



## Conversion Webinar #3 Customer Q&A

Below you will find answers to all the questions asked in the August 18 Conversion Webinar, sectioned into specific categories for your convenience. Thank you for attending and we look forward to welcoming you to Busey.

### Account Information

Q: How do I figure out what type of checking account I was assigned?

A: Busey sent a [Welcome Packet](#) in early July. It included an enclosure that identified the type of account you were assigned to. Alternatively, if you're an eBank user, your account type will be online under the account name, if you haven't already manually personalized the account name. It will also be listed on your eStatements. If you are still unable to find your account type, you can contact [Customer Care](#) and an associate will help you.

Q: I was assigned to Pillar Checking. Does our minimum balance include our mortgage or only the Pillar Banking account balance?

A: It does not include the mortgage. As long as you're above the minimum, there is no charge. If your balance falls below the minimum requirement, there is a \$12 fee applied each time. If that Pillar account minimum balance isn't the right fit, contact us and we'll help you get an account that's the right fit for you.

Q: How do you calculate minimum balance for Pillar Banking?

A: The minimum balance is \$3,000 per month. If you drop below that in the month you'll be charged the \$12 fee. If you have deposit accounts with a total balance of more than \$10,000 that will qualify to avoid the service charge.

Q: How do you set up Senior Checking?

A: You can open accounts different ways with Busey. You can come into a service center and open your account with a banker during lobby hours. If you can't come into a bank, you can contact [Customer Care](#) so we can work with you remotely.

Q: When can we start using Zelle®?

A: Zelle® is available now on Busey eBank. If you used Zelle® through GSB, your history didn't carry over to Busey so you'll have to reenroll. You can do that right away. When you're logged into the Busey website or the Busey - Mobile App, you can click on the Zelle® tab on the dashboard and reenroll.

Q: We had overdraft protection from GSB with no charge for transfers from savings to checking. Is this available with Busey?

A: Busey has what we call a preauthorized transfer. You can authorize us to 'sweep' or pull from one account to another if an overdraft is happening. There is a \$10 fee per transaction, but it is cheaper than the overdraft charge of \$35.



Q: My daughter also has an account at GSB/Busey. How do I transfer funds directly into her account?

A: If you're not an authorized signer on her account, you won't be able to view her account or make a transfer to her account through your eBank. You can only make transfers to accounts that have you as an authorized signer. A lot of customers find that Zelle® is a good solution for that.

Q: What happens with transactions that come through ACH on GSB's routing number?

A: We process the transaction normally and send a Notice of Change to the merchant informing them that the routing number has changed. We have no way of knowing what the merchants choose to do with that information. Some will reach out to you to confirm, some will discard it, and some will apply the change automatically. It wouldn't hurt to reach out to the merchant to confirm they've applied your correct information, but you don't have to. At some point in the future the Glenview State Bank routing number will be retired. At that point transactions received by Busey using the Glenview State Bank routing number would be rejected and returned to the merchant.

## Checks

Q: Please explain procedures for changing routing numbers for checks. Also, when will we need to purchase new checks.

A: You may continue using your checks until you run out. We will process them normally without delay, even though it has a Glenview State Bank routing number printed on the checks. Busey has systems in place that allow for the checks to be processed, even if they have the GSB routing number. So there is no need to make any changes. We ask that when you do run out of checks, you order with Busey's routing number.

Q: What is the charge for checks?

A: Depending on what you're looking for, there are many options you can choose from. Busey uses Deluxe as our preferred check provider. You can [browse the website](#) to find what works best for you. You can also choose to order your checks from a third party vendor.

## Cards

Q: Is it possible to obtain a card that is for the ATM only, not a combination of debit and ATM?

A: Busey only has debit cards.

Q: How do I order a debit card?

A: If you've never had a debit card before, there is an application you'll need to fill out. There are remote options for completing the application also. Visit your local service center



## eBank

Q: How do I get into eBank?

A: When you go to [Busey.com](https://www.busey.com), you'll see the log in box. Enter the username you had at GSB. Then enter the last 4 digits of your social security number as your password. Then you'll be prompted to set a new password (you can reset it to be the same password you had at GSB if you want). After you reset it, next time you'll log in using the same username, and the password you chose.

Q: I used BillPay successfully except I was unable to view the payee account numbers to verify they were correct.

A: The payee account numbers are truncated to the last 4 digits, so you can use those to verify. The full account number is not shown, for security purposes. If you need this information, you can contact Customer Care and we can look at the full number for you.

## Statements

Q: Can seniors get paper account statements at no charge? Is this grandfathered-in as a result of being a GSB customer?

A: It is not grandfathered-in, but we'll reach out to your banker to talk with you about your options.

Q: Does Pillar checking get a free monthly statement?

A: If you're getting statements online through the Busey website, those are always free of charge.

## Miscellaneous

Q: Should we keep calling GSB's Teleservicing line, or call Busey's Customer Care number now instead?

A: Both numbers work. You can call whichever number is more comfortable for you. At some point in the future, the Glenview State Bank number will be retired but right now we have people answering both numbers.

Q: Is there a fee for SECURLock Equip?

A: Busey does not have that app because those features are built into eBank. You can customize your settings through the Card Management section on the eBank dashboard. All the same SECURLock Equip alerts and protections are located there. You'll need to reset the rules/restrictions through Busey's eBank, but it's free of charge.