



Dear Valued Customer,

We are nearing the final phase of the branch acquisition transaction between Investar Bank, National Association and First Community Bank (FCB), which is scheduled for completion on Monday, January 30, 2023. In this envelope, you will find information about the acquisition, including dates of when various services will become available to you as a FCB Customer.

Please look through this information carefully and keep it handy for reference over the coming weeks. You will find a timeline of the transition behind this letter. All this information can be found on our website at fcbot.com/welcome.

We look forward to engaging with you and earning your trust by providing superior customer service and demonstrating excellence in everything we do.

If you have any questions or need help at any time, give us a call — we're happy to help!

Alice Branch

1600 East Main Street, Alice, Texas
(361) 664-8775

Branch Manager

Sarita G. Garcia II
Executive Vice President
NMLS# 745044

Over 53 Years In Banking

Scan QR Code

or visit fcbot.com/welcome



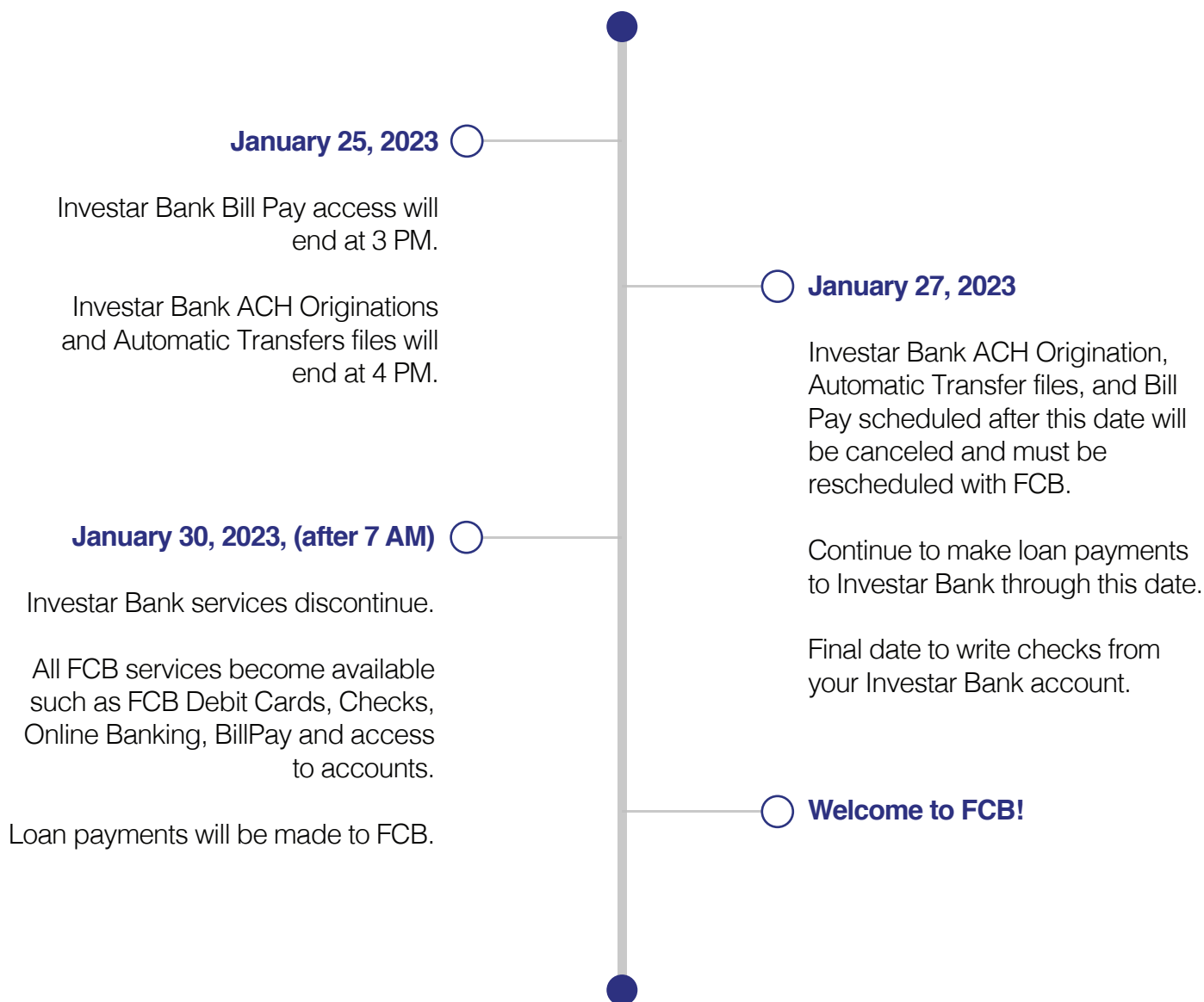
Please note, consummation of the branch acquisition remains subject to satisfaction of customary closing conditions. However, it is expected that the acquisition will become final on or around January 27, 2023. You can expect to continue receiving correspondence from First Community Bank regarding the transition, including more details and “next steps” for you.

1600 East Main Street • Alice, Texas 78332 • (361) 664-8775

ALICE • CORPUS CHRISTI • KINGSVILLE • PADRE ISLAND • PREMONT • PORTLAND • ROCKPORT • VICTORIA

www.fcbot.com

Timeline of Acquisition



Learn more about your account at fcbot.com/welcome or scan the QR Code. If you have any questions, please call our Assistance 1st Department at (361) 888-9310.



Community Bank

MEMBER FDIC

General Information

Here's what you need to know about the acquisition

1600 E Main St., Alice, TX 78332

(361) 664-8775

fcbot.com

Business Hours:

Lobby

Mon-Thurs: 9 AM–3 PM

Friday: 9 AM–5:30 PM

Drive-Thru

Mon-Fri: 8 AM–6 PM

Saturday: 9 PM–12 PM

Local FCB ATM locations in Alice, Texas

1600 E Main St.

103 W Front St. (Front and Aransas St.)

2500 E Main St (Alice Spohn Hospital)

UPDATE YOUR NEW BANK INFORMATION WITH THOSE YOU RECEIVE DIRECT DEPOSIT FROM, AND FROM THOSE YOU HAVE AUTOMATIC PAYMENTS SET UP STARTING JANUARY 30.

DEBIT CARDS

When do I stop using my Investar Bank Debit Card?

Your Investar Bank Debit Card will no longer work after 7 AM, January 30. Be sure to make updates to any websites or accounts you may have tied to your Investar Bank Debit Card, such as Amazon, Apple, etc.

When can I use my FCB Debit Card?

FCB Debit Cards will not be eligible to activate until January 30. On or after 7 AM on January 30, cardholders can visit any FCB ATM with the new FCB Debit Card and PIN number and perform an inquiry to activate. In addition, customers may visit the nearest FCB branch to have the card activated. Be sure to update any websites you may have tied to your old Investar Bank Debit Card, such as Amazon, Apple, etc.

What if I did not receive my FCB Debit Card?

Visit your nearest branch on or after January 30. It only takes minutes for a new FCB Debit Card to be printed for you.

I did not receive my new FCB Debit Card Pin. What do I do?

Visit your nearest branch on or after January 30. We will re-pin your FCB Debit Card.

Can I change my FCB Debit Card Pin number that was mailed to me?

Yes. Visit your nearest branch on or after January 30.

ONLINE BANKING

How do I access my Online Banking?

Visit fcbot.com on or after 7 AM January 30.

The login button is located at the top of the homepage: *LOGIN - My FCB Online Banking*. Your existing Investar Bank Online Banking ID will carry over to FCB. Your password will be the last four digits of your Tax ID / Social Security Number. After signing in for the first time, you will be prompted to change your password.

Users who experience any login issues may contact our Assistance 1st Department at (361) 888-9310 to receive help from one of our Web 1st experts.

MOBILE APP

To use mobile banking on or after January 30, simply download First Community Bank's MYFCBOT app from your app store or visit fcbot.com/app. You will use your Web 1st online login. If experiencing login issues, contact our Assistance 1st Department at (361) 888-9310.

OVERDRAFT LIMIT

Investar Bank customers who previously utilized an overdraft limit with Investar Bank will need to visit their nearest FCB branch to review and agree to FCB overdraft privilege terms and conditions. For more details, please call our Assistance 1st Department at (361) 888-9310.

ACCOUNT NUMBERS & CHECKS

YOUR ACCOUNT NUMBER WILL REMAIN THE SAME AS YOUR PREVIOUS INVESTAR BANK ACCOUNT; ONLY THE ROUTING NUMBER WILL BE CHANGING.

FIRST COMMUNITY BANK ROUTING NUMBER IS 114911807

What if an outstanding check has not cleared by January 27?

FCB will work with Investar Bank for a period of time to ensure a smooth transition. All uncleared checks will be sent daily to FCB for processing from your new account.

It is important to remember, the final date to write checks from your Investar Bank checks is January 27. After this date, we encourage you to shred your unused check stock. Beginning Monday, January 30, you will begin using your FCB checks.

How do I order checks?

Visit your nearest FCB branch. One of our Relationship Bankers will be happy to order new checks for you with no charge for the first box. You may also contact our Assistance 1st Department at (361) 888-9310 to receive help with your new check order.

When will I have access to my accounts and funds?

You will continue to have access to accounts at Investar Bank until 7 AM on January 30. After this time, you will begin to access your accounts with FCB.

ACH, WIRES, BILL PAY, AND AUTOMATIC TRANSFER FILES

Investar Bank ACH Origination and Automatic Transfers must be scheduled by January 25 at 4 PM. All transfers scheduled after January 27 will be canceled and must be rescheduled with FCB. Investar Bank Wire Origination service will end January 27 at 4 PM. All transfers scheduled on after will be canceled and must be rescheduled with FCB.

Will my Bill Pay still be active?

Investar Bank customers who actively used Bill Pay within the last 45 days of 2022 will automatically be enrolled in FCB BillPay. All users should log in on or after 7 AM on January 30 to verify all Bill Pay accounts and payment information.

Your Investar Bank Bill Pay will be cut off January 25 at 3 PM. All payments scheduled after January 27 will be canceled and must be rescheduled with FCB BillPay, which is accessed after logging into your Web 1st online account at fcbot.com. Users who experience any login issues may contact our Assistance 1st Department at (361) 888-9310 to receive help from one of our Web 1st experts.

LOANS

Will my Loan Account Number be the same?

If you have a nine-digit Investar Bank loan number, it will remain the same with FCB. If you have a 10-digit Investar Bank loan number, the first digit will be dropped.

How and where can I make my loan payment?

You have several options available. You can visit us in person, through our drive-thru service, online at fcbot.com, or through our Interactive Teller Machines. If you have autopay set up between your Investar Bank loan and checking account, that will remain in place at FCB.

Please note, you will continue to make loan payments to Investar Bank through end of business day January 27. Starting on January 30, loan payments will be made to FCB.

My loan payment is due between January 28-29.

What do I do?

Please arrange to have your loan payment submitted to Investar Bank by end of business day January 27 or FCB on January 30.

Will there be any changes to my loan terms?

No.

Who do I speak to regarding my loan?

Please contact us at (361) 664-8775. We will be happy to put you in touch with the right person.

What Account Type Do I Have After the Acquisition?

Your New FCB Account	Your Old Account
First Community Bank Community Checking Plus	Investar Checking Personal Non-Interest Checking Relationship Checking Non-Interest Investar Plus Checking Relationship Checking- Interest Bearing Simple Star Star Legacy Checking Student Checking Non-Interest Brilliant Checking
Money Market Plus	Star MMDA Consumer
Community Savings	Star Savings Star Savings NP
Teens Club Checking	Star Lit Youth Checking
Teens Club Saving	Jr. Investar Savings
Simple Business Checking	Small Business and Comm IE Checking Business Checking
Business Interest	Star Platinum Business Checking Public Funds Business Interest Checking
Business Checking	Star Comm AA
IOLTA Checking	Star IOLTA
Business Money Market Plus	Business MMDA
Non-Profit Checking	Non-Profit Checking

Learn more about your account at fcbot.com/welcome or scan the QR Code. If you have any questions, please call our Assistance 1st Department at (361) 888-9310.



Direct Deposit Request

Use this form to change your Direct Deposit to First Community Bank.



Establish Direct Deposit

Change Account Used for Direct Deposit

To: _____ (Company Name)

_____ (Address)

_____ (City, State, Zip)

Note:

If there are multiple accounts involved, please complete a form for each account.

Contact your employer(s) concerning Direct Deposit changes.

Verify your HR department does not require the use of their forms.

Primary Account Holder

Secondary Account Holder

Name: _____

Name: _____

Address: _____

Address: _____

City, State, Zip: _____

City, State, Zip: _____

You are currently making a deposit into the following account:

Old Bank: Investar Bank, National Association

Routing Number: 065405459

Account Number: _____

Please begin depositing into my new First Community Bank account on January 30, 2023

Routing Number: 114911807

Account Number: _____

Signature

Date

FCB Branch and ATM Network



Dial First
1 (800) 647-3606

Assistance 1st Department
(361) 888-9310

Branch Locations

Alice
1600 East Main St.
Alice, Texas 78332

Corpus Christi at Alameda
4201 South Alameda
Corpus Christi, Texas 78412

Corpus Christi at Everhart
5406 Everhart Rd.
Corpus Christi, Texas 78411

Corpus Christi at Water Street
416 North Water St.
Corpus Christi, Texas 78401

Kingsville
2525 Brahma Blvd.
Kingsville, Texas 78363

Padre Island
14254 SPID
Corpus Christi, Texas 78418

Portland
1001 Wildcat Dr.
Portland, Texas 78374

Premont
120 S. Agnes St.
Premont, TX 78375

Rockport
1629 Texas HWY 35 North
Rockport, Texas 78382

Victoria
6252 North Navarro
Victoria, Texas 77904

FCB at the FCB Building
500 North Water Street, Suite 100
Corpus Christi, Texas 78401

Additional ATM/ITM Locations

Alice at Front & Aransas
103 West Front St.
Alice, Texas 78332

CHRISTUS Spohn Hospital Alice
2500 East Main St.
Alice, Texas 78332

Corpus Christi at South Staples & Timbergate
6651 South Staples
Corpus Christi, Texas 78413

Corpus Christi at Rodd Field & Wooldridge
2502 Rodd Field
Corpus Christi, Texas 78414

Orange Grove
616 South Reynolds
Orange Grove, Texas 78372

Ingleside
2892 Gussie St.
Ingleside, Texas 78362



Try our Interactive Teller Machine (ITM)

FCB's Interactive Teller Machines are available six days a week for your convenience. Use the ITM touchscreen, two-way video option to speak with a FCB teller—even after hours.

- Speak with a teller
- Cash checks and make deposits
- Make cash withdrawals up to \$2,500
- Make loan payments
- Balance inquiries

Available Monday–Friday 8 AM–9 PM, Saturdays from 9 AM–12 PM

**Excludes Bank Holidays