

FAQS

ACCOUNTS

Your account numbers will not change. Direct deposits and drafts tied to your current checking or savings account(s) will need to be updated with the UMB routing number. The BankPlus routing numbers will not remain active.

Will there be any disruption in my banking services during the conversion?

During the conversion weekend, some services may periodically be interrupted or not available. We apologize in advance for any inconvenience. We anticipate the systems conversion timeline will last from the end of the business day (5 pm) Friday, January 24 through end of day Sunday, January 26. To prepare for any downtime, consider obtaining extra cash or additional forms of payment to use over the weekend.

Will my account number(s) remain the same?

Yes. Your account numbers will remain the same for all accounts.

Will I receive a new debit card?

Yes. You will receive a new UMB Visa debit card with a new number on or before January 20. You will need to activate your card and set a PIN for use January 24 after 5:00 pm.

Will my scheduled recurring payments remain active with my new UMB Visa debit card?

Any scheduled recurring payments set up with your BankPlus Visa debit card will need to be updated with your new UMB Visa debit card on or after January 24.

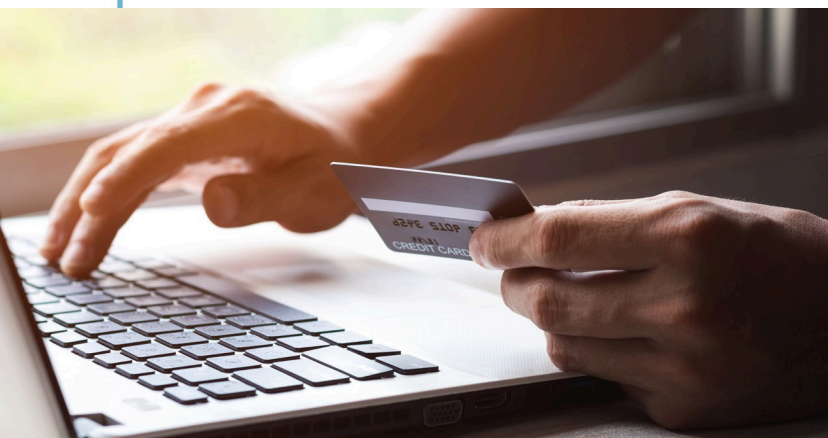
DEPOSITS

What will happen to my direct deposits of payroll or Social Security payments coming into my account?

You will need to update your direct deposits of payroll or Social Security to the UMB routing number as soon as possible following the conversion weekend to avoid interruptions.

Are my deposits with UMB FDIC insured?

Yes. There are no changes in FDIC coverage.



STATEMENTS

Will I receive a final BankPlus statement?

Yes. Your final BankPlus statement will be processed end of day Friday, January 24.

Will there be any change in when my account statement is delivered to me?

Yes. The schedule of when you will receive your account statement may change.

Will I continue to receive an electronic statement?

No. You will need to re-enroll in electronic statements once you have enrolled in UMB online banking.

CDs

Will there be any changes to the interest rate of my existing certificate of deposit (CD)?

No. The terms of your CD will remain the same until maturity.

LOANS

Which loans will UMB acquire from BankPlus?

UMB will only acquire your CD loans. All other loans will remain with BankPlus.

Will there be any changes to the terms of my BankPlus CD loan(s) that transfer to UMB?

No. The terms of your loan(s) will remain the same.

How do I make loan payments to my CD loan(s)?

Loan payments can be made to UMB on or after January 27, 2025, in the following ways:

- At any UMB Branch.
- Mail payment to PO Box 670; Natchez, MS 39121. Please include your loan number on the check or money order or include your BankPlus statement or coupon.
- UMB Online Banking
- UMB Mobile Banking
- Set up ACH or AFT with UMB

How will I receive notice my CD loan is due?

UMB will send a billing notice 15 days prior to your due date each month unless you contact the bank at 844-862-4862 to request a coupon book or set up the loan payment on an ACH or AFT draft.

ATMS

Will ATMs be available during conversion weekend?

ATMs at the New Roads, Eunice and Port Gibson branches will be offline beginning at close of business on Friday, January 24, and should be back online beginning Monday morning, January 27. The ATM on Alcorn's campus may be down for an extended period.

Will I still be able to make a deposit at the ATM?

No. UMB ATMs do not accept deposits

Continued

FAQS

IRA

Will my IRA account change?

No. The terms of your IRA will remain the same until maturity.

SAFE DEPOSIT BOX

Will I still have access to my safe deposit box?

Yes. You will continue to be able to access your safe deposit box.

Will the annual fee remain the same for my safe deposit box?

No. Your fee may change depending on your box size. We will notify you at least 30 days prior to your next box fee due date of January 2026.

CHECKS

Can I use my current checks or deposit slips?

No. You will receive a starter packet of new checks and deposit slips in the mail on or before the week of January 20. Begin using your new starter packet of UMB checks after January 24. Please stop using BankPlus checks after January 24.

MISCELLANEOUS

What is the UMB routing and transit (ABA) number?

The UMB routing number is 065301883.

Will there be any changes to incoming ACH transactions?

UMB will continue to receive all incoming ACH debits and credits using the existing BankPlus routing numbers.

Will my incoming Wire Transfers still be processed?

Following the system conversion on January 27, all incoming wire transfer requests should be sent to routing number 065301883.

Will there be any disruption in my telephone banking?

Yes. As of 5 p.m. January 24, you will no longer be able to access the BankPlus CallPlus system. After the systems conversion on January 27, you will be able to access UMB Call24 at 1-844-403-9112.

Who should I contact for questions?

Until close of business on January 24, contact your local BankPlus representative or Customer Service at 1-888-811-PLUS (7587). After the conversion date of January 24, please contact UMB Customer Service at 1-877-709-7070.

ONLINE AND MOBILE BANKING

Does UMB offer online banking, and how will I log in?

Yes, UMB offers online banking. If you're a current BankPlus online banking user, use your same username to access UMB online banking. Your initial password will be the last 4 digits of your social security number and you will be prompted to change your password upon your first login.

Will I need to reenroll in online banking?

No. You will not have to reenroll in online banking. Once the BankPlus systems have been merged with UMB, your accounts will transfer to the UMB Online Banking platform.

Will my current bill pay vendors automatically convert to UMB Bill Pay?

Yes. Your current bill pay vendors will transition to the UMB Bill Pay system.

Will the bill payments I have set up automatically process over the transition weekend?

Yes. Payment processing will transition from BankPlus to UMB Bill Pay Service during transition weekend. Further information regarding specific dates will be

posted on our website prior to transition weekend. Website is www.unitedms.bank/resources/transitioning-to-umb.

Will I still be able to use Zelle after the conversion?

No, UMB does not offer Zelle through the UMB Mobile Banking. Please note that your Zelle history and contacts will not transfer, so consider saving this information before the conversion.

Will there be any disruption of mobile banking services?

Yes. The BankPlus Mobile Banking app will become unavailable at 5 p.m. Friday, January 24. You will need to download the UMB Mobile Banking app on January 27. Search for and download "United Mississippi Bank" in your App Store.

To download the UMB Mobile Banking App, search for **United Mississippi Bank** in the App Store. For the most up-to-date information on the conversion, please visit:

www.unitedms.bank/resources/transitioning-to-umb

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FAQS

ONLINE AND MOBILE BANKING [continued]

Can I still make mobile deposits?

Yes. However, you will need to enroll for UMB Mobile Deposit once you access your UMB Online/ Mobile Banking service. Please note that UMB initiates a callback for verification before approving any mobile deposit service. Daily limits are \$2000 per day and \$5,000 per month. Limits may be increased upon request. You may continue to make mobile deposits through your BankPlus app until 6:00 p.m., January 24. Once you enroll for UMB Mobile Deposit through the UMB Online/ Mobile Banking on or after January 27, you will have the ability to make mobile deposits to UMB. UMB's deadline for mobile deposits is 6:00 p.m. each business day.

AUTOMATIC DEDUCTIONS

Will UMB continue to automatically deduct payments and bills and external loan payments from my account?

Yes, if the automatic payment was set up through ACH, then it will continue to be processed for an interim period through April 15, 2025. If the payment was set up using a debit card, you will need to reestablish the payment with your new Visa UMB debit card after the completion of the system conversion on January 24.

IMPORTANT NOTE:

AFTER, but not before, January 27, 2025, please contact any company you have authorized to originate ACH deposits or ACH payments/charges to your account, to advise them to change the transit routing number to 065301883.

