

Welcome to Our Banking Family



Sunflower Bank
First National 1870



Guardian
Mortgage

CONVERSION ACTION STEPS & INFORMATION GUIDE



INFORMATION IN THIS GUIDE IS APPLICABLE TO PERSONAL CUSTOMERS OF:



MERGER OVERVIEW

Pioneer Bank will soon become part of the Sunflower Bank, N.A. financial family. Through the merger, all of our valued customers will gain access to expanded personal, business, treasury management, mortgage and advisory accounts and services throughout Texas, Arizona, Colorado, Kansas, and New Mexico. Together, our banking family will be unified in a firm commitment to elevating the community banking experience, based on our long-term relationship focus and combined product and service expertise.

Our dedication to maintaining a customer-centric focus informed by local decision-making will remain intact, but now on an even greater scale. Together, we will continue to be a community bank, providing the service you've come to expect, along with solutions that meet and exceed your financial needs.

At this time, be assured that your normal day-to-day banking routine is not changing. In the coming months, you will begin to see changes to signage at your local branches; however, you will still be greeted by the same great team you know and trust.

Until November 8, 2021, please continue to use the Pioneer Bank website as you do today to access online banking. We will provide important informational updates through the website, so please continue to check in frequently for awareness of ongoing developments.

This informative guide is designed to provide an overview of upcoming changes that may affect you as well as other members of your household. It also includes dates of important changes that you should be aware of, and action items outlined on page 6 that may need your attention before and after system conversion.

We recommend that you review this guide *in its entirety* to ensure you are prepared for what's to come, and that you may become better acquainted with adjustments to our accounts and services.

If you have any questions after reviewing the information contained in this guide, please contact us at 888.827.5564 or visit one of our locations to speak with an associate.

Thank you for your patience during our transition.

We appreciate you!

TABLE OF CONTENTS

Use this information guide as your merger resource for your personal accounts. It provides important answers to key questions you may have regarding your account and service transitions to Sunflower Bank, N.A. Please review the information at your earliest convenience to ensure you are fully prepared for action items required by you prior to and after our system conversion on November 8, 2021.

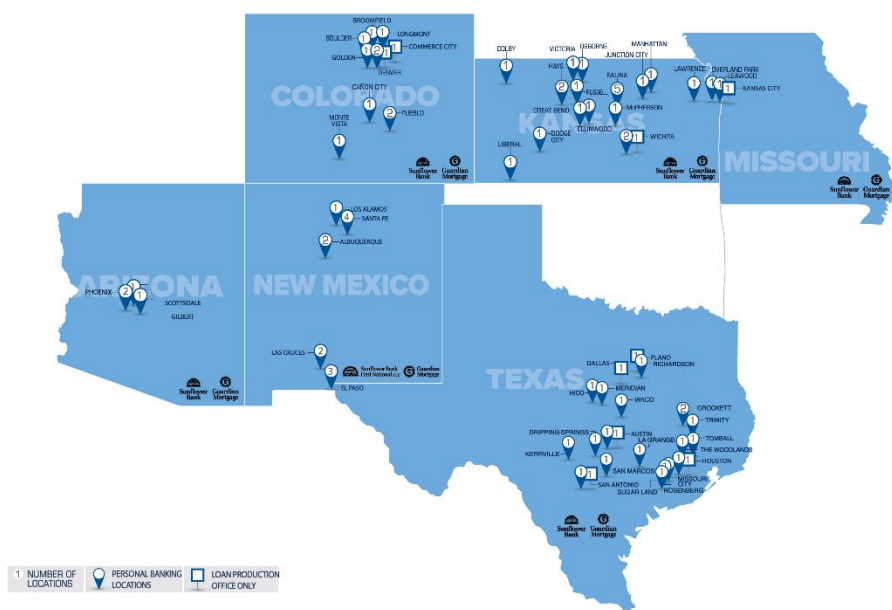
- MERGER OVERVIEW 2
- TABLE OF CONTENTS 3
- MAP OF LOCATIONS..... 5
- IMPORTANT DATES & ACTION ITEMS 6
- WHAT’S CHANGING & WHAT’S NOT 7
 - BANK NAME 7
 - WEBSITE 7
 - ACCOUNT NUMBERS 7
 - ROUTING NUMBER | DIRECT DEPOSITS | ELECTRONIC PAYMENTS 7
 - CHECKS & DEPOSIT SLIPS..... 8
 - CHECKING, SAVINGS, & MONEY MARKET ACCOUNTS 8
 - OVERDRAFT TRANSFER SWEEP..... 8
 - DOMESTIC WIRES..... 8
 - INTERNATIONAL WIRES | SWIFT CODE 8
- DEBIT CARD SERVICES 9
 - DEBIT CARDS 9
 - CARDCONTROL..... 9
 - DEBIT CARD - FRAUD TEXT AND EMAIL ALERTS 10
 - STANDARD DEBIT CARD LIMITS 10
 - ALLPOINT ATM NETWORK NOTICE 10
- STATEMENTS 10
 - BANK STATEMENTS – CHECKING, SAVINGS, MONEY MARKET 11
 - ONLINE STATEMENT / ESTATEMENT 11
 - ONLINE STATEMENT / ESTATEMENT ENROLLMENT 11
- OTHER SERVICES 12
 - PAY PEOPLE 12
 - CERTIFICATES OF DEPOSIT 12

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)	12
SAFE DEPOSIT BOXES.....	12
CREDIT CARDS	12
CONSUMER LOAN INFORMATION	13
PERSONAL LOANS	13
HOME EQUITY LINE OF CREDIT (HELOC).....	13
PERSONAL LINE OF CREDIT	13
CONSUMER LOAN PAYMENTS	13
AUTOMATIC LOAN PAYMENTS	13
ONLINE BANKING.....	13
PERSONAL LOAN PAYMENT REMITTANCE	13
MORTGAGE LOAN INFORMATION	14
MORTGAGE SERVICING	14
MORTGAGE LOAN PAYMENTS.....	14
PERSONAL ONLINE BANKING OVERVIEW	15
BILL PAYMENT SERVICE – ONLINE BANKING.....	15
PERSONAL ONLINE BANKING REQUIRED STEPS	16
On or before Friday, November 5 at 4:00 PM (CT) Action Items:	16
After 8:00 AM (CT) on Monday, November 8 Action Items:	16
PERSONAL QUICKEN® & QUICKBOOKS® USER INSTRUCTIONS:.....	17
Quicken® Users Information:	17
Deactivate Quicken Connection:.....	17
Reactivate Quicken Connection:.....	17
QuickBooks® Users Information:	18
Deactivate QuickBooks Connection:.....	18
Reactivate QuickBooks Connection:.....	19
PERSONAL MOBILE APP & MOBILE BANKING	20
Apple Pay®, Samsung Pay®, Google Pay™	20
PHONE NUMBERS & CONTACT INFORMATION	21
CUSTOMER CARE CENTER.....	21
REPORT LOST OR STOLEN DEBIT CARD	21
DEBIT CARD TRAVEL NOTIFICATIONS	21
CHECKIT – AUTOMATED TELEPHONE BANKING.....	21
GUARDIAN MORTGAGE	21

MAP OF LOCATIONS

Beginning November 8, your ability to conduct day-to-day banking transactions at any of our 68 convenient Sunflower Bank and First National 1870 locations becomes a reality.

OUR FAMILY OF BRANDS ...



We are proud of our longevity and the long-term relationships it represents. Sunflower Bank was founded in 1892. We operate as First National 1870 in Albuquerque, Los Alamos and Santa Fe, New Mexico with roots dating back to 1870. Additionally, Guardian Mortgage, which was established in 1965, helps people across our footprint and beyond realize their dreams of homeownership.

CUSTOMER CARE

If you need account assistance prior to November 8, please continue to call your local branch or the Pioneer Bank Customer Service line.

- **1-844-PIO-BANK (1.844.749.2265)**

Beginning November 8, Customer Care will be available to provide account support to all Sunflower Bank, N.A. customers.

ACCOUNT SUPPORT		HOURS OF OPERATION	
PHONE:	888.827.5564	Monday – Friday: 8:00 AM – 8:00 PM (CT) Saturday: 8:00 AM – 4:00 PM (CT)	
EMAIL:	CustomerService@SunflowerBank.com		
MAIL:	Sunflower Bank, N.A. Attn: Customer Care PO Box 800 Salina, KS 67402-0800		

IMPORTANT DATES & ACTION ITEMS

The dates noted below relate to converting your existing account(s) and services to Sunflower Bank. Visit: SunflowerBank.com/Pioneer for the latest information, and details related to online and mobile banking. To ensure a smooth transition, please mark your calendar with any dates and action items that may affect you or other members of your household.

WEEK OF OCTOBER 25, 2021

- Pioneer Bank personal Visa® Debit cardholders will be mailed new Sunflower Bank VISA® Debit Cards with instructions for PIN selection. You may activate your new Sunflower Bank card(s) upon receipt by calling 800.992.3808, however, they cannot be used prior to November 8. [View Details](#)
- Verify that your phone number is up-to-date in the Pioneer Bank Online Banking Platform.
 - If information is not correct prior to conversion, it will impact your ability to login to the Sunflower Bank Personal Online Banking platform on November 8.

THUR., NOVEMBER 4

- Access to the **Pay People** service in Pioneer Bank's Personal Online Banking platform will end at 4:00 PM (CT) on November 4. This service will no longer be supported in Personal Online Banking effective Nov. 8. [View Details](#)
- Bill Pay: All features will be disabled at approximately 5:00 PM (CT) on November 4. View-only Bill Pay access will be available through 4:00 PM (CT) on November 5 in the Pioneer Bank platform. [View Details](#).

ON OR BEFORE FRI., NOVEMBER 5

- Download and save personal statements and/or notices on or before November 5 from the Pioneer Bank Online Banking platform that you would like to maintain for your records.
- [Quicken®](#) and [QuickBooks®](#) users: Export transaction history by 4:00 PM (CT) on November 5. History that occurred between your last sync of transaction data and November 5 will be unavailable for export after this date.

FRI., NOVEMBER 5

- Beginning at 4:00 PM (CT) Pioneer Bank's Personal Online Banking will be offline and unavailable.
- Beginning at 4:00 PM (CT) Pioneer Bank's Personal Mobile Banking will be permanently disabled.
- Access to Pioneer Bank's online statement service will end at 4:00 PM (CT).
- Bank statements showing all activity from your prior statement through November 5 will be produced and mailed to all Pioneer Bank customers on November 5. [View Details](#)
 - We anticipate this statement being available in Sunflower Bank's eStatement center located within Personal Online Banking and the Mobile App before the end of November.

SAT. – SUN., NOVEMBER 6-7 | CONVERSION WEEKEND

- Pioneer Bank branches will be closed on Saturday, November 6.
- Pioneer Bank's online banking services will remain offline and unavailable throughout conversion weekend.
- Continue to use your Pioneer Bank debit card throughout conversion weekend.

MON., NOVEMBER 8 OR AFTER

- You can do your banking at any Sunflower Bank or First National 1870 location starting today!
 - Account information and balances will be available at approximately 8:00 AM (CT).
- Pioneer Bank Debit Cardholders: Begin using your new Sunflower Bank Visa® Debit Cards.
- Pioneer Bank Branded Debit Cards will no longer be active on this day. Securely destroy your Pioneer Bank cards.
- Add your new Sunflower Bank Personal Debit Card to your Mobile Wallet on your applicable device.
- **Personal Online Banking Users:** Beginning November 8 at approx. 8:00 AM (CT), begin using Sunflower Bank's Personal Online Banking platform available at SunflowerBank.com. Log in using your existing Personal Online Banking Username and Password credentials, and follow the onscreen prompts. [View Instructions](#).
 - Set up desired Alerts in Personal Online Banking. Existing Alerts will not convert. [View Details](#)
 - If desired, enroll in eStatements via Sunflower Bank's Personal Online Banking or Mobile Banking app. Existing electronic statement and notice delivery elections will not transfer to the platform. [View Details](#)
 - [Quicken®](#) and [QuickBooks®](#) users: Transfer your accounts from the previous connection to the Sunflower Bank Personal Online Banking connection.
- **Personal Mobile Banking App Users:** Download the Sunflower Bank Personal Mobile App, and log in using your existing Personal Online Banking Username and Password. Follow the onscreen prompts.
 - [See the Personal Mobile App & Mobile Banking section in this guide for details.](#)

WHAT'S CHANGING & WHAT'S NOT

While there are some changes necessary to combine our organizations, our goal is to make the transition as smooth as possible by preparing you for what to expect. To avoid interruption in your banking services, please review this Welcome Guide to familiarize yourself with adjustments being made to existing accounts, services and processes that you may utilize today. If you have questions along the way, remember, we're here to help!



When you see this symbol in this guide, it indicates that action steps or special attention may be required by you for a particular product or service.

BANK NAME

We are proud to have you join our respected and relationship-focused organization to carry on our commitment to the communities and customers we proudly serve.

- Pioneer Bank is becoming Sunflower Bank, N.A.



WEBSITE

Please continue to access the Pioneer Bank website and online banking as you currently do today. On November 8, the existing Pioneer Bank website will be redirected to Sunflower Bank's website, and you can update your internet browser favorites to reflect the new websites:

- www.SunflowerBank.com
- www.GuardianMortgageOnline.com



ACCOUNT NUMBERS

- Unless you were notified in advance, your account number(s) will remain the same.
- This includes: checking, savings, money market, CD's, IRA's, and loans.



ROUTING NUMBER | DIRECT DEPOSITS | ELECTRONIC PAYMENTS

On November 8, 2021, begin using the routing number for Sunflower Bank, N.A.

- 101100621 (New Routing Number)
- Sunflower Bank will send a notice of change to service providers and employers requesting they update the account routing number in their records for electronic credits and debits (e.g., payroll, loan payments, cable bill, electric bill, etc.).

CHECKS & DEPOSIT SLIPS

Please continue to use your existing Pioneer Bank checks and deposit slips as you do today. You do not need to order new checks.

After our system conversion takes place, any checks ordered through Sunflower Bank will automatically be adjusted to reflect the new routing number and updated bank information. If you choose to order checks through another service provider on November 8 or after, please use the new bank routing number — 101100621 — when placing your order.

CHECKING, SAVINGS, & MONEY MARKET ACCOUNTS

All existing checking, savings, and money market account types will be mapped to our new Sunflower Bank, N.A. account offerings. Account migration and welcome letters will be mailed to every household. Please refer to the letter and booklet for account information. Account changes will take effect November 8, 2021. Once our system conversion is complete, you can choose other account offerings if you find an alternative account may better suit your needs.

OVERDRAFT TRANSFER SWEEP

If you utilize the Pioneer Bank Overdraft Transfer Sweep service, your transfer will continue to occur per your existing agreement. The current per transfer fee of \$7.00 will apply.

DOMESTIC WIRES

Personal:

Beginning November 8, you may initiate domestic wires by visiting any Sunflower Bank or First National 1870 location.

- Cutoff time for outgoing domestic wires is 3:00 PM (CT).
- Contact Customer Care or your local branch for current wire transfer fees.

INTERNATIONAL WIRES | SWIFT CODE

Beginning November 8, you may initiate international wires by visiting any Sunflower Bank or First National 1870 location.

- SWIFT code for incoming international wires: SNBAUS44.
- Cutoff time for outgoing international wires: 3:00 PM (CT).
- Contact Customer Care or your local branch for current wire transfer fees.

DEBIT CARD SERVICES

DEBIT CARDS

If you currently have a Pioneer Bank Debit Card, please review the instructions below.

Pioneer Bank Personal Visa® Debit Cardholders:

- Continue to use your existing Pioneer Bank debit card through November 7, 2021.
- Prior to conversion weekend, you will receive a new Sunflower Bank branded VISA® Debit Card that includes card activation and PIN setup instructions. You can activate your card(s) upon receipt.



- The phone number to activate your new card(s) is 800.992.3808.
 - On or before November 8, please activate your new debit card(s).
 - Your current Pioneer Bank Debit Card will become inactive on November 8, 2021. Please securely destroy your Pioneer Bank Debit Card.
- Please update your new Visa® Debit Card number and expiration date with any merchant(s) you have recurring payments previously set up. Please do this for any payments occurring on or after November 8.
 - If your new debit card hasn't arrived prior to November 8, please visit your local branch to obtain a temporary card.

CARDCONTROL

(Personal Debit Card Users Only)

- Beginning November 8, you can enroll in our free, on-the-go companion app called CardControl, that helps you control debit card spending, and allows you the ability to turn your personal debit card(s) on and off. With CardControl *you* ultimately decide the types of purchases your debit card can authorize. It's easy to use, and helps reduce fraud and misuse of your cards. With CardControl, you can:
 - Set alerts for exceeding threshold amounts.
 - Set limits on transactions, including dollar amounts and merchant categories.
 - Turn your card on/off if it's lost or stolen, or if it's not being used.
 - View card transaction history.
 - Restrict transactions to merchants located within a certain range of your location.

Getting started is easy! Log into the new personal mobile banking app from your device's app store. Then select CardControl in the menu.

1. Open and enroll in the CardControl app.
2. Enter your new debit card information.
3. Verify enrollment, and you're all set!
4. If you need assistance, please contact Customer Care at 888.827.5564.

**Message, data rates, and charges may apply. Check with your wireless carrier for details.*

DEBIT CARD - FRAUD TEXT AND EMAIL ALERTS

Sunflower Bank offers an additional layer of security to help our customers combat debit card fraud quickly and more conveniently. All bank debit cardholders are automatically enrolled in this complimentary service.

When transactions occur outside of your normal shopping patterns, spending ranges or geographic areas, an alert may trigger. In the event suspected debit card fraud activity is identified, you will receive an email, instant text message, or phone call alert asking you to respond YES or NO to verify the transaction that triggered the alert. It's that simple.

Responding to Fraud Alerts

- It's important to respond to Fraud Alerts as quickly as possible because your debit card may be temporarily suspended until the transaction(s) that triggered the alert are verified.
- If you confirm the activity is legitimate, no further action will be required and your card will be reactivated within 15 minutes.
- If you confirm the activity is fraudulent, you will be prompted with the next steps to help secure your account.

Remember to keep your personal contact information updated with the bank so you receive these important fraud alerts. If you have questions, please call us!

STANDARD DEBIT CARD LIMITS

There will be no change to standard debit card limits. The following daily standard purchase and withdrawal limits apply to personal debit card users.

Card Type	Purchase Limit (PIN or Signed)	ATM Limit
Personal Debit Card	\$5,000	\$755

ALLPOINT ATM NETWORK NOTICE

Effective November 8, 2021, access to the Allpoint ATM network will be discontinued. In place of the network, converted consumer deposit accounts will be refunded up to two (2) non-Sunflower Bank ATM fees per statement cycle. These fees will be rebated at the end of each statement cycle. The ATM transaction fee will be assessed to your account at the time of the transaction, and then credited as an "ATM SURCHARGE REIMBURSEMENT" at statement cycle end. The \$2.00 Sunflower Bank ATM Transaction Fee (cost for using another entity's ATM) will be waived. Fee rebates and waivers will remain in place until November 1, 2022.

- Between November 8, 2021 and November 25, 2021 all non-Sunflower Bank ATM fees will be refunded to your account the business day after the day the transaction fee is posted.
- If you are a frequent ATM user and prefer the convenience of getting cash back when you're on-the-go, we recommend using the option to get cash back when completing a purchase with your debit card.

STATEMENTS

BANK STATEMENTS – CHECKING, SAVINGS, MONEY MARKET

Bank statements showing all activity from your prior statement through November 5 will be produced and mailed to all Pioneer Bank customers on November 5.

- We anticipate this statement being available in the Sunflower Bank eStatement center before the end of November.

Future checking statements will be delivered around the same time of the month that you are accustomed to receiving them today.

Moving forward, statements will be generated on the following schedule:

- Checking and Money Market statements are produced monthly.
- Savings statements are produced quarterly. However, if you have an electronic item presented, statements will generate monthly.
- Certificate of Deposit statements are not produced; however, they can be added as a combined statement with your checking account.
- IRA statements are produced every January.

ONLINE STATEMENT / ESTATEMENT

Access to your existing Pioneer Bank online deposit statements will not be available after 4:00 PM (CT) on Friday, November 5.

- Prior online statement history may not be available for viewing immediately after system conversion. Once available, you'll have access to 24 months of statement history.
 - Loan statements, deposit and loan account notices, and tax documents will not be available.
 - We recommend downloading any statements and notices you anticipate needing for your records prior to November 5.
 - In the event you need to obtain a copy of a statement or item that you didn't save, please contact your local branch.

ONLINE STATEMENT / ESTATEMENT ENROLLMENT

On or after Monday, November 8, all former Pioneer Bank customers who desire access to eStatements must enroll in Sunflower Bank's eStatement service through Sunflower Bank's Personal Online Banking platform or the Personal Mobile Banking app.

ONLINE ENROLLMENT

To enroll in eStatements, visit SunflowerBank.com and login to Personal Online Banking, and follow these steps:

- Under the Accounts drop-down menu, select eStatements, and follow the prompts.

MOBILE ENROLLMENT

To enroll in eStatements via the Personal Mobile Banking app, login and follow these steps:

- Select Menu Bar > Accounts > eStatements, and follow the prompts.

OTHER SERVICES

PAY PEOPLE



Pay People, the person-to-person (P2P) service currently available in Pioneer Bank's Personal Online Banking and the Mobile App will no longer be supported. We recommend keeping records of previous payments or transfers by capturing, printing, or saving screen shots. The bank will be unable to access your history once the service is discontinued.

Pay People access will be disabled: Thursday, November 4 at 4:00 PM (CT)

- All Pay People payments scheduled after this date and time will not be processed.
- Recipients will have up to 10 days to claim the funds.

Sunflower Bank offers Zelle®. A safe and easy way to send money to friends and family.^{1,2} On or after November 8, you can enroll in Zelle within the Bill Pay service located in the Personal Online Banking platform. Contact us if you need enrollment assistance.

¹Message and data rates and charges may apply from your mobile carrier. Please check with your mobile carrier for details.

²Transactions typically occur within minutes when the recipient's email address or U.S. mobile number is already enrolled in Zelle. Must have a bank account in the U.S. to use Zelle.

Zelle® and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

CERTIFICATES OF DEPOSIT

Rates, terms and maturity dates of your existing Certificates of Deposit (CD) will remain unchanged. For your convenience, CDs automatically renewing will continue to do so, and the manner in which you'll receive your interest payments will remain the same. A renewal notice will be mailed to you 15-days prior to your renewal date.

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

There will be no changes to your IRA account elections and distributions.

- Effective November 8, 2021, a fee of \$25.00 will be charged to transfer your Individual Retirement Account to an entity other than Sunflower Bank.

SAFE DEPOSIT BOXES

Please continue to access and use your Safe Deposit Box as you normally do.

You will receive a Safe Deposit Box Payment notice 30 days in advance of lease renewal.

- Safe Deposit Box information will not be viewable in Personal Online Banking at this time.
- For your convenience, we offer automatic payments for Safe Deposit Box rental dues. Please contact your local branch to enroll.

CREDIT CARDS

Sunflower Bank offers low interest rate personal and business credit cards, so you'll have funds in place when needed. To learn more, visit:

- Personal Credit Card: <https://www.sunflowerbank.com/creditcards>
- Business Credit Card: <https://www.sunflowerbank.com/smallbusinesslending>

If you would like to apply for a credit card, please visit your local branch or contact Customer Care to request an application. Subject to approval.

CONSUMER LOAN INFORMATION

The merger will not affect existing loan terms (e.g., payment amounts, maturity dates). However, there are some changes to where loan payments can be mailed, as well as changes to notices and statements that you receive.



PERSONAL LOANS

Effective November 8, you will begin receiving a monthly billing statement from Sunflower Bank.



HOME EQUITY LINE OF CREDIT (HELOC)

Effective November 8, you will receive a monthly statement from Sunflower Bank. Some customers will experience an adjustment in the date their HELOC statement is generated, which will affect the payment due date. If this adjustment impacts your loan, a separate notice will be mailed to the mailing address noted on your loan.

Loan advances may be requested by: emailing CustomerService@SunflowerBank.com from an email address associated with your account; by using online banking to complete a transfer; or going into a branch.

- Your end-of-year 1098 statement will come from Sunflower Bank, N.A., and will reflect your entire year's interest. You will not receive a 1098 from Pioneer Bank.



PERSONAL LINE OF CREDIT

Effective November 8, you will receive a monthly statement.

Customers can request a loan advance by emailing CustomerService@SunflowerBank.com from an email address associated with your account, by using online banking to complete a transfer, or by going into a branch.

CONSUMER LOAN PAYMENTS



AUTOMATIC LOAN PAYMENTS

If your loan payment is currently deducted electronically (auto-pay), the payment will continue to be deducted without interruption. If you would like to set up automatic loan payments, please call Customer Care at 888.827.5564, or contact your lender on or after November 8.

ONLINE BANKING

Consumer loan payments made via Personal Online Banking can continue to be made between loans and deposit accounts held at Sunflower Bank.

PERSONAL LOAN PAYMENT REMITTANCE

Beginning on Monday, November 8, you can make loan payments at any Sunflower Bank or First National 1870 branch location. You can also mail them to:

Sunflower Bank, N.A.
Attn: Loan Operations
PO Box 440
Salina, KS 67402-0440

MORTGAGE LOAN INFORMATION

The merger will not affect existing loan terms and conditions of your current mortgage (e.g., payment amounts, maturity dates). However, there are some changes to where loan payments will be mailed, as well as changes to notices and statements that you receive.

Please be aware that your historical account information will not move to the Guardian Mortgage online platform. If you currently have online access through Pioneer Online Banking, you should download all records you may need prior to November 5. Historical information cannot be viewed on the new system; however, it will be provided upon request. After conversion, mortgage loan information will not be viewable in Sunflower Bank Online Banking.

MORTGAGE SERVICING

- Your Pioneer Bank mortgage loan(s) will be serviced by Guardian Mortgage, a division of Sunflower Bank, N.A.
- You will receive a Servicing Transfer Notice from Guardian Mortgage with more information.

MORTGAGE LOAN PAYMENTS

- If your loan payment is currently being drafted by Pioneer Bank (via ACH), the payment will continue to be deducted without interruption.
- If you are using your personal financial institution “bill pay” functionality, you will need to update the billing information to reflect the following:

Guardian Mortgage
PO Box 833890
Richardson, TX 75083-3890

- If you would like to set up your loan payment to be automatically drafted by Guardian Mortgage (via ACH), please call Guardian Mortgage Customer Service after the effective date of the Servicing Transfer.
 - **Customer Service Business Hours:** M-F, 8:00 AM – 5:00 PM (CT)
 - **Customer Service (Toll Free):** 800.331.4799
- Upon the Servicing Transfer of your mortgage loan, you will have the following mortgage payment options:
 - Online Payments: You will have the ability to make payments and view your loan information in Guardian Mortgage’s online portal called My Account by visiting www.GuardianMortgageOnline.com. **You will not be able to view your Guardian Mortgage loan in Sunflower Bank’s Personal Online Banking platform.**
 - Pay By Phone: Call 855-577-3384 to make a one-time payment. You will need your new Guardian Mortgage loan number, bank account number and bank routing number.
 - Pay By Mail: Include your loan number on your check memo line and/or include your statement’s payment coupon and mail to the following address;

Guardian Mortgage
PO Box 833890
Richardson, TX 75083-3890

- Branch Location: Make your mortgage payment at any Pioneer Bank, Sunflower Bank or First National 1870 branch during business hours.

PERSONAL ONLINE BANKING OVERVIEW

In preparation for our system conversion, Pioneer Bank's Personal Online Banking will be unavailable to users starting at **4:00 PM (CT) on Friday, November 5** and will remain offline until approximately **8:00 AM (CT) on Monday, November 8**.

If you currently use Pioneer Bank's Personal Online Banking, you will automatically have access to the new Sunflower Bank Personal Online Banking platform after conversion weekend. If you do not currently have Personal Online Banking access at Pioneer Bank, you can enroll for instant access November 8 or after by visiting SunflowerBank.com.

On November 8, login to Personal Online Banking by clicking this link: [Personal Online Banking](#), or by typing this web address into your browser: <https://online.sunflowerbank.com/SignIn.aspx>

Important Notes:

- You will use your existing Pioneer Bank online banking login credentials (Username/Password) to login to Sunflower Bank's Personal Online Banking platform for the first time.
 - At first login, you will be required to complete the multi-factor authentication, set up security questions/answers, accept the disclosure(s), and establish a new password on your first login. Your existing Username will remain the same.
- Prior eStatement history will be available in Sunflower Bank's eStatement center.
- Existing Bill Payment payees and history will transfer into the new Personal Online Banking platform for those Pioneer Bank customers with a checking account tied to the Bill Pay service, but capturing a list of all payees and bill payments is encouraged.
 - *If your Pioneer Bank Bill Pay service is currently tied to a savings account, your Bill Pay records will not transfer to Sunflower Bank's Bill Pay system. Payments must be issued from a checking account in order to use Bill Pay in Sunflower Bank's platform.*
- Recurring and scheduled "internal" account transfers that you've previously set up in Personal Online Banking between accounts held at Pioneer Bank will remain active.
- External transfers (A2A) that are currently active in Pioneer Bank's Personal Online Banking will not transfer to Sunflower Bank's Personal Online Banking platform. Please take note of these external transfers, as you will need to recreate them on November 8 or after.
- Pay People (P2P) will not be available in Sunflower Bank's Personal Online Banking platform.
 - All Pay People requests scheduled to occur November 4 at 4:00 PM (CT) or after will not be processed. Click [here](#) to learn how to transfer funds to friends and family using Zelle.
- Quicken® and QuickBooks® users should export needed history no later than 4:00 PM (CT) on November 5.
- Existing online banking Alerts will not convert to Sunflower Bank's platform. A list of available Alert options will be available in the Sunflower Bank platform to choose from.
- Account nicknames will appear in Sunflower Bank's Personal Online Banking platform; however, the platform does not support the use of emojis.

BILL PAYMENT SERVICE – ONLINE BANKING



Personal Bill Payment Users:

- Effective **Thursday, November 4 at approximately 5:00 PM (CT)**, the Bill Payment service within Pioneer Bank's Personal Online Banking will be disabled.
 - Bill Payments scheduled to occur on or before Friday, November 5 will be processed as scheduled.
 - Existing payee information and scheduled bills will transfer to Sunflower Bank's Bill Pay service.
- Beginning Monday, November 8, all Bill Payment users will be able to add and edit payees, and authorize new payments in Sunflower Bank's Personal Online Banking platform.
 - Verify that scheduled Bill Payments appear as expected in Sunflower Bank's Bill Pay service.

PERSONAL ONLINE BANKING REQUIRED STEPS



ACTION ITEMS REQUIRED PRIOR TO THE PERSONAL ONLINE BANKING CONVERSION



On or before Friday, November 5 at 4:00 PM (CT) | Action Items:

- **Download any statements and notices you anticipate needing for your records prior to November 5.**
 - Prior online statement history may not be available for viewing immediately after system conversion. Once available, you'll have access to 24 months of statement history.
- **Quicken® & QuickBooks® Users:** We strongly recommend that all Quicken & QuickBooks users export all transaction history prior to November 5 at 4:00 PM (CT).
 - History that occurred between your last sync of transaction data and November 5 will be unavailable for export after this date.
- **Save a record of your existing external transfers.** All external transfers will need to be recreated and manually setup in the new Personal Online Banking platform November 8 or after.
- Existing online banking Alerts **will not** convert to Sunflower Bank's platform. A list of available Alert options will be available to choose from.
- Saving a list of your of your account nicknames is recommended.



ACTION ITEMS REQUIRED AFTER THE PERSONAL ONLINE BANKING CONVERSION



After 8:00 AM (CT) on Monday, November 8 | Action Items:

- **Existing Users:** Login to Sunflower Bank's Personal Online Banking using your existing Pioneer Bank login credentials (Username and Password) via the SunflowerBank.com website at first login.
 - At first login, you will be required to complete the multi-factor authentication, set up security questions/answers, accept the disclosure(s), and establish a new password. Your existing Username will remain the same.
- **Nicknames:** Review your account nicknames, and update if needed. If an emoji was previously used in your nickname, navigate to Account Details, and select Change Nickname to remove any unwanted characters. Sunflower Bank's platform does not support the use of emojis.
- **Alerts:** Reestablish desired Alerts based on available Alert options.
- **External Transfers:** Reestablish desired external transfers.
- **eStatement:** Customers who desire to use or continue to use eStatements (*electronic delivery of statements*) are required to enroll in Sunflower Bank's complimentary eStatement service.
 - To enroll in eStatements, login to Personal Online Banking via the SunflowerBank.com website.
 - Once logged in, click the **Accounts** menu and select **eStatements**. Follow the onscreen prompts. See [eStatement](#) enrollment section for more information.

PERSONAL QUICKEN® & QUICKBOOKS® USER INSTRUCTIONS:

Quicken® Users Information: Transfer your accounts in Quicken from the previous connection to the Sunflower Bank, N.A. Personal Online Banking connection. The instructions provided below may vary slightly between Quicken versions. Newly imported history will only be available from November 8, 2021 forward.

Deactivate Quicken Connection:

Quicken for Windows:

1. Select the **TOOLS** menu and select **ACCOUNT LIST**.
2. In the **ACCOUNT LIST**, select the account for which you want to deactivate online services and then click **EDIT**.
3. In the **ACCOUNT DETAILS** window, click the **ONLINE SERVICES** tab.
4. Click **DEACTIVATE** next to the service you want to disable.
5. Click **YES** to the message asking if you want to disable this service.
6. Click **OK** to the confirmation message.

Quicken for Mac:

1. Click on the account name in the bar down the side of Quicken Mac
2. Click the **SETTINGS** gear icon in the bottom-right corner
3. Click the **DOWNLOADS** tab
4. Click the **DISCONNECT** account button
5. Click **DONE**

Reactivate Quicken Connection:

To Reactivate Account(s) in Quicken for Windows:

1. Open the **ACCOUNT LIST** (CTRL+A)
2. Click the **EDIT** button on the account you want to reactivate.
3. Go to the **ONLINE SERVICES** tab and click the **SET UP NOW** button.
4. Type in **Sunflower Bank** and walk through wizard.
5. Choose **LINK** on the screen displayed after Quicken finds the available accounts at Sunflower Bank for your login credentials and carefully link to your existing Quicken account(s).

To Reactivate Account(s) in Quicken for Mac:

1. Click the account name in the list displayed down the side of Quicken to open the register.
2. Click the **SETTINGS** gear in the lower right corner of the register view.
3. Go to the **DOWNLOADS** tab.
4. Click the **CONNECT ACCOUNT** button.
5. Type in **Sunflower Bank** and walk through the wizard.
6. Choose **LINK** on the screen displayed after Quicken finds the available accounts at Sunflower Bank for your login credentials, and carefully link to your existing Quicken account(s).

QuickBooks® Users Information: Transfer your accounts in QuickBooks from the previous connection to the Sunflower Bank, N.A. connection. The instructions provided below may vary slightly for other versions. Newly-imported history will only be available from November 8, 2021 forward.

Deactivate QuickBooks Connection:

Step 1: Finish your online banking.

- Before deactivating Bank Feeds, make sure you match or delete all of the downloaded transactions for the account. QuickBooks won't let you make changes if there are still pending transactions.

Step 2: Deactivate Bank Feeds.

- You can disconnect your accounts from Bank Feeds one at a time.

QuickBooks Desktop for Windows:

1. Go to **LISTS** and then select **CHART OF ACCOUNTS**.
2. Right-click the account you want to deactivate. Then select **EDIT ACCOUNT**.
3. Go to the **BANK SETTINGS** tab.
4. Select **DEACTIVATE ALL ONLINE SERVICES** and then **OK** to confirm.
5. Select **SAVE & CLOSE**.

QuickBooks for Mac:

1. Go to **LISTS** and then select **CHART OF ACCOUNTS**.
2. Highlight the account and select the **PENCIL** icon to edit.
3. Select **ONLINE SETTINGS**.
4. In the **DOWNLOAD TRANSACTIONS** drop-down menu, select **NOT ENABLED**.
5. Select **OK** to confirm, then select **OK** to close the window.
6. After you disconnect your account, QuickBooks won't download new transactions.

When you deactivate bank feeds for an account, the lightning bolt (Windows) or blue circle (Mac) disappears beside the bank account's name in the Chart of Accounts. If you can still see it, this means Bank Feeds is still active for the account.

[Reactivate QuickBooks Connection:](#)

Connect your account to Bank Feeds

Web Connect (.QBO) files are online banking transactions from Sunflower Bank's website. The (.QBO) files can be downloaded and saved on your computer. Then, you can import the transactions so they become available in your Bank Feeds.

Web Connect Instructions

Before you start, find out from your bank if there's a fee or if the service is free.

1. From the **BANKING** menu. Select **BANK FEEDS**, then **IMPORT WEB CONNECT FILES**.
2. Select the .QBO files you saved, then select **OPEN**.
3. When prompted to select Bank Account, select:
 - **USE AN EXISTING QUICKBOOKS ACCOUNT** if the account you're importing transactions into is already set up in QuickBooks.
 - **CREATE A NEW QUICKBOOKS ACCOUNT** if the account you're importing transactions into isn't in QuickBooks yet.
4. Select **CONTINUE**. You'll see a dialogue box telling you that the data has been successfully read into QuickBooks.
5. Select **OK**.
6. Go to the **BANK FEEDS CENTER** to review your transactions.

Reconnect Accounts to QuickBooks

1. Go to the **BANKING** menu or **TRANSACTIONS** menu.
2. Select the **BANKING** tab.
3. Select **CONNECT ACCOUNT** on the landing page if this is your first time connecting, or select **ADD ACCOUNT** or **LINK ACCOUNT** if you've already created one.
4. Search for **Sunflower Bank**.
5. Select **CONTINUE**. Enter the username and password you use for Sunflower Bank's website in the window.
6. Follow the onscreen steps to connect. You may be prompted for additional security checks. It may take a few minutes to connect.
7. Select the bank account you want to connect (savings, checking). You should see all of your available accounts.
8. For each account you connect, select the matching account type from the dropdowns. These are accounts on your chart of accounts in QuickBooks.
9. Select how far back you want to download transactions.
10. Select **CONNECT**.
11. Go to the **BANKING** menu or **TRANSACTIONS** menu.
12. Select the **BANKING** tab.
13. Select **UPDATE**.



PERSONAL MOBILE APP & MOBILE BANKING

On Friday, November 5 at 4:00 PM (CT) access to the existing Pioneer Bank Personal Mobile App & Mobile Banking services will be disabled.

On or after November 8, you can download Sunflower Bank's Personal Mobile App by visiting Google Play™ for Android devices and the App Store for Apple® devices. If you are an existing Pioneer Bank Mobile Banking user, follow these steps:

- Use your existing Pioneer Bank online banking credentials (Username/Password) to login to Sunflower Bank's Personal Mobile App for the first time. However, if you have already logged into Sunflower Bank's Personal Online Banking platform and established a new password, simply use those credentials on your first login to the Personal Mobile App.
 - Your existing Username will remain the same.
 - You will need to complete the multi-factor authentication, set up security questions/answers, accept the disclosure(s), and establish a new password on your first login.
- Reestablish desired Alerts based on available Alert options.
 - *Select Menu Bar > Profile > Alerts*
- Establish Biometric features such as TouchID and FaceID
 - *Select Profile > Profile Updates > Authorized Device Enrollment*
- Mobile Deposit* is only available to eligible Sunflower Bank mobile banking customers who meet our standard service requirements and guidelines.
- When endorsing checks for Mobile Deposit, all checks must include the endorsement:
 - *For Mobile Deposit Only at Sunflower Bank, N.A.*
- All checks must be payable to the account holder/owner. Depositing Third-Party checks is prohibited.
- Enroll in eStatements, if desired.
 - *Select Menu Bar > Accounts > eStatements, and follow the prompts.*

New to Mobile Banking? Complete these steps on or after November 8:

1. Visit the App Store compatible with your device.
2. Search and find the Sunflower Bank Personal Mobile App.
3. Download it, and follow the steps to enroll.

On or after November 8, be sure to look for Sunflower Bank's mobile app icon in the Google Play or Apple App Store to get started.



Search for Sunflower Bank, and look for this mobile app icon!

**Mobile check deposit subject to approval. Message, data rates, and charges may apply. Check with your wireless carrier for details.*



Apple Pay®, Samsung Pay®, Google Pay™

Sunflower Bank offers convenient ways to pay for your purchases confidently. Mobile payment technology turns your phone, tablet, or smartwatch into a secure tool for making purchases. Be sure to add your Sunflower Bank Visa® debit card to the mobile wallet on your applicable Apple, Samsung, and Android devices.* Then, shop and make payments at your favorite stores or online retailers that accept Apple Pay, Samsung Pay, and Google Pay.

Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries. Google, Google Pay and the Google Pay logo are trademarks of Google LLC. Android, Google Pay and the Google Pay logo are trademarks of Google LLC.

©2019 Samsung Pay is a trademark or registered trademarks of Samsung Electronics Co., Ltd.

Please check with your wireless carrier for details regarding wireless plan and data usage or text messaging charges that may apply.

PHONE NUMBERS & CONTACT INFORMATION

Effective November 8, 2021 use the following contact information for services listed.

CUSTOMER CARE CENTER

Monday – Friday: 8:00 AM – 8:00 PM (CT)

Saturday: 8:00 AM – 4:00 PM (CT)

Call: 888.827.5564 | CustomerService@SunflowerBank.com

Sunflower Bank, N.A.

Attn: Customer Care Center

PO Box 800

Salina, KS 67402-0800

REPORT LOST OR STOLEN DEBIT CARD

Call: 800.472.3272

DEBIT CARD TRAVEL NOTIFICATIONS

Traveling out-of-state or overseas? Purchases not typical with your spending patterns may trigger fraud alerts for your protection. Call us in advance of any atypical travel or unusual purchase plans, or note your travel alerts using Sunflower Bank's free [CardControl](#) service.

Call: 888.827.5564

CHECKIT – AUTOMATED TELEPHONE BANKING

For your protection, CheckIt requires the use of a Personal Identification Number (PIN) to obtain information. Your PIN gives you and only you exclusive access to your Sunflower Bank accounts. The first time you use CheckIt, you will be instructed on how to assign your PIN.

Call: 800.552.2432

GUARDIAN MORTGAGE

If you are interested in learning about home loan options, please contact Guardian Mortgage, a division of Sunflower Bank, N.A. to speak to one of our experienced mortgage loan originators.

Call: 972.806.9503 | GuardianMortgageOnline.com

IMPORTANT: *Information sent by email is at risk of loss of confidentiality if the information is transmitted over the internet. We do not recommend sending confidential information such as social security numbers or account numbers by email.*



Sunflower Bank, N.A.
First National 1870 and Guardian Mortgage
are divisions of Sunflower Bank, N.A.
All rights reserved.

