



What to Expect as Your Accounts and Services Move to PrinsBank

Early February

- PrinsBank debit cards arrive in your mail. **Action Requested:** Activate your new card upon receipt so you are ready to use it *beginning Monday, February 23*. You may continue using your First Community Bank debit card through February 22nd.
- The most important thing you can do to ensure a seamless transition is to validate that your phone number(s) and email address are up to date, by logging into your online banking profile or calling your local branch.

Friday, February 20

- Last day to access accounts and services through First Community Bank Digital Banking. *Digital banking will be in Inquiry Mode Feb. 21-22 for you to view your account(s).*
- No change to First Community Bank services and lobby/drive-thru hours.
- Final First Community Bank account statements will be sent to all customers

Saturday, February 21, and

Sunday, February 22

- All First Community Bank branches remain closed through the weekend while we complete the transition.
- Digital banking services will be in *Inquiry mode* only throughout the weekend.
- Continue using your First Community Bank debit card for purchases and at ATMs.

Monday, February 23

- First Community Bank accounts and services will officially move to PrinsBank and branches will reopen as PrinsBank with the same business hours, ready to serve you with the support from the same team you know and trust.
- **Action Requested:** Begin using your new PrinsBank debit card and cut up or shred your First Community Bank debit card. Update your debit card information in your digital wallet and on other apps or sites as needed.
- **Action Requested:** Access your new PrinsBank accounts through online banking at www.prinsbank.com (consumers and businesses use **Retail Online** when logging in), and by downloading the PrinsBank Mobile app to your mobile device.
 - The first time you log in to PrinsBank Digital Banking on or after February 23, you will enter your existing username and temporary password of the last four (4) digits of the SSN/TIN.
 - Reestablish biometric login (Face ID) for mobile banking, if desired.
 - Reestablish alerts, recurring and future-dated payments, Bill Pay, if desired.
- Visit or contact your local branch for more information.

Important Information About Your Transition

This Transition Guide includes important transition details, including an overview of account terms, benefits, service charges and fees effective after close of business February 20, 2026, unless communicated otherwise. For additional information, please refer to the enclosed Service Fee Information sheet. For interest-bearing accounts, please call your local branch for current rate information.

Account Numbers

Your account numbers will remain the same, with a few exceptions. If any changes are made to your account number(s), you will be notified by mail.

Routing Number

The new bank routing number will be **091913180** starting Monday, February 23, 2026.

Automated Clearing House (ACH) Transactions

Electronic credits and debits you receive to your First Community account via the ACH network will continue to be received and posted to your PrinsBank account without any action required by you.

Branches and ATMs

Beginning Monday, February 23, you will have access to your accounts at all PrinsBank branches and ATMs, surcharge-free, using your new PrinsBank debit card. All branch lobby and drive-up hours and availability will remain the same.

Branch and ATM locations:

508 Third Street Prinsburg, MN 56281 (320) 978-6351	12011 Business Park Blvd N Champlin, MN 55316 (763) 712-3770	500 Central Avenue Lester Prairie, MN 55354 (320) 395-2515	201 W Main Street Silver Lake, MN 55381 (320) 395-2515
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There will be a fee per ATM withdrawal at non-PrinsBank ATMs; other banks may charge an additional surcharge fee.

Online and Mobile Banking

Access to your current online and mobile banking services will be in *inquiry mode only* on February 21-22. Access to your new PrinsBank digital banking services will begin on Monday, February 23, through online banking at www.prinsbank.com (consumers and businesses use **Retail Online** when logging in) or by downloading the PrinsBank Mobile App.

Checks

First Community Bank checks will be accepted for at least two years. Continue to use your existing First Community Bank checks with your PrinsBank account(s).

Once your existing check supply is depleted, order new checks with the PrinsBank routing number. Beginning February 23, you may reorder checks directly from our check order company by calling your local branch.

Debit Cards

If you have a First Community Bank debit card, look for a new PrinsBank debit card in the mail in early February. For your security, cards are sent in plain white envelopes with no identifying information. **Action Requested:** Activate your new card as soon as you receive it and begin using it on Monday, February 23.

If you have recurring payments tied to your debit card, you will need to contact those companies to provide your new PrinsBank debit card information after February 23. If you have your debit card in a digital wallet or use it as a payment method on shopping sites or apps, you will need to update your information.

Statements

You will receive a final First Community Bank statement that will reflect account activity from your prior statement date through Friday, February 20. Your new PrinsBank statements will be processed on the 15th of the month for all savings accounts and the last day of the month for all checking accounts. If you currently receive eStatements for your deposit accounts, you will continue to receive eStatements from PrinsBank. Otherwise, paper statements will be mailed, and a fee will apply if listed in the new PrinsBank account terms, included in this Transition Guide.

Tax Reporting

All tax reporting for 2026 will be provided by PrinsBank.

If you use history files from digital banking to complete your tax reporting, we encourage you to export that data from First Community Bank Digital Banking prior to Friday, February 20, to ensure you have access to your information for tax reporting purposes.

Loans/Lines of Credit

If you have a loan or line of credit, all terms, conditions, and interest rates remain the same. After close of business on February 20, 2026, please continue making payments as usual. If you make your payments by check, begin making your checks payable to PrinsBank beginning after close of business on February 20 and mail to your local branch.

Note: Beginning after close of business February 20, 2026, your regular monthly loan payment notices will no longer be mailed. You may request a payment coupon book at any time.

Please contact your local loan officer for all future line of credit advances. Online advances from a line of credit, business and consumer, will no longer be allowed.
