

FREQUENTLY ASKED QUESTIONS

Why Is This Happening?

- American Plus Bank is acquiring the Long Beach banking center of International City Bank, a Division of United Fidelity Bank. Included in this document are important dates related to the transition to American Plus Bank's data systems.
- As of **Monday, May 5, 2025**, United Fidelity Bank will have transferred your accounts to American Plus Bank.
- At this time, you will also be able to utilize American Plus Bank's additional locations for your banking needs.

When Will This Affect Me?

- The conversion weekend is scheduled to begin on **Friday, May 2, 2025, at 3 pm PT**. Over the weekend, there will be limited availability for certain transactions. On **Monday, May 5, 2025**, you will access your accounts utilizing American Plus Bank's systems.
 - Banking center hours during conversion weekend:
 - Friday, May 2, 2025 – Banking Center will close at **3 pm PT**
 - Saturday, May 3, 2025 - Closed
 - Sunday, May 4, 2025 - Closed
 - Monday, May 5, 2025 - Open regular hours
- | | | | |
|----------------------|---------------|---------------|-------------|
| 2 Friday | 3 Saturday | 4 Sunday | 5 Monday |
| <i>Closes at 3pm</i> | <i>Closed</i> | <i>Closed</i> | <i>Open</i> |
- Continue to use your current **International City Bank Personal and Business Visa® Debit Card** until **Friday, May 2, 2025, at 3 pm PT**.
 - In the event of service interruption, we recommend you make arrangements to have other payment options available.
 - International City Bank's existing Online Banking platform will be available **Friday, May 2, 2025, until 3 pm PT**. You should plan to complete any transfers or payments prior to this time.
 - Beginning **Monday, May 5, 2025**, you can access your accounts online with American Plus Bank at www.Bankaplus.com.
 - Updated account balances will not be available from **Friday, May 2, 2025, at 3 pm PT** until the next business day, **Monday, May 5, 2025**. This applies to online banking, mobile banking, telephone banking, Debit Card transactions at ATMs, banking center locations, and customer service by phone.

How Will This Affect My Account?

- Your existing account number(s) will remain the same. However, your ABA routing number will now be **122244663**.
- Destroy your International City Bank checks and begin using your American Plus Bank checks on **Saturday, May 3, 2025**.
- There will be no interruption to your direct deposit(s) received by United Fidelity Bank. To further assist you, United Fidelity Bank will forward any direct deposit(s), ACH debits, and checks to American Plus Bank for an interim period.
- Checking and savings account statements for all account holders will be processed on **Friday, May 2, 2025**, and mailed. It is important to note that your transaction history will not be available online after **3 pm PT**. Please make sure to print or download any statements or other historical account information you wish to retain.

What Will Happen To My Business Banking Services?

- **Business Online Banking**
 - Your existing Business Online Banking access will cease on **Friday, May 2, 2025, at 3 pm PT**. We recommend **PRINTING YOUR TRANSACTION HISTORY AND PAYEE INFORMATION**.
 - Beginning **Monday, May 5, 2025**, you may enroll in online banking with American Plus Bank in order to access your accounts at www.Bankaplus.com.
- **Bill Pay**
 - International City Bank Business Online Banking customers using **Bill Pay** will be required to re-enroll with American Plus Bank.
 - Payees and historical payments will not transfer. You are advised to print or download payee information from Bill Pay to assist you with re-establishing your payees.
 - Future-dated and recurring payments will not transition to the American Plus Bank system. **You will be required to re-establish these payments.**
- **Business Mobile Banking**
 - Access to United Fidelity Bank's Business Mobile Banking App will be restricted beginning **Friday, May 2, 2025, at 3 pm PT**.
- **Business Debit Card(s)**
 - On **Friday, May 2, 2025, at 3pm PT** your current **International City Bank Business Visa® Debit Card** will no longer be active. Transactions made on these cards will be declined.
 - American Plus Bank will provide replacement debit cards. Upon activation of your new debit card, be sure to contact any merchant or financial institution that currently has automatic payments tied to your **International City Bank Business Visa® Debit Card** to provide updated payment information.

What Will Happen To My Personal Banking Services?

- **Online Banking**
 - Your existing Online Banking access will cease on **Friday, May 2, 2025, at 3 pm PT.** We recommend **PRINTING YOUR TRANSACTION HISTORY AND PAYEE INFORMATION.**
 - Beginning **Monday, May 5, 2025,** you may enroll in online banking with American Plus Bank in order to access your accounts at www.Bankaplus.com.
- **Bill Pay**
 - International City Bank's Online Banking customers using Bill Pay will be required to re-enroll with American Plus Bank.
 - Payees and historical payments will not transfer. You are advised to print or download payee information from Bill Pay to assist you with re-establishing your payees.
 - Future-dated and recurring payments will not transition to the American Plus Bank system. You will be required to re-establish these payments.
- **Mobile Banking**
 - Access to United Fidelity Bank's Mobile Banking App will be restricted beginning **Friday, May 2, 2025, at 3 pm PT.**
- **Debit Card(s)**
 - On **Friday, May 2, 2025, at 3 pm PT** your current **International City Bank Personal Visa® Debit Card** will no longer be active. Transactions made on these cards will be declined.
 - American Plus Bank will provide replacement debit cards. Upon activation of your new debit card, be sure to contact any merchant or financial institution that currently has automatic payments tied to your **International City Bank Personal Visa® Debit Card** to provide updated payment information.

Where Will I Make My Loan Payment?

- Beginning Monday, May 5th, you will make loan payments to American Plus Bank.

Who Can I Call With Questions?

- If you have any questions or need assistance, please contact Paula-Rose Wihongi at (562) 436-9800 ext. 5202 or President and CEO John Nerland at American Plus Bank at 626-463-6993, or via email at john.nerland@bankaplus.com.