.00 service fee will be charged. This transaction fee will be posted separately on your monthly statement. You may be charged a surcharge by another bank when using your LCNB Debit Mastercard® at their ATM. For more information on participating MoneyPass® ATMs, visit www.moneypass.com. An International Service Assessment Fee for multi-currency POS/ATM transactions will be 3% of the transaction amount.

5. This account automatically becomes dormant after two years of no customer-initiated activity. If the account becomes dormant, a \$5.00 nonrefundable monthly fee will apply if your balance is less than \$100. For your protection a "Dormant Account Reactivation Request" form must be completed, along with a valid ID and a transaction, to allow the reactivation of a dormant account.

Notes and Disclosures for

Business & Personal Savings
UTMA Savings
Business Money Market Accounts

IRA Certificate of Deposit
Certificate of Deposit
Club Accounts

1. The current APY (Annual Percentage Yield) and interest rate are included on a separate rate sheet. Current rate sheets are available at all of our locations. The interest rate is based on a 365-day year. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Statement Savings, Money Market, and Money Fund interest is compounded and paid monthly on the day of the statement cycle. Market Savings Account interest is compounded daily and paid monthly on the date of the statement cycle. If you close your Statement or Market Savings account before interest is credited, you will receive the accrued interest. The Variable Rate IRA CD is based on the 182-day U.S. Treasury Bill rate for the last auction prior to the 20th of March, June, September, and December and will be adjusted quarterly as of the 1st of April, July, October, and January. Club account interest is paid at maturity. Withdrawal from this account immediately closes it and discontinues the program. If you close your Club Account before its maturity, you will not receive the accrued interest.

2. This account automatically becomes dormant after two years of no customer-initiated activity. If the account becomes dormant, a \$5.00 nonrefundable monthly fee will apply if your balance is less than \$100. For your protection a "Dormant Account Reactivation Request" form must be completed, along with a valid ID and a transaction, to allow the reactivation of a dormant account.

3. On CDs, a withdrawal of funds prior to maturity may result in a penalty in the amount equal to interest earned on the amount withdrawn (for seven days to up to but not including six months CDs), six months interest on amount withdrawn (for six up to but not including 24 months CDs), and 12 months interest on the amount withdrawn (for over 24 months or longer CDs). A \$25 processing fee may also be assessed for early withdrawals.

On IRAs, a withdrawal of funds prior to maturity may result in a six-month interest penalty on the amount withdrawn if the customer is under the age of 59 ½ and

the account is not in a maturity period. No penalty will be charged if the customer is over 59 ½ years old regardless of the maturity date. A \$25 processing fee may also be assessed for early withdrawals. Other rules regarding IRA withdrawals are disclosed on a separate sheet.

4. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that your deposit is, the availability of funds could be delayed up to 10 business days after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice the day after we receive your deposit.

5. Usage of LCNB or MoneyPass® Network ATMs will result in no charge to you. When you use your card at other machines and it results in a debit to your account, a \$2.00 service fee will be charged. This transaction fee will be posted separately on your monthly statement. You may be charged a surcharge by another bank when using your LCNB Debit Mastercard® at their ATM. For more information on participating MoneyPass® ATMs, visit www.moneypass.com. An International Service Assessment Fee for multi-currency POS/ATM transactions will be 3% of the transaction amount.

6. For all LCNB savings accounts, special service charges may apply. Any account closed by an account holder within 180 days of opening is subject to a \$25 service charge.

Locations and Hours

New hours begin May 20, 2024 • Numbers listed next to the office name correspond with the location map on the next page.

BOONE COUNTY

- 1 **Florence Office***[†]
6890 Dixie Hwy.
Florence, Kentucky 41042

BUTLER COUNTY

- 2 **Fairfield Office***
765 Nilles Rd.
Fairfield, Ohio 45014
- 3 **Hamilton Office**
794 NW Washington Blvd.
Hamilton, Ohio 45013
- 4 **Middletown Office**
4441 Marie Dr.
Middletown, Ohio 45044
- 5 **Monroe Office***
101 Clarence F. Warner Dr.
Monroe, Ohio 45050
- 6 **Oxford Office***
30 West Park Pl.
Oxford, Ohio 45056

CLERMONT COUNTY

- 7 **Goshen Office**
6726 Dick Flynn Blvd.
(St. Rte. 28 & 132)
Goshen, Ohio 45122

CLINTON COUNTY

- 8 **Wilmington Office**
1243 Rombach Ave.
Wilmington, Ohio 45177

FAYETTE COUNTY

- 9 **Washington Court House Office***
100 Crossings Dr.
Washington Court House,
Ohio 43160

FRANKLIN COUNTY

- 10 **Worthington Office***[†]
6877 N. High St.
Worthington, Ohio 43085

HAMILTON COUNTY

- 11 **Anderson Office**
1270 Nagel Rd.
Cincinnati, Ohio 45255
- 12 **Bridgetown Office**
6415 Bridgetown Rd.
Cincinnati, Ohio 45248
- 13 **Delhi Office**
5681 Rapid Run
Cincinnati, Ohio 45238
- 14 **Dent Office***
6581 Harrison Ave.
Cincinnati, Ohio 45247
- 15 **Hyde Park Office***[†]
3420 Edwards Rd.
Cincinnati, Ohio 45208
- 16 **Loveland Office***
500 Loveland-Madeira Rd.
Loveland, Ohio 45140
- 17 **Miami Heights Office**
7553 Bridgetown Rd.
Cincinnati, Ohio 45248
- 18 **Price Hill Office***
4310 Glenway Ave.
Cincinnati, Ohio 45205

MONTGOMERY COUNTY

- 19 **Brookville Office**
225 W. Upper Lewisburg
Salem Rd.
Brookville, Ohio 45309
- 20 **Centerville Office***
9605 Dayton-Lebanon Pike
(St. Rte. 48)
Centerville, Ohio 45458
- 21 **Oakwood Office***
2705 Far Hills Ave.
Dayton, Ohio 45419

PREBLE COUNTY

- 22 **Barron Street Office**
1697 North Barron St.
Eaton, Ohio 45320
- 23 **Eaton Office**
110 West Main St.
Eaton, Ohio 45320
- 24 **Lewisburg Office***
522 South Commerce St.
Lewisburg, Ohio 45338

ROSS COUNTY

- 25 **Chillicothe Office***
33 West Main St.
Chillicothe, Ohio 45601
- 26 **Frankfort Office**
1 North Main St.
Frankfort, Ohio 45628
- 27 **Western Avenue Office**
1006 Western Ave.
Chillicothe, Ohio 45601

WARREN COUNTY

- 28 **Main Office***
2 N. Broadway St.
Lebanon, Ohio 45036
- 29 **Lebanon Auto Drive-Thru**
35 N. Mechanic St.
Lebanon, Ohio 45036
- 30 **Columbus Avenue Office**
730 Columbus Ave.
Lebanon, Ohio 45036
- 31 **Maineville Office**
7795 South St. Rte. 48
Maineville, Ohio 45039
- 32 **Mason Office**
1050 Reading Rd.
(U.S. Rte. 42)
Mason, Ohio 45040
- 33 **Roachester/
Morrow Office***
6123 East U.S. 22 & 3
Morrow, Ohio 45152
- 34 **South Lebanon Office**
603 Corwin Nixon Blvd.
South Lebanon, Ohio 45065
- 35 **Springboro/Franklin Office**
525 West Central Ave.
(St. Rte. 73)
Springboro, Ohio 45066
- 36 **Waynesville Office**
9 N. Main St.
Waynesville, Ohio 45068
- 37 **Union Village Office***
3855 Lower Market St.
Lebanon, Ohio 45036
(Closed daily from
11:00 – 11:30 am)

BANKING HOURS

All Locations

Mon. – Thurs.: 9:00 am – 5:00 pm
Fri.: 9:00 am – 6:00 pm
Sat.: 9:00 am – 1:00 pm
Drive-Thru open Mon. – Sat. at 8:30 am

Worthington Office

Mon. – Fri.: 9:00 am – 4:00 pm
Sat.: Closed

OFFICES AND BRANCHES CLOSED SATURDAY

Centerville _____ Chillicothe _____ Dent
Fairfield _____ Florence _____ Hyde Park
Lewisburg _____ Loveland _____ Main Office
Monroe _____ Oakwood _____ Oxford
Price Hill _____ Roachester _____ Union Village
Washington Court House _____ Worthington

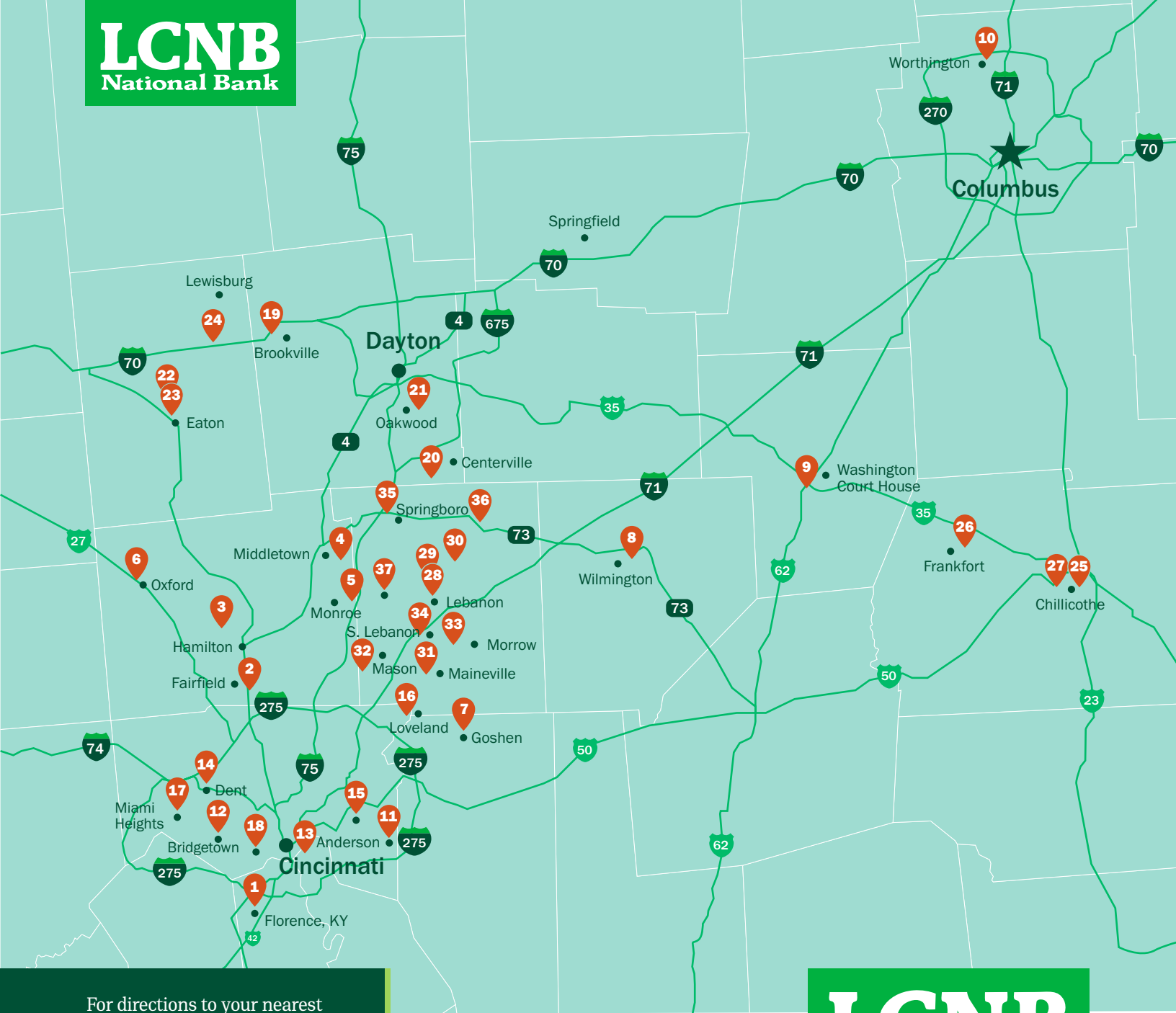
Please note: Any deposits or loan payments made on a Saturday in an LCNB branch will be processed the next business day.

*Office Closed on Saturday.

[†]No ATM on site.

LCNB has partnered with MoneyPass® to provide you with a surcharge-free nationwide ATM Network.

Visit MoneyPass.com at any time to find your nearest no-fee ATM.



For directions to your nearest branch, visit lcnb.com/locations.

Refer to the previous page for location key to the map above.

Welcome EAGLE.bank Customers

lcnb.com/WelcomeEagle

Find Us on Social



Included in this mailing are LCNB's Account Terms and Conditions, Rate Sheet, as well as our Privacy Notice. LCNB National Bank NMLS# 403521. All loans are subject to credit approval. Mastercard® is a registered trademark of Mastercard International Incorporated. Zelle is a registered trademark of Early Warning Services, LLC.





lcnb.com/WelcomeEagle