

Your roadmap to  
comprehensive services with

*People's* BANK



**Willamette**  
Community Bank

The journey to financial success begins here.

[willamettecommunitybank.com](http://willamettecommunitybank.com)



# PURPOSE OF THIS GUIDEBOOK

People's Bank of Commerce and Willamette Community Bank have now merged together as one organization, and we're excited to share information about what this means for you. As we bring our two organizations together, we consider the road ahead of us like beginning a family road trip to a beautiful, new destination.

We hope this guide will give you all the directions you need to feel comfortable with the ride along the way. Throughout this guide, we will refer to our combined bank as "the bank".

We've created this guidebook to help you understand the products and services now available to you and how your current banking accounts and services will be affected. Inside, you'll find directions to help you navigate any and all changes to your accounts including:

- Information on the conversion of checking accounts, savings accounts, debit cards, loans, online banking, and more
- Descriptions of all the products and services now available to you as part of our new combined institution
- Details about the terms and conditions of our accounts

## ⑦ Why do I need this information?

It's very important you know what will happen to your accounts. Your Willamette Community Bank accounts will automatically convert to our new system on **September 27th, 2021**. In most cases, this change will be automated, and while most of the changes will be done behind the scenes, there may be some changes that require action from you. Those actions are identified in this guide.

## ⑦ Can I make changes to my accounts?

If you have a Willamette Community Bank checking and/or savings account, a new checking and/or savings account with comparable features has been carefully chosen for you. If you would like a different checking and/or savings account than the one we pre-selected, you may change to an account of your choosing beginning **Monday, September 27th, 2021**.

## ⑦ Who can answer specific questions I have?

Our team members are standing by ready to assist you! Simply give us a call at **541-926-9000**. Best of all, we don't believe in automated call centers, so your call will be answered by a real person. We will be extending our hours for you to call in with your questions during the first week of conversion. During the week of **September 27th, 2021**, our customer service team members will be available by phone **Monday through Friday** between the hours of **7:00 a.m. PDT and 7:00 p.m. PDT**, **Saturday through Sunday** between the hours of **10:00 a.m. PDT and 4:00 p.m. PDT**.



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# INTRODUCING WILLAMETTE COMMUNITY BANK, A DIVISION OF PEOPLE'S BANK

## It all started with a straightforward vision.

Growing communities should have access to financial services from a local bank with local decision making by people who live and work in the communities they serve.

In 1996, two senior management bankers with diverse banking backgrounds seized an opportunity to offer a community bank in southern Oregon. Ken Trautman and Mike Sickels recognized the possibilities of filling a need that was being lost during the common trend of megabank mergers.

Committed to the philosophy of providing superior, local customer service to the people and businesses of the Rogue Valley, Ken and Mike enlisted the support of a robust Board of Directors who worked tirelessly to create a community bank that was dedicated to their local economy and residents. People's Bank of Commerce has proudly served the southern Oregon region since 1998.

Likewise, in 2003, Willamette Community Bank was founded by a group of community leaders that knew the importance of having a local institution to ensure the growth and vitality of the immediate and surrounding areas in which they live. Over the past 17 years, the bank has become a resilient partner and supporter of the mid-Willamette Valley community.

Over time, our personal and business lives have become more sophisticated. Today's consumers require easier access to their accounts and new technologies to perform transactions in the marketplace. Modern advancements also mean we need to use more innovative techniques in making loan decisions and have different types of loan and credit products available for our clients. By bringing our two institutions together, we can deliver the products and services that our communities need to thrive and succeed.

Willamette River, OR

## We're all about commitment to our communities.

Now, People's Bank of Commerce and Willamette Community Bank have combined their organizations to provide local businesses and consumers with more choices for financial services that will enhance their lives. With a stronger overall team of employees, a greater pool of resources, and a dedicated Board of Directors, Willamette Community Bank, a division of People's Bank, will provide you the best financial services possible to meet your personal and business needs.

In the years to come, we are committed to providing all of our communities with the same high level of service our clients have come to expect from us. We are excited that you will join us on this journey.

Put your seat belts on and get ready for an amazing ride to a wonderful new destination.







PERSONAL BANKING



## Personal Checking Accounts

Your current checking account with Willamette Community Bank will change. We have reviewed all of the checking accounts and pre-selected the account we feel will be the closest match for you. Detailed information about all the checking account options available can be found below.

YOUR CURRENT CHECKING ACCOUNT	YOUR NEW CHECKING ACCOUNT
Community Checking	Freedom Checking
Business Partner Checking	
Personal Balance Checking	
Free Checking	
Personal Interest Checking	
Classic 50+ Interest Checking	People's Choice Checking

## Features and Benefits of Personal Checking Accounts

	Freedom Checking	People's Choice Checking	Checking Plus	Elite Personal Checking
Amount needed to open account	\$100	\$100	\$100	\$100
Minimum average monthly balance required to avoid service fee	N/A	\$1,500	\$10,000 combined <sup>1</sup> between checking and savings accounts	\$25,000 combined <sup>1</sup> between checking and savings accounts
Monthly service fee	\$5	\$10 if you use online banking & eStatements or \$12 if you receive paper statements	\$12 if you use online banking & eStatements or \$14 if you receive paper statements	\$20
Alternative method to avoid monthly service fee	Use online banking with eStatements and one of the following: (1) receive direct deposits, or (2) perform at least 10 electronic debit transactions per statement cycle	*Account holders who are age 62 or older are not charged a monthly account fee	N/A	N/A
Interest earned on account	No	No	Variable rate compounded daily and credited to account monthly when the entire balance is \$500 or more	Variable, 4-Tiered rate compounded daily and credited to account monthly
Checks	Price varies by style	Price varies by style	\$10.00 discount on check printing	Free standard checks or 50% discount on other styles
Bill Pay	Inactive fee of \$5/ cycle if no activity for 2 consecutive cycles; \$.50/ payment after 20 in one month	Inactive fee of \$5/ cycle if no activity for 2 consecutive cycles; \$.50/ payment after 20 in one month	Inactive fee of \$5/ cycle if no activity for 2 consecutive cycles; \$.50/ payment after 20 in one month	Inactive fee of \$5/ cycle if no activity for 2 consecutive cycles; \$.50/ payment after 20 in one month

<sup>1</sup> To calculate your combined balance, we will add the current balances of your other deposit accounts (checking and savings) as of the business day preceding the last day of each statement cycle.

\* Current account holders who are age 50 or older that convert from a Classic 50+ Interest Classic to the People's Choice Checking will be grandfathered in upon conversion and will not be charged a monthly account fee.





## Money Market Accounts

Your current money market account with Willamette Community Bank will change. We’ve reviewed all of the money market accounts and pre-selected the account we feel will be the closest match for you. Detailed information about all the money market account options available can be found below.

YOUR CURRENT MONEY MARKET ACCOUNT	YOUR NEW MONEY MARKET ACCOUNT
Personal Money Market	Personal Money Market
Premier Money Market	

## Features and Benefits of Personal Money Market Accounts

	Personal Money Market
Amount needed to open an account	\$100
Minimum average monthly balance required to avoid service fee	\$1,000
Monthly service fee	\$10
Interest earned on account	Variable, 5-Tiered rate compounded daily and credited to account monthly
Excessive withdrawal fee*	\$10 fee for each transfer or withdrawal after six (6) in a month.
Statement or notices	Monthly statements

\*During each statement cycle, you may make up to six (6) preauthorized, automatic, telephonic, or Internet transfers, or withdrawals by check, draft, debit card, or similar order from these accounts to another of yours or to a third party. There are no limitations on ATM or in-person withdrawals or requests for transfers or withdrawals made by mail or messenger.



## Personal Savings Accounts

Your current savings with Willamette Community Bank will change. We've reviewed all of the savings accounts and pre-selected the account we feel will be the closest match for you. Detailed information about all the savings account options available can be found below.

YOUR CURRENT SAVINGS ACCOUNT	YOUR NEW SAVINGS ACCOUNT
Personal Savings	Personal Savings
Minor Savings	
Young Investor Savings	

## Features and Benefits of Personal Savings Accounts

	Personal Savings Account	First-Time Home Buyer Savings
Amount needed to open an account	\$100	\$100
Minimum average monthly balance required to avoid service fee	\$200	\$200
Monthly service fee	\$3	\$3
Alternative method to avoid monthly service fee	Minors under 18 years of age and persons age 50 and older are not charged the monthly fee	N/A
Interest earned on account	Variable rate compounded daily and credited to account monthly	Variable, 2-Tiered rate compounded daily and credited to account monthly
Excessive withdrawal fee*	\$10 fee for each transfer or withdrawal after six (6) in a calendar month	\$10 fee for each transfer or withdrawal after six (6) in a calendar month
Statement or notices	Quarterly statements**	Quarterly statements**
Other Information	Once a minor turns 18 years of age the alternative method to avoid monthly fees no longer applies	All funds withdrawn must be eligible expenses or tax penalties may apply. Consult your tax advisor.

\*During each calendar month, you may make up to six (6) preauthorized, automatic, telephonic, or Internet transfers, or withdrawals by check, draft, debit card, or similar order from these accounts to another of yours or to a third party. There are no limitations on ATM or in-person withdrawals or requests for transfers or withdrawals made by mail or messenger.

\*\*If account statement is combined with checking account or if an electronic funds transfer occurs in any month, account statement will be provided monthly.



## Important Information about your Banking Services

### FDIC Insurance

Your account will continue to be protected by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per depositor for each account ownership category as defined by the FDIC.

For more information: <https://www.fdic.gov/deposit/deposits>

Your transferred deposits are separately insured from any accounts you may already have at People's Bank of Commerce for at least six months after the date of the merger (through **September 1st, 2021**). This grace period gives you a chance to restructure your accounts, if necessary, to make sure you have 100% FDIC coverage.

Certificates of Deposit (CDs) transferred to the new combined bank are separately insured until the earliest maturity date after the end of the six-month grace period. Certificate of Deposits (CDs) that mature during the six-month grace period and are renewed for the same term in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month grace period. If a Certificate of Deposit (CD) matures during the six-month grace period and is renewed on any other basis, it is separately insured only until the end of the six-month grace period.

### Account Statements

If you currently receive your account statements electronically (eStatements) your September 2021 statement will be paper and sent to your address on file. If you currently have a savings or certificate of deposit (CD) account, you will receive a paper statement for the current period with transactions up to September 24, 2021. Any statements after conversion will resume to your previous statement preference.

## Online Banking - Personal and Small Business

If you currently use personal online banking with Willamette Community Bank, all transferring accounts will automatically appear when we convert to our new system. The new online banking platform will become available at **6 a.m. PDT on Monday, September 27th, 2021**.

### Accessing your account

- Your username to access the new online platform will be the same as your current Willamette Community Bank online login ID.
- You will use a temporary password upon first signing into the new platform which will be your username + last 4 digits of your social security number or TIN. For example, if your username now is WCBOnlineBanking and your social security number ends in 1234 your username to log in would be WCBOnlineBanking and your password would be **WCBOnlineBanking1234**.
- Once you enter the appropriate information, you will be prompted to change your password and set up three security questions.
- The password must be at least 10 characters long with an uppercase letter, lowercase letter, a special character, and a number.

### Important information about access to Online Banking during the conversion

- Access to online banking including account transfers will continue until **4 p.m. PDT on Friday, September 24, 2021**.
- Payments through Bill Pay may be scheduled until **6 a.m. PDT on Monday, September 20th, 2021**. Any payments scheduled through **September 23rd, 2021**, will be processed normally.
- Online banking access will be reduced to inquiry mode only while we work to convert our systems over the last weekend in **September 2021**. Full access to the new online banking platform will be available at **6 a.m. PDT on Monday, September 27th, 2021**.



## Important Information about Online Banking

### What will stay the same?

- Accounts you have access to now will convert; however, access to these accounts after the system update is dependent upon your account relationship (owner, signer, etc.) and the verified Tax Identification Number on each account. If you do not see an account after conversion, please contact your local branch for assistance.
- As long as you are set up to receive electronic statements, initially, six months of your checking and savings electronic statements will convert over to our new system. By the end of the year, 2021, 12 months of statements will be available. When accessing your electronic statements, you will be prompted to accept the new terms and conditions.
- Account history will convert over with the system update, however, images will not be available. We will be able to provide you with any check copies you request.

### What will change?

Visually your new digital banking experience will change, and you will be able to do a few more things with your account than before, such as P2P (Person to Person Payment System), external transfers, debit card maintenance, and access to Mobile Wallet.

The following features will NOT automatically transfer with our system changes:

- Account Alerts will not convert and can be re-established after conversion.
- Account nicknames will not convert and can be re-established after conversion.
- Scheduled account transfers in online banking will not convert and can be re-established after conversion.

Dexter Reservoir, OR





## How to use Online Banking

### First time login steps

1. The morning of **Monday, September 27th** or after, visit [willamettecommunitybank.com](https://www.peoplesbank.bank/resources/wcb-roadmap). You'll notice our URL has changed to <https://www.peoplesbank.bank/resources/wcb-roadmap>
2. Enter your existing Willamette Community Bank online banking login ID in the "Username" box
3. Enter your temporary password (your existing Willamette Community Bank login ID + the last four digits of your social security number or TIN)
4. You will be prompted to review and accept the terms and conditions. Click "See the Terms and Conditions" to review; click "I Accept" to continue.
5. You will be prompted to change your password and set up three security questions. Password requirements include at least 10 characters in length with an uppercase letter, lowercase letter, a special character, and number.

### After first time login steps

1. For future logins, visit [willamettecommunitybank.com](https://www.willamettecommunitybank.com).
2. You will see the login box on the landing page. Enter your username and password then click "Continue".

### Logging off

Logging off online banking will help keep your financial information safe and secure. We recommend clicking "Logout" when you are finished with your online banking session. The "Logout" button can be found within the menu bar at the bottom of the listed options.

Hills Creek Reservoir (Kitson Spring Road), OR





## Online Bill Pay

There is no monthly charge to use Online Bill Pay as long as one transaction (but no more than 20) is processed per statement cycle. When paying a bill online, please note that funds are withdrawn from your account on the date you choose to set up the bill payment to process.

### Payees

Most payees will automatically transfer to the new platform. You will need to manually add any payees that do not automatically transfer to your new online banking profile. Please note that as of **6 a.m. PDT on September 20th, 2021**, the ability to access Online Bill Pay will no longer be available until conversion is complete on **Monday, September 27th, 2021**.

### Payments

Most established recurring payments will automatically transfer to the new platform. You will need to manually add any scheduled or recurring payments that do not automatically transfer to your new online banking profile. Bill Payment history will **NOT** be transferred with the system conversion.

**We recommend you download/print a copy of your payees and payments/payment history from your Willamette Community Bank online banking system before Monday, September 20th, 2021.**

**We recommend you download/print any statements and check copies you may need access to from your Willamette Community Bank online banking system before Friday, September 24th, 2021.**

**For quarterly tax filing purposes, we recommend you download/print all information needed to file your quarterly tax return before Friday, September 24th, 2021 as there may be delays in retrieving the information after conversion.**



Hills Creek Lake, OR

## Mobile Banking

As of **11:00 a.m. PDT on September 24th, 2021**, mobile deposits will no longer be available. The existing mobile app will be in inquiry mode only as of **4:00 p.m. PDT on September 24th, 2021**.

### Download the new Mobile App

On **September 27th, 2021**, delete your existing Willamette Community Bank mobile app. From there, go to your App Store and search for our new app by typing in Willamette Community Bank. There is no charge to install or use our mobile banking app. **NOTE: The new app will not be functional until September 27th, 2021. Searches before that date will show the current mobile banking app which will be inactive as of September 27th, 2021.** With convenient features like mobile check deposit, account management, internal transfers, P2P and external transfers, debit card maintenance, and more, we've put banking at your fingertips.

### Login Instructions

Before you log in to Mobile Banking for the first time on or after **September 27th, 2021**, you must complete the first-time login process for online banking which can be done either through the mobile app or at [willamettecommunitybank.com](http://willamettecommunitybank.com) (see instructions on page 9). Once you've established your new login credentials, simply use those to log in to the mobile app. You will also be prompted to complete access authentication steps to verify your identity.





BUSINESS BANKING



## Business Checking Accounts

Your current business checking account with Willamette Community Bank will change. We've reviewed all of the business checking accounts and pre-selected the account we feel will be the closest match for you. Detailed information about all of the business checking account options available can be found below.

YOUR CURRENT BUSINESS CHECKING ACCOUNT	YOUR NEW BUSINESS CHECKING ACCOUNT
Community Business Checking	Small Business Freedom Checking
Small Business Checking	Business Basic Checking
Premium Business Checking	Business Plus
Business Interest Checking	IOLTA Checking (no changes to this account)
IOLTA Checking	Account Analysis
Business Account Analysis	

## Features and Benefits of Business Checking Accounts

	Small Business Freedom Checking	Business Basic Checking	Business Plus Checking	Business Elite Checking	Account Analysis
Amount needed to open account	\$100	\$100	\$100	\$100	\$100
Minimum average monthly balance required to avoid service fee	\$1,000	\$2,500	\$5,000	\$30,000 *combined balances may be applied	N/A
Monthly service fee	\$5	\$15	\$15	\$25	\$17
Processed Item fee (includes checks, debits, credits, and deposited items)	\$0.30 per item after the first 100 items	\$0.30 per item after the first 300 items	\$0.30 per item after the first 300 items	\$0.30 per item after the first 500 items	See separate fee schedule on page 23 of this guide
Interest earned on account	N/A	N/A	Variable rate compounded daily and credited to account monthly when the entire balance is \$2,500 or more	Variable, 4-Tiered rate compounded daily and credited to account monthly	N/A – Earnings credit is applied as a fee offset
Checks	Price varies by style	Price varies by style	Price varies by style	Price varies by style	Price varies by style

\*Combined balances for Business Elite Checking may include People's Choice Checking and Business Elite Savings.



Business Money Market Accounts

Your current business money market account with Willamette Community Bank will change. We’ve reviewed all of the business money market accounts and pre-selected the account we feel will be the closest match for you. Detailed information about all of the business money market account options available is below.

YOUR CURRENT BUSINESS MONEY MARKET ACCOUNT	YOUR NEW BUSINESS MONEY MARKET ACCOUNT
Business Money Market	Business Money Market
ICS Money Market	
Business Premier Money Market	

Features and Benefits of Business Money Market Accounts

	Business Money Market
Amount needed to open account	\$100
Minimum average monthly balance required to avoid service fee	\$1,000
Monthly service fee	\$10
Interest earned on account	Variable, 5-Tiered rate compounded daily and credited to account monthly
Checks	Price varies by style
Excessive withdrawal fee*	\$10 fee for each transfer or withdrawal after six (6) in a month

\*During each statement cycle, you may make up to six (6) preauthorized, automatic, telephonic, or Internet transfers, or withdrawals by check, draft, debit card, or similar order from these accounts to another of yours or to a third party. There are no limitations on ATM or in-person withdrawals or requests for transfers or withdrawals made by mail or messenger.

Salt Creek Falls Tunnel, OR





## Business Savings Accounts

Your current business savings account with Willamette Community Bank will change. We've reviewed all of the business savings accounts and pre-selected the account we feel will be the closest match for you. Detailed information about all of the business savings account options available is below.

YOUR CURRENT BUSINESS SAVINGS ACCOUNT	YOUR NEW BUSINESS SAVINGS ACCOUNT
Business Savings	Business Savings

## Features and Benefits of Business Savings Accounts

	Business Savings	Business Elite Savings
Amount needed to open an account	\$100	\$100
Minimum average monthly balance required to avoid service fee	\$200	\$200
Monthly service fee	\$3	\$3
Interest earned on account	Variable rate compounded daily and credited to account monthly	Variable rate compounded daily and credited to account monthly when the entire balance is \$10,000 or more
Excessive withdrawal fee*	\$10 fee for each transfer or withdrawal after six (6) in a calendar month	\$10 fee for each transfer or withdrawal after six (6) in a calendar month

\*During each calendar month, you may make up to six (6) preauthorized, automatic, telephonic, or Internet transfers, or withdrawals by check, draft, debit card, or similar order from these accounts to another of yours or to a third party. There are no limitations on ATM or in-person withdrawals or requests for transfers or withdrawals made by mail or messenger.



## Treasury Management Solutions

Streamline your processes, automate everyday tasks, and elevate how your funds work for you with our Treasury Management suite of products. From business online banking to remote deposit services, we offer premium services that provide your business with cost-effective management tools, helping you manage your business effectively and efficiently.

### Business Online Banking - Cash Management Services only

If you currently utilize Business Online Banking (Cash Management Services) with Willamette Community Bank, you will automatically be transitioned to our new online banking platform. Our new Business Online Banking system is a robust treasury management system providing an all-in-one platform.

### Accessing your account

- Your username to access the new online platform will be the same as your current Willamette Community Bank online login ID.
- You will use a temporary password upon first signing into the new platform which will be your username + last 4 digits of the TIN associated with your account. For example, if your username now is WCBOnlineBanking and your TIN ends in 1234 your username to log in would be WCBOnlineBanking and your password would be WCBOnlineBanking1234.
- Once you enter the appropriate information, you will be prompted to change your password and set up three security questions.
- The password must be at least 10 characters long with an uppercase letter, lowercase letter, a special character, and a number.
- During your initial log into the system, you will be prompted to authenticate your credentials via text message, phone call, or DUO app. It is recommended you select the DUO app as your Out of Band Authentication method to deliver two-factor authentication to your phone or smart device.
- Once you have downloaded and enabled the DUO app, access to ACH Origination and Online Wire Transfers will be available.

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If you currently use ACH Origination and Wire Origination with Business Online Banking, functionality will remain the same once converted, however, the system will look different. Both ACH Origination and Wire Origination will not be available as of **Friday, September 24th, 2021**. The last file that can be sent via ACH Origination will be at **5:00 p.m. PDT** and the last wire that can be originated will be **1:00 p.m. PDT** on **Thursday, September 23rd, 2021**. Our team will be available to assist you with your ACH Origination and Wire Origination as you become familiar with the new platform.

Business Online Banking does not allow duplicate access ID's therefore we will contact clients with duplicate access IDs in a separate communication. We will work with you to ensure a smooth transition when logging into Business Online Banking for the first time.

Access to Business Online Banking will be available beginning **September 27th, 2021**. You will find the link to log in on our homepage at [willamettecommunitybank.com](https://willamettecommunitybank.com).

To ensure your automatic enrollment is successful, and that all data is transferred during the conversion, access to your current Business Online Banking will be no longer available beginning at **4 p.m. PDT** on **September 24th, 2021**.





Lake Ewauna, Klamath Falls, OR

## Business Services

### Business Mobile Banking

As a Business Online and WCB Cash Management App user, you will have the convenience of using one app for our combined bank. The WCB Cash Management App and mobile deposits will be unavailable beginning at **1 p.m. PDT on September 24th, 2021**. On **Monday, September 27, 2021**, delete your existing WCB Cash Management app. From there, download our new app by searching for Willamette Community Bank in your App Store.

### Business Bill Pay

We will now offer an expanded business bill pay that allows you to spend more time focusing on the growth of your business and less time on paperwork. Flexible, convenient, and much faster and easier than issuing a check, our Business Bill Pay allows you to pay your business bills online, schedule recurring payments, schedule payments in advance, update payment instructions anytime, track your bill pay history, and pay employees through direct payroll deposit. Contact your local branch or Treasury Management Professional to learn more about this great product.

### Check Positive Pay and ACH Filter

We will now offer fraud protection services for your business accounts. Check Positive Pay and ACH Filter are two fraud protection services that allow easy detection of fraudulent attempts on your accounts. Depending on your business' behaviors, both services can protect you. Check Positive Pay protects any checks that you write on your account and ACH Filter protects ACH transactions. Contact your local branch or Treasury Management Professional to learn more about these great products and start protecting your business today.

### Remote Deposit

Remote Deposit Capture is integrated within Business Online Banking, very much like you access it today. The functionality is very similar; however, the screens may look a little different. Our team of professionals are available to assist you with your inquiries and provide assistance with your deposit processing as you navigate the new program.

### Merchant Services

If you utilize TIB for merchant processing, your existing contract will remain in effect until its expiration date. You should not experience any change or interruption in service as a result of the conversion. If you have questions regarding your merchant processing, please contact your local branch or Treasury Management Professional.

### Business Account Statements

All business deposit accounts will receive a short-period paper statement of transactions from Willamette Community Bank through **September 24th, 2021**, as well as a regularly scheduled statement in September. Your first statement generated after conversion will include transactions from **September 27th, 2021** through your regularly scheduled statement cycle date (end of the month). The short period statement from Willamette Community Bank, as well as the first post-conversion statement, may not include all fees and charges outlined in the fees schedule or the terms and conditions of your account.



## Overdraft Services

If you currently utilize a checking, savings, money market account, personal line of credit, or business line of credit for overdraft purposes, your coverage and transfer amounts will automatically convert to our new system.

Pelican Butte, OR



## Loans and Lines of Credit

If you currently have a loan or line of credit with the bank, it will automatically transfer to our new system. Your current rates and terms will remain in effect until maturity. Your loan number will stay the same with an identifier added at the end (see EXAMPLE below). Credit terms will not change unless otherwise notified. If your loan payment is set up to be automatically transferred, this service will continue. Your lender is ready to take your call with any questions you may have.

EXAMPLE

Your loan number:	12345678
The identifier -10 will be added:	12345678-10



## Credit Cards

If you currently have a credit card with the bank, your terms will remain the same unless otherwise notified. Once your card expires, the account will no longer be affiliated with the bank. You will receive a new card that will not have the bank logo upon expiration of your existing card. For more information, please contact your local branch.



East side - Mount McLoughlin, OR





## Certificates of Deposit

Your Certificate of Deposit (CD) will automatically transfer to our new system and will not change prior to maturity. Approximately 20 days before maturity you will receive a renewal notice informing you of changes that will occur at renewal.

If you currently utilize the Certificate of Deposit Account Registry Service (CDARS), this service will automatically transfer to our new system, and you should not experience any disruption in service.

	Certificate of Deposit
Amount needed to open account	\$500 for all terms
Interest earned on account upon next maturity	<div>Fixed Rate<ul style="list-style-type: none"><li>Simple Interest</li><li>Credited monthly or at maturity</li><li>Interest Payment Options<ul style="list-style-type: none"><li>Reinvested (compounded monthly)</li><li>Transferred to checking or savings account monthly</li></ul></li></ul></div>
Auto-renew Information	
Client will receive maturity notice with any new change in terms	
10-day grace period is provided to decide whether to renew or cancel a CD	

## Changes to CD Early Withdrawal Penalties (Upon Next Maturity)

CURRENT WITHDRAWAL PENALTY STRUCTURE	NEW WITHDRAWAL PENALTY STRUCTURE*
<div><ul style="list-style-type: none"><li>12 months or less = 1% of the amount withdrawn (plus \$25 fee)</li><li>Over 12 months = 3% of the amount withdrawn (plus \$25 fee)</li></ul></div>	<div><ul style="list-style-type: none"><li>Withdrawal within six (6) calendar days after the date of deposit = seven (7) days' simple interest on amount withdrawn</li><li>Less than three months = forfeiture of 30 days interest (minimum fee of \$25)</li><li>Three to eleven months = forfeiture of 90 days interest (minimum fee of \$25)</li><li>12-35 months = forfeiture of 180 days interest (minimum fee of \$25)</li><li>36 months or more = forfeiture of 365 days interest (minimum fee of \$25)</li></ul></div>

\*The early withdrawal penalty is calculated as a forfeiture of part of the accrued interest that has or would be earned on the account. If your account has not yet earned enough interest so that the penalty can be deducted from the earned interest, or if the interest has already been paid, the difference will be deducted from the principal amount of your account.



## Safe Deposit Boxes

If you currently have a safe deposit box with Willamette Community Bank, it will automatically transition with our systems update and be available to you in its existing location. Box sizes available and corresponding annual fees are as follows:

BOX SIZE	ANNUAL FEES
3 x 5	\$30
3 x 10	\$50
5 x 10	\$70
10 x 10	\$115

Howard Bay, Klamath County, OR





# IMPORTANT INFORMATION ABOUT YOUR ACCOUNTS



Hwy 140, OR

## Features and benefits provided with all of our accounts include:

- Electronic statements and notices
- Debit Cards
- Online Banking
- Mobile Banking
- Mobile Wallet
- Person to Person (P2P) Payment System
- Account Alerts
- ATM Services<sup>1</sup> (No fee at our bank locations or anywhere you see the MoneyPass® logo)

<sup>1</sup> Fee initially assessed at MoneyPass® locations and refunded within the same statement cycle. Non-proprietary/Non-MoneyPass® ATMs may assess additional fees.

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## Account Numbers

### Checking, Savings, Money Market, Certificates of Deposit, and Loans

Your account number will remain the same unless otherwise notified. If your account is impacted in any way, we will contact you personally. If you do not hear from us about updating your account number, you can rest assured your account number will remain the same.

Your account will be subject to the terms and conditions provided in the “Your Deposit Account” booklet included with this guide.

### Direct Deposit and Automatic Payments

If you currently have a direct deposit into your account or an automatic payment out of your account, this will continue. However, on **September 27th, 2021**, the routing number associated with these payments will change to **123206736**. The bank will send notice of the routing number change to originators. If the originator makes the requested change, you will not need to do anything. However, if the originator does not make the change, you may need to personally contact them.

If you have payments established using a web-based bill payment program other than the bank’s, you will need to go into that program to change the routing number.

All direct deposits, incoming wire transfers, and payments must utilize the new routing number (**123206736**) by **March 31st, 2022**, to ensure uninterrupted processing.



## Checking Accounts

### Checks

You may continue to use your current checks until **March 31st, 2022**. Even though your account number will not be changing, you will need to order new checks with our new routing number. Temporary checks are available at your local branch. You may begin using your new checks on **Monday, September 27th, 2021**.

### Debit Cards

- If you currently have a debit card with Willamette Community Bank you should receive your new debit card, which will have the same functionality, no later than **September 24th, 2021**. On **September 27th, 2021**, you will be able to activate your new card by calling the number on the activation sticker. Once you call to activate, your card will be ready for use.
- You will be able to use your current debit card through **September 26th, 2021**. Over the weekend of **September 25th-26th, 2021**, your card will be limited to the following dollar amounts:
 

Personal Daily Limit:	\$1,000
Personal Daily ATM Withdrawal:	\$510
Business Daily Limit:	\$2,000
Business Daily ATM Withdrawal:	\$510
- When you activate your new card, you will be prompted to set up a PIN. This can be the same PIN as your current PIN.
- If you do not receive your new card by **September 24th, 2021**, or have additional questions, please call 541-926-9000 or visit any one of our locations.
- Your new card will have a new number, so you will need to contact payees if you have any recurring payments tied to your Willamette Community Bank card.
- The ability to control when your debit card is ON or OFF and the ability to set transaction alerts through Card Valet will no longer be available effective **September 24th, 2021**. These features will now be available through our new online banking platform on **September 27th, 2021**.
- Beginning **Monday, September 27th, 2021**, your new card limits are as follows:
 

Personal Daily Purchase Limit:	\$2,000
Personal Daily ATM Withdrawal:	\$1,000
Business Daily Purchase Limit:	\$4,000
Business Daily ATM Withdrawal:	\$2,000

### Funds Availability

Our policy is to make funds available the same day for deposits of cash, checks drawn on our bank, electronic direct deposits such as Automated Clearing House (ACH), wires, and remote deposits. Deposited checks drawn on other banks will be subject to our Funds Availability Policy. Funds Availability does not pertain to savings and money market accounts. Please refer to the Funds Availability Policy in the enclosed "Your Deposit Account" booklet.

### Financial Management Software

If you currently use financial software for your accounts management you will need to update your software with your transaction activity prior to **4:00 p.m. PDT on September 24th, 2021**. **Any information not updated prior to this date will need to be keyed in manually.**

With our new Online Banking platform, you will be able to use Quicken® Web Connect, QuickBooks® Web Connect, and QuickBooks® Direct Connect to download account information. Quicken® and QuickBooks® connectivity information and helpful tools can be located on our website starting **Monday, September 27th, 2021**.

### Automatic Transfers

Automatic transfers (internal transfers only) established on your checking or savings will convert over with the system update.



## Fee Schedule

Service Fees (fees for all services and on all accounts unless otherwise noted):

Stop Payment	\$35
Cashiers Check	\$10
Telephone funds transfer request	\$10
Non-Sufficient Funds (items returned), per item each time presented	\$33
Overdraft Fee <sup>1</sup> (items paid), per item each time presented	\$33
Maximum Daily Overdraft/NSF fee <sup>1</sup>	\$165
Account closure within 30 days	\$25
Account closure within 90 days	\$10
Dormant Account Fee <sup>2</sup>	\$5/month
Deposit Corrections	\$10
Returned deposited Item (domestic) each time presented	\$10
Returned deposited Item (foreign) each time presented	\$25
ACH Return Item	\$7
Collection – Incoming or Outgoing	\$30
Duplicate or special request statement	\$5
Return Statement/Hold re-processing fee	\$5
Check image <18 months old (first 5 free per month)	\$1.00 each
Check image >18 months old	\$5.00 each
ATM/Debit card, replacement (first one no charge)	\$8
ATM/Debit card inactive fee greater than 90 days	\$5
ATM/Debit card PIN reorder	\$5
Domestic Wire – Incoming	\$15
Domestic Wire – Outgoing	\$25
Foreign Wire – Incoming	\$25
Foreign Wire – Outgoing	\$50
Foreign Draft	\$40
Canadian Check processing	\$15 plus third-party fees
Foreign Check processing (other countries)	\$25 plus third-party fees
Foreign Currency	\$25



Odell Lake, OR

### Account Analysis Fees:





Check or Debit	\$0.15
Deposit or Credit	\$0.50
Electronic Deposit or Credit	\$0.20
ACH Credit or Debit	\$0.15
Deposited Item	\$0.12
Repetitive Domestic Wire – Outgoing	\$20

<sup>1</sup> Applies to overdrafts created by check, in-person withdrawal, bill pay, Automated Clearing House withdrawal, preauthorized debit/transfer, recurring debit card transaction, or other electronic means. Does not apply to one-time debit card purchases (point-of-sale, Internet, or telephone) and ATM transactions (withdrawals or transfers).

<sup>2</sup> Dormant account fee is charged if there has been no deposit or withdrawal and we have not had contact from you for 24 months. Fee is charged in addition to the account's monthly service fee, if applicable.



## Essential Dates

 <b>Monday September 20 2021</b>	<p>Payments through Bill Pay may be scheduled until <b>6 a.m. PDT</b>. Any scheduled payments through <b>September 23, 2021</b>, will be processed normally.</p> <p>Please note that as of <b>6 a.m. PDT</b> on <b>September 20, 2021</b>, the ability to set up new bill payees or cancel bill payments will no longer be available until conversion is complete on <b>Monday, September 27, 2021</b>.</p> <p>We recommend you download/print a copy of your payee and payments history from your Willamette Community Bank personal online banking system before <b>Monday, September 20, 2021</b>.</p>
 <b>Friday September 24 2021</b>	<p>Mobile deposits will no longer be accepted through the current mobile banking app after <b>11 a.m. PDT</b>. At that time, mobile banking will also be set to inquiry mode only.</p> <p>Access to Business Online Banking (Cash Management services) will no longer be available beginning at <b>4 p.m. PDT</b>.</p> <p>The WCB Cash Management App and mobile deposits will be unavailable beginning at <b>1 p.m. PDT</b>.</p> <p>You should have received your new debit card which can be activated and used on <b>September 27, 2021</b>. If you have not received your card, contact your local branch.</p> <p>The ability to control when your debit card is ON or OFF and the ability to set transaction alerts through Card Valet will no longer be available.</p> <p>If you currently use financial software for your account management, you will need to update your software with your transaction activity prior to <b>4:00 p.m. PDT</b>.</p>
 <b>Monday September 27 2021</b>	<p>We will be extending our hours for you to call in with your questions during the first week of conversion. During the week of <b>September 27, 2021</b>, our customer service team members will be available by phone Monday through Friday between the hours of <b>7:00 a.m. PDT</b> and <b>7:00 p.m. PDT</b>, Saturday through Sunday between the hours of <b>10:00 a.m. PDT</b> and <b>4:00 p.m. PDT</b>.</p> <p>Activate your new debit card by calling the number on the activation sticker. Once you call to activate, your card will be ready for use. Be sure to follow the prompts to select a PIN when activating your card.</p> <p>Access to our new online banking, Business Online Banking (Cash Management Services, Bill Pay, and Mobile Banking) will be available at <b>6 a.m. PDT</b>.</p> <p>Delete your existing Mobile Banking app and download the new Mobile Banking app. Search your App store for Willamette Community Bank. Complete the first-time login process which will be available at <b>6 a.m. PDT</b>.</p> <p>All direct deposits, incoming wire transfers, and payments must utilize the new routing number (<b>123206736</b>) to ensure uninterrupted processing. The bank will send notice of the routing number change to originators. If the originator makes the requested change, you will not need to do anything. However, if the originator does not make the change, you may need to personally contact them. You may start using your new checks with the new routing number (<b>123206736</b>). Even though your account number will not be changing, you will need to order new checks with our new routing number. Temporary checks are available at your local branch.</p>
 <b>Thursday March 31 2022</b>	<p>All direct deposits, incoming wire transfers, and payments (including checks) must utilize the new routing number (<b>123206736</b>) by <b>March 31, 2022</b>, to ensure uninterrupted processing.</p>



# WILLAMETTE COMMUNITY BANK LOCATIONS

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## Albany Branch

333 Lyon Street SE  
Albany, OR 97321  
541-926-9000

## Lebanon Branch

1495 South Main  
Lebanon, OR 97355  
541-223-7180

## Salem Branch

315 Commercial Street SE  
Suite 110  
Salem, OR 97301  
503-468-5558

# PEOPLE'S BANK LOCATIONS

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## Medford Branches

1528 Biddle Road  
Medford, OR 97504  
541-776-5350

1311 East Barnett Road  
Medford, OR 97504  
541-622-6222

## Central Point Branch

1017 East Pine Street  
Central Point, OR 97502  
541-665-5262

## Ashland Branch

1500 Siskiyou Boulevard  
Ashland, OR 97520  
541-482-3886

## Klamath Falls Branch

210 Timbermill Drive  
Klamath Falls, OR 97601  
541-273-2717

## Grants Pass Branch

509 SE 7th Street  
Grants Pass, OR 97526  
541-955-8005

## Steelhead Finance

3518 Heathrow Way  
Medford, OR 97504  
541-773-3377

## People's Bank Mortgage

1311 East Barnett Road  
Medford, OR 97504  
541-494-4363

[willamettecommunitybank.com](http://willamettecommunitybank.com)

*People's* **BANK**



**Willamette**  
Community Bank



Member FDIC