



Conversion Webinar #1 Customer Q&A

Below you will find answers to all the questions asked in the August 5 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: We received conversion brochures for savings and safety deposit box accounts, but not for our checking account. Can you send that to us? Also, we need a brochure with online banking info.

A: Please reach out to us with specific details so we can ensure you have everything you need. The [Welcome Booklet](#) is the same for all products, so you can refer to the same Welcome Booklet for all your accounts. You can find the Welcome Booklet online at busey.com/welcome.

Savings account information can be found on page 14, checking account information can be found beginning on page 12 and safety deposit box information is available on page 9.

The [Online and Mobile Banking Guide](#) was mailed July 30 and can also be found online at busey.com/welcome.

Q: For a joint account, what will the temporary PIN be?

A: For joint accounts, the PIN could be the last 4 digits of either account holder. We'd have to look at the account details to provide accurate info. Please contact us so we can assist you in determining the appropriate PIN for your situation.

Q: Will all direct deposits carry over?

A: Yes, all direct deposits will carry over. Those are established with the company you're doing business with. They may continue sending those with the GSB routing number. We'll send an electronic response notifying them of the updated routing number. They may update automatically, or they may stop to confirm the update with you. Any existing transactions will still be processed, and Busey will process transactions submitted with the GSB name and/or routing number.

Q: Is it possible for joint accounts to have two emails and/or phone numbers?

A: Through eBank, you can only list one email address. But once you're logged in for the first time, you have the option to add multiple phone numbers.

Q: Can I make transfers from personal accounts and investment accounts?

A: External account transfers at this time are limited to checking and savings accounts.

Q: Can I still use my preprinted deposit slips?

A: Yes. When you print more, please replace the GSB routing number with Busey's routing number (071102568).

Q: To clarify, do I have the ability to transfer from my Vanguard account to my GSB checking account? Will I need to do anything for that to continue?



A: After conversion, you will need to re-establish any external transfer accounts you currently have set up through GSB HOMEBanker. Those are not able to be carried over for security purposes. You can re-establish your Vanguard account through external transfers in Busey eBank as long as it is a checking or savings account. If it is purely an investment account, those are not able to be connected through Busey eBank.

Q: During the webinar explanation, it seemed like the external transfers I currently have between GSB and Capital One (Money Market account I have there) cannot be done in the Busey system because Investment Banks are not allowed within Busey's external transfer functionality. Is that correct?

A: Customers can link accounts with account types that are considered checking or savings. For example, we have Money Market accounts that are identified as checking accounts, that can be linked. They cannot be linked to investment accounts directly. For example, a customer has a Fidelity account that he can link his account to, but it is just a checking account. If he wants to trade anything, he must move funds from that checking account to the investment account where he can purchase stocks. Busey Money Market and Pillar Money Market accounts are fine, and so are similar products with other banks.

Q: Can I access my GSB retirement account info in online banking?

A: No.

Q: Can I still use my pre-printed deposit slips?

A: You can. If you're just going to be mailing in or using deposit slips in a drive-thru, you can continue using those. After conversion, tellers at the service centers will actually create a virtual deposit slip for you. In the interim, you're more than welcome to continue using them.

Q: Can we download account information to Excel?

A: You do have the ability to download account info in CSV format and open that in Excel.

Account & Routing Number

Q: Is the routing number going to remain the same or will it be different?

A: Glenview State Bank's routing number can still be used, but beginning Monday, August 16 you'll want to start using Busey's routing number.

Q: Will all the auto-deductions from my checking account automatically be transferred? Do I have to call all the present ones?

A: The automatic payments (those using the routing and account number) will continue to be accepted and processed by Busey, even after conversion. We recommend waiting to reach out to those merchants or businesses to provide your updated routing number until after 8/16.



Q: How long will the routing number be accepted?

A: We will notify you well in advance if/when plans are made to close the number, but there are no plans in the immediate future to close it.

Q: Will we be able to keep our old account numbers?

A: Yes, existing GSB account numbers will carry over and remain the same.

Q: Will automatic bill withdrawals from my checking account require me to give them the new routing number?

A: Busey will not require this. However, Busey will send a Notice of Change to the companies with whom you have established automatic payments or deposits, advising them to update your routing number information. Companies may contact you to confirm this change but will not require you to share your account information. We recommend you contact anyone with whom you have established automatic payments or deposits **beginning August 16** and advise them to update your bank name and routing number to ensure uninterrupted service. Please note **payments will not process if updates are made before August 16.**

Q: When will we have access to the Busey account number and routing number?

A: Your existing account number will stay the same. We suggest updating the routing number with merchants after Monday, August 16. Any auto transactions that occur will still be accepted after Monday August 16.

Online & Mobile Banking

Q: How do I access eBank?

A: To sign in after Monday, August 16, go to busey.com and you'll be able to directly log in on the home page, or download the Busey – Mobile App and log in from your phone.

Q: What about mobile banking, is there a new app that we need to use?

A: You can download the Busey – Mobile App from the Apple App Store or Google Play Store and begin using it on August 16. The GSB online banking system and mobile app will be permanently unavailable as of 4 p.m. on August 13.

Q: When can I open and begin using the Busey Mobile App?

A: Monday, August 16

Q: Where can I find which payments are automatic and which day these are withdrawn? What is the difference between E-Bills and automatic payments? Do E-Bills have to be re-established, but not automatic payments?

A: Within Bill Pay (by clicking on Manage Payments) you can see which payments are recurring by clicking on the payee's name. This will take you to the payee details screen, where you will find an "Edit Recurring" button. Clicking on the "Edit Recurring" button will allow you to see the date those payments are withdrawn. eBills are required to be re-established after conversion because you must enter the credentials for the



payee's website securely into Bill Pay. Since they are entered securely through GSB's system, those credentials cannot be transferred to Busey's system.

Q: I have an account with my husband and with each of my two sons. When I currently sign in, I see all their accounts. How will this work with passwords?

A: You will still see all your accounts that you currently see when you log into Busey's online banking starting on August 16th.

Q: Is there a charge to use Busey's Bill Pay?

A: There are no charges to utilize any features of Busey's online banking or Bill Pay.

Q: What is an eBill?

A: eBills are the ability to connect with the payee's website. For example, a Chase credit card may offer an eBill option. The bill pay system will go to their site, log in on your behalf, grab the amount due, due date, and pdf. It will pull that info back into the system and preload that info so you can manually pay or set up an autopayment in response to that regularly collected information.

Q: Will automatic scheduled payments transfer over? For example, insurance premiums that are set up to be automatically withdrawn from your account (Not a bill pay transaction just automatic withdrawal)

A: These payments are considered eBills, and must be reestablished.

Q: If an ACH deposit is sent to my account using GSB routing and account number after 8/16 will that deposit be accepted?

A: Yes. All ACH credits (deposits) and debits will still be accepted by Busey after 8/16 if they come in with the GSB routing number. Busey will not delay those transactions.

Q: I'm paying bills online. How do I know if you're sending via US Mail or via an online payment?

A: If you log in to eBank, go to "manage payments" in the "payments" section. At the payee level you'll see, right below the payee, a note that shows "check or electronic" and that will tell you how it's delivered.

Q: I have a regular payment scheduled to a relative. Will that carry over?

A: If you have it set up through BillPay, it should transfer. If it is established as an external transfer, you would have to set it back up.

Q: What app will replace SECURLock EQUIP?

A: That is integrated into the Busey Mobile App, which you can download from the app stores. The EQUIP-type functions are included in Card Management within eBank.

Q: Can I make monthly payments to the same place without making it recurring through bill pay?

A: Yes, but you'd need to manually keep track of that. You can pay people as often as you'd like.



Credit/Debit Cards

Q: Is my GSB debit/credit card still good, or will those be reissued by Busey?

A: Both your GSB debit and GSB-associated credit cards can be used without interruption. New debit cards will be issued in November, and until then you can continue using the GSB debit card. More details about credit cards are in the Welcome Kit.

Q: Will my debit card work during conversion weekend?

A: Yes, your GSB debit card will work. You'll continue using that until you're issued a new Busey debit card in November.

Q: When will new Busey debit cards arrive?

A: For GSB Debit cardholders, replacement debit cards are scheduled for delivery in November. For GSB ATM cardholders, debit cards were mailed last week, and can be activated beginning on Monday, August 16.

Q: What do I do if I lose my credit/debit card?

A: To report a lost or stolen Debit Mastercard® call 800.672.8739. To report a lost or stolen Busey Elan Credit Card call 866.234.4691. To report a lost or stolen GSB Credit Card, please follow the instructions on the back of your card.

Q: I have an HSA debit card. Will I get a new one?

A: You can continue to use your GSB HSA debit card until these are reissued as Busey HSA debit cards in November.

Q: My debit card has been compromised in the past. What happens if the systems are down and something happens over conversion weekend (and I can't use SECURLock to shut down card access)?

A: Fraud will be monitored by our teams. You can call us for assistance over conversion weekend.

Checks

Q: Can we write GSB Checks until Busey checks are received?

A: Yes, you can write them as long as you have them. You can give us a call and we can help you order new checks to ensure you have included all updated information. If you prefer, you can order your checks independently as well – just be sure you include the Busey routing number.

Q: How long can I use my existing checks?

A: You can use them until you run out. There is no need to get rid of them.

Q: Will we automatically receive new paper checks?

A: No, you can continue utilizing the existing checks you have.



Q: I need to order checks for my businesses, and I need to provide a copy of a temporary check to get new checks ordered. Will Busey be sending temporary checks/deposits for my various accounts? If not, how can I get some?

A: Busey will not be automatically sending temporary checks/deposit slips for accounts. After August 16, you can acquire temporary checks for each account by visiting your local service center and requesting some temporary checks be printed.

Loans

Q: When repaying loans through an online transfer, can we add additional principal?

A: Yes.

Quicken

Q: Will I still be able to download transactions into Quicken?

A: Yes, you can. Quicken Conversion Information is available [as a pdf](#) at busey.com/welcome.

Q: I have a question about Quicken. Where can I find information?

A: On the microsite, you can find resources about how to continue integrating with those services, or you can [download the pdf directly](#).

Conversion Webinars

Q: I missed the first webinar. Can I join another webinar? Would it be the same link or do I have to sign up again?

A: We posted the full recording of this webinar on the Conversion Microsite for you to view at any time. You can also [register](#) for another webinar. There will be two more, one on August 10 at 12 p.m. CT and another on August 18 at 4 p.m. CT. Each webinar has a unique link, so you'll need to register for each one that you would like to attend.

About Busey

Q: Can we find out who Busey supports via donations?

A: Busey has published our [2020 Corporate Social Responsibility \(CSR\) Report](#) online, which details our commitment to ethics & governance, diversity & inclusion, social responsibility and environmental sustainability. The Busey CSR report examines Busey's commitment to the associates, customers and communities we serve. You can read more about our community engagement on our website at busey.com.

Q: Is Busey a state bank?

A: Busey Bank is a wholly-owned bank subsidiary of First Busey Corporation. You can read more about Busey's history and view our corporate profile by visiting busey.com.



Miscellaneous

Q: My teachers pension sent me a form that needs to be filled out by the bank and they wanted a check attached to it. However, it will be at Glenview State Bank with the old routing number. Should I wait until you contact them to let them know that the routing number will be changed, or should I make certain that the payments are going to be posted to my account at the beginning of September and going forth?

A: We will continue accepting payments using GSB's routing number for the foreseeable future, and we will provide a courtesy notice to your ACH vendors notifying them of Busey's routing number. However, your pension may require you to update your routing number for security reasons. If so, you can do that any time after August 16. We are happy to help you with this change if needed. Simply visit a service center, or give us a call at 800.672.8739.

Q: All of this is overwhelming and confusing to this 80-year-old. Can I go to GSB in Glenview and talk with a person one-on-one?

A: Absolutely! Busey and Glenview share very similar values, including a shared desire to provide personal service excellence to our customers. We always welcome you to talk with us one-on-one. We even offer individual remote banking appointments so you can have personal service from home. We offer a variety of options so you can access the kind of service that you prefer. Please stop by the service center, book a virtual appointment at busey.com/appointment or call to set up an appointment – we'd be happy to help!

Q: We recently named GSB as the trustee for our living trusts. Will Busey take over?

A: Busey will take over as trustee on anything GSB was named to. For specific details on your individual account, please contact your financial advisor.

Q: What happens when an auto-debit comes through on conversion dates?

A: Any auto payments scheduled for August 13, 14 or 15 will process on August 13.

Q: Will GSB's tax info be integrated into Busey's so we only receive one 1099?

A: Because your tax forms are highly personalized, we cannot effectively answer this question without looking at your specific account details. Please contact us for a more accurate answer.

Q: Will my payment for GSB mortgage transfer?

A: Yes. Any automatic payments from a GSB account to GSB mortgage will carry over to Busey.