



# Welcome Guide

Important Merger Information • February 2024

 **NexTier** Bank

 **Mars Bank**  **Member FDIC**



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# Welcome to NextTier Bank!



We are excited to announce the joining of two great organizations in February 2024. Mars Bank has served its customers and community for years and NexTier Bank pledges to continue that tradition. We believe that communities will thrive when supported by a strong, hometown bank.

As our valued customer, you will be able to enjoy the same great personalized customer service with new and improved products and features like NexTier Cash Back Checking, Church & Ministry Solutions, and Zelle. We offer account protection with Overdraft Privilege, Positive Pay, convenient account access with Mobile Banking, debit card management with CardBoss, Treasury Management, Wealth Management, and much more! This guide is designed to provide answers to all your conversion questions, highlight important dates when changes will take effect, and walk you through a brief introduction to all we have to offer you.

Our goal is to make this transition as seamless as possible. We appreciate your support and patience through the process. We look forward to serving you at all of our 31 locations beginning February 20th and for many years to come.

Welcome to the NexTier Bank Family!

Sincerely,

A handwritten signature in blue ink that reads "Clem C. Rosenberger III". The signature is written in a cursive style.

Clem C. Rosenberger  
President & CEO of NexTier Bank

# Important Dates To Remember

## What's Happening for the Merger?

The legal merger between the two banks is expected to occur February 16th. Mars customers will be able to access NextTier Products, Services, & Locations on February 20, 2024.



## Week of February 5th

- Your new NexTier Visa® Debit Card will arrive in the mail. Call 1.844.373.1730 to activate your card upon arrival.  
**After 5:30 pm on Friday, February 16th you can use your new debit card.**

## Weekend of Friday, February 16 – 19

- You will not have access to Mars Online Banking or Telephone Banking after **5 pm on Friday**. All Bill Pay payments will occur as scheduled.

## Friday, February 16th

- Mars Bank offices will operate under normal business hours on **Friday, February 16th**.
- **After 3 pm**, your Mars Bank debit card will have temporary limits of \$300 per day for ATM withdrawals and purchases up to \$500 per day through the weekend.
- **After 5:30 pm**, you may begin to use your **new NexTier Bank Debit Card**. ATM withdrawals will allow \$500 per day and purchases up to \$1,000 per day through the weekend.  
**See Tuesday, February 20th for details of your debit card going forward.**
- Mars Bank ATMs will be unavailable at **4 pm** at all locations.

## Saturday, February 17th

- All Mars Bank Offices will be closed as we make the transition to NexTier Bank.
- All Mars Bank ATM machines will be unavailable over the weekend. All NexTier Bank ATMs will be available 24/7 for your convenience.  
**See ATM location listing on page 30.**

## Monday, February 19th

- Your Mars Bank Debit Card can be used until **4 pm**.

## Tuesday, February 20th

- Personal **NexTier Bank Debit Cards** will revert to current daily limits of \$500 for ATM withdrawals and \$2,500 for point of sale and PIN purchases.
- Business **NexTier Bank Debit Cards** will revert to current daily limits of \$300 for ATM withdrawals and \$2,500 for point of sale and PIN purchases.
- Mars ATM machines will be available by **Noon** on **Tuesday, February 20th**.
- Visit any location for all of your banking needs. View locations on page 30.
- New Online Banking will be available at [www.nexttierbank.com](http://www.nexttierbank.com) – see page 12-13 for details.
- New Telephone Banking will be available toll-free at 1.844.639.8437.
- Download NexTier Mobile from the App Store to begin using mobile banking – see page 12 for details.

# Deposit Account Changes

## Effective Tuesday, February 20th

NexTier Bank offers an expanded line of deposit accounts with enhanced account management options. The following chart will assist you in identifying the new deposit account terms to which your existing Mars Bank account will be converted.

**All changes will be effective as of Tuesday, February 20th.**

If you currently have:	You will have this NexTier account:	Features on Page
Personal Basic OR Personal Checking	Free Checking	14
Perfect Fit	NexTier Perfect Fit	14
Personal Now	NexTier Now*	15
Personal Money Market	NexTier Money Market*	15
Passbook OR Statement Savings	Personal Savings* <i>Fees will be waived for 6-months.</i>	16
Children with Passbook OR Statement Savings	Free Kids Savings*	16
Holiday Club	Savings Club	16
IRA Passbook OR IRA Statement Savings	IRA Money Market*	17
Certificates of Deposit	<i>See details to the right.</i>	17
Regular Business OR Basic Business	Free Business Checking	22
Business Money Market	NexTier Business Money Market*	23
Business Now	Business Alliance with Interest*	23
Commercial Checking	Business Alliance Analysis	23
IOLTA	IOLTA*	

\*Variable rates will remain the same at the time of the merger; however, they are subject to change.



## Passbook Information

Passbook Savings accounts will be converted to Personal Savings accounts. In lieu of issuing and updating passbooks, you will begin to receive either a monthly or quarterly statement displaying all of your posted transactions. In addition, you will be able to view these transactions via NexTier Online Banking and NexTier Mobile Banking. Your first statement will display recent transactions.

Effective **February 20th**, we will no longer issue or update Passbooks.

## Certificates of Deposit

All terms and conditions for Certificates of Deposit (CD) accounts will remain the same. When your CD matures after the merger, we look forward to helping you invest and grow your money through renewal. The rates, terms, and conditions are subject to change.



## Contact Our Customer Care Center

Give us a call, locally:

**724.625.1555** | **1.800.262.1088**  
(out of area, toll-free)

Extended Calling Hours

Saturday, February 17	8 am to 5 pm
Sunday, February 18	9 am to 12 pm
T-F, Week of February 20	8 am to 7 pm



## Schedule of Fees

Effective Tuesday, February 20th

Account Research & Reconciliation	\$25.00 / hour
Amortization Schedule	\$10.00
Cashier's Check	\$10.00
Check Copy	\$5.00
Counter Checks	\$1.00
Debit Card Replacement	\$10.00
Escheat Fee	\$75.00
Fax Service (per page)	\$4.00
Foreign Checks	Individually Priced
Incoming Domestic Wire	\$17.00
Levy, Writs, Garnishments	\$150.00
Outgoing Domestic Wire	\$25.00
Outgoing Foreign Wires	Individually Priced
Overdraft (Paid Item)	\$36.00
Returned Deposit Item(s) <i>Business Customers Only</i>	\$10.00
Returned Item Fees (NSF)	\$36.00
Signature Guarantee	\$10.00
Statement Copy	\$10.00
Stop Payment	\$36.00

## Safe Deposit Box Fees

Effective Tuesday, February 20th and will be billed annually.

Box Size	New Fee
2x5	\$15.00
3x5	\$25.00
3x10	\$45.00
5x5	\$35.00
5x10	\$50.00
10x10	\$100.00

## Notes

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## Notice of Servicing Transfer

The servicing of your mortgage loan is being transferred, effective February 16, 2024. This means that after this date, NexTier Bank will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

After February 16, 2024, NexTier Bank will collect your payments going forward. Former Mars Bank branches will continue to accept payments before and after the conversion to NexTier Bank. You may continue to make payments at your current branch.

You may continue to visit your local branch to make payments or send by mail all payments due on or after February 16, 2024 to NexTier Bank at this address:

**NexTier Bank, Attn: Loan Support, P.O. Box 1233, Butler, PA 16003.**

If you have any questions about your mortgage loan or this transfer, please contact either Mars Bank or NexTier Bank using the information below:

Current Servicer:	New Servicer:
<b>Mars Bank</b> Loan Operations 724.625.1555 145 Grand Avenue, P.O. Box 927 Mars, PA 16046	<b>NexTier Bank</b> Loan Operations 724.543.1125 101 East Diamond St, P.O. Box 1550 Butler, PA 16003

Important note about insurance: If you have mortgage, life, or disability insurance or any other type of optional insurance, the transfer of servicing rights may affect your insurance in the following way: Private Mortgage Insurance

All documents and other materials relating to insurance should be mailed, delivered, or directed to the following address:

**NexTier Bank, N.A., ISA0A, Attn: Loan Operations, P.O. Box 1237, Butler, PA 16003**

Contact your insurance carrier to maintain coverage.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by Mars Bank on or before its due date may not be treated by NexTier Bank as late, and a late fee may not be imposed on you.

Mars Bank and NexTier Bank | February 16, 2024

## Fair Credit Reporting Act

You have the right under the Fair Credit Reporting Act, section 623, to dispute information that NexTier Bank, N.A. has provided to the credit reporting agencies. NexTier Bank, N.A. will complete a thorough investigation of the information you provide, and will take the appropriate action based on the outcome of the investigation. NexTier Bank, N.A. will notify you directly by mail of the results of the investigation.

To initiate a credit dispute investigation, please send a written description of the dispute to: **NexTier Bank, N.A. Attn: Loan Operations, P.O. Box 1550, Butler, PA 16003**

The written dispute must include 1) the account number, name, and address, 2) the specific information that is being disputed, 3) the basis for the dispute, 4) all supporting documentation required to substantiate the basis for the dispute including a copy of the relevant portion of the consumer credit report that is in question. Once NexTier Bank, N.A. completes a thorough investigation, a letter will be sent to you summarizing the result of the investigation and any action that was taken.

# Frequently Asked Questions

## About the Transition to NexTier Bank

### We are #MoreThanJustaBank

NexTier Bank is a locally owned, community bank with banking roots in Pennsylvania and lending experts in Cleveland, Ohio, and Williamsville & Rochester, New York. We are **#MoreThanJustaBank**. We believe that a culture of giving back defines who we are. Our employees lead our organization to help local families & businesses at community events and to meet their financial goals.

### All questions addressed will take effect at the time of the merger.



#### Will Mars Bank be changing its name?

Yes. The name and logo of Mars Bank will be changing. Once the merger is complete, we will operate as NexTier Bank.

#### Can I keep my current account numbers?

Yes. There will be no change to account numbers. You will be notified directly if your account is among the few that need to be changed.

#### Can I continue using my current checks?

Yes. Please continue to use your current checks. After the merger & your existing supply is depleted, your new order can be modified to include the NexTier Bank name and routing number.

#### What will happen to my CD rate & term?

Your accounts will retain their existing terms & conditions.

#### Do I need to change my direct deposit or direct debit information?

No. NexTier Bank will provide any necessary changes to the originator of your deposit or debit transaction.

#### Will my debit card and/or personal identification number (PIN) change?

Yes. Your new NexTier Visa® Debit Card will be mailed the week of February 5th.

#### Will there be changes to account statements?

Yes. The look will change, but your account information will be the same. Check images & eStatements are available when you log into NexTier's Online Banking.



## Joining with NexTier Bank: The Merger

NexTier Bank believes in Mars Bank and will continue to invest in the community – which makes this merger a perfect fit! Your banking experience and service level will continue with additional banking solutions at all NexTier Bank locations once the merger is complete. We are here to help every step of the way with the same familiar faces you've come to know and trust.

### Will the FDIC continue to insure my bank account post-merger?

Yes. All NexTier Bank accounts will continue to be insured by the FDIC.

For more information visit:

<https://www.fdic.gov/resources/deposit-insurance/diguidebankers/merger-idis/>

### Will my automatic payments or pre-authorized debits change?

No. If you currently have an automatic payment or pre-authorized debit from your account, it will occur as scheduled.

### Will my online banking or bill pay options change?

Yes. You will be able to access the new Online Banking at [www.nexttierbank.com](http://www.nexttierbank.com). If you currently have accounts at NexTier, you will be able to view all accounts using your current NexTier login on February 20th.

### What will happen to my loan rate & term?

Your accounts will retain their existing terms & conditions.

### Will I continue to receive a statement for my loan?

You will receive an invoice statement each month. It will include the same information as your current Mars Bank statement. Your first billing statement will show all activity on your account since the last statement was generated.

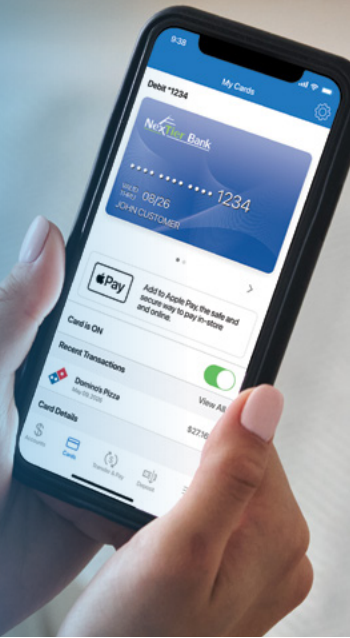
### Can I use a NexTier Bank branch?

You will be able to bank at all NexTier Bank locations after the merger is complete on Tuesday, February 20th.

# Bank Your Way 24/7

with Digital Solutions

DOWNLOAD THE  
*NexTier Mobile App*  
to send money with Zelle  
or control your debit cards  
with CardBoss, & more!



## Digital Solutions

Have peace of mind and control of your finances with digital banking options.

### Debit Card Options:

- **CardBoss** – Control your debit card, track card use, or set spending limits.
- **Mobile Pay** – Pay merchants in-store & online with your mobile wallet.
- **Automatic Updates\*** – NexTier Bank sends secure, automatic updates to many billers & merchants when your debit card is re-issued. So, in many cases you won't have to update your payment info.
- **Visa® Purchase Alerts** – Enroll to receive text message or email updates when you use your debit card.

### Mobile App Features

- **CardBoss** – Control your debit card, track card use, or set spending limits.
- **External Transfer** – Easily transfer money from other banks with Online Banking.
- **Mobile Bill Capture** – Take a photo of your bill and set up a Bill Pay Payee.
- **Mobile Deposit** – Take a photo of your check and deposit it into your account.
- **Zelle** – Send money to friends and family in a few simple steps.

### Online Banking Features

- **Bill Pay** – Pay bills securely and easily with NexTier Online Banking.
- **eStatements** – Receive your statement quickly with an email notification.
- **External Transfer** – Easily transfer money from other banks with Online Banking.
- **Real-Time Alerts** – Set alerts for online banking and mobile app notifications.
- **Zelle** – Send money to friends and family in a few simple steps.

\*Automatic Updates will not apply until after the merger and your card is re-issued.

# Online Banking & Bill Pay

[www.nexttierbank.com](http://www.nexttierbank.com)

Access Online Banking, Bill Pay, eStatements, and more from one convenient login.

You will **automatically** be enrolled with **NexTier's Bill Pay**.

- All existing Bill Pay payees, scheduled payments, and transfers will be converted and occur as previously scheduled. Please review to ensure all are set up as intended.
- You will be able to view 6 months of Bill Payment transactions.
- View Demo Videos at [www.nexttierbank.com](http://www.nexttierbank.com)

## Mobile Banking

Download the **NexTier Mobile** or **NexTier Business Mobile App** beginning **Tuesday, February 20th** for 24/7 access to your personal and business accounts.

## Our Website is Changing!

Beginning **Tuesday, February 20th**, you will be redirected from [www.mars.bank](http://www.mars.bank) to our website [www.nexttierbank.com](http://www.nexttierbank.com).

## Statement Production

### *Paper Statements*

All checking and statement savings accounts will receive a statement with transactions posted through **Friday, February 16th**. Going forward, you will continue to receive Paper or eStatements as you do today.

### *eStatements*

Enroll to receive electronic statements beginning **Tuesday, February 20th**.

### **UPDATE TO CURRENT**

#### **Username & Password:**

To log in, use your current username with ALL CAPS. Your password will be updated to the last 4-digits of your Social Security or Tax ID Number. **You will be prompted to choose a new password when you log in.**

#### **Bill Pay Note:**

In-process checks sent from Bill Pay may not show up in Online Banking for up to 4 days. Please do not reschedule any payments.

## Debit Cards

A secure chip-enabled debit card will be delivered to you the week of **February 5th** in a plain white envelope. Activate immediately by calling 1.844.373.1730. **Begin using your new card after 5:30 pm on Friday, February 16th.**

*Remember to contact any vendors for all ACH / Bill Pay payments to update your new card information.*

## Telephone Banking

Begin using telephone banking on **Tuesday, February 20th** at 1.844.639.8437.

*Your temporary password will be the last 4-digits of your social security number.*

# Personal Deposit Accounts

Designed for you and your family.

## Free Checking

The account with the essentials to keep your finances simple and on-track. Save on fees with our Free Checking account that offers 24/7 account access.

- ↗ \$50.00 minimum deposit to open
- ↗ No minimum balance requirement
- ↗ No monthly service charge
- ↗ Free Online Banking with Bill Pay
- ↗ Free Mobile Banking with NexTier Mobile
- ↗ Free NexTier Visa® Debit Card
- ↗ Free eStatements
- ↗ Free Telephone Banking
- ↗ Free ATM withdrawals on the Freedom ATM Alliance Network
- ↗ Overdraft Privilege limit of \$500. *See enclosed form for details and important opt-in info.*

## NexTier Perfect Fit Checking

The checking account designed to make banking simple and affordable. Access your money on-the-go, anytime you need with our Digital Solutions.

- ↗ \$25.00 minimum deposit to open
- ↗ No minimum balance requirement
- ↗ No monthly service charge
- ↗ Free Online Banking with Bill Pay
- ↗ Free Mobile Banking with NexTier Mobile
- ↗ Free NexTier Visa® Debit Card
- ↗ Free paper and eStatements
- ↗ Free Telephone Banking
- ↗ Free ATM withdrawals on the Freedom ATM Alliance Network
- ↗ No Overdraft Fees

## NexTier Now\*

The checking account designed to earn interest while managing your daily finances.

- ↗ Interest bearing account<sup>1</sup>
- ↗ \$50.00 minimum deposit to open
- ↗ Free Online Banking with Bill Pay
- ↗ Free Mobile Banking with NexTier Mobile
- ↗ Free NexTier Visa® Debit Card
- ↗ Free eStatements
- ↗ Free Telephone Banking
- ↗ Free ATM withdrawals on the Freedom ATM Alliance Network
- ↗ Maintain a \$1,000 minimum balance to avoid a \$6 monthly service charge
- ↗ Overdraft Privilege limit of \$500. *See enclosed form for details and important opt-in info.*

## NexTier Money Market\*

The account designed to grow your savings with the flexibility of a checking.

- ↗ Interest bearing account<sup>1</sup>
- ↗ \$50.00 minimum deposit to open
- ↗ Free Online Banking with Bill Pay
- ↗ Free Mobile Banking with NexTier Mobile
- ↗ Free NexTier Visa® Debit Card
- ↗ Free eStatements
- ↗ Free Telephone Banking
- ↗ Free ATM withdrawals on the Freedom ATM Alliance Network
- ↗ Maintain a \$1,000 minimum balance to avoid a \$10 monthly service charge

<sup>1</sup>Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the daily ledger balance. Interest accrued daily. Compounded & credited monthly.

\*Variable rates will remain the same at the time of the merger; however, they are subject to change.

# Personal Deposit Accounts

Designed for you and your family.

## Personal Savings\*

The account designed to save for the future and earn interest in the process.

- ↗ Interest bearing account<sup>1</sup>
- ↗ \$50.00 minimum deposit to open
- ↗ Receive quarterly statements
- ↗ Free Online Banking
- ↗ Free Mobile Banking with NexTier Mobile
- ↗ Free NexTier ATM Card
- ↗ Free eStatements
- ↗ Free Telephone Banking
- ↗ Free ATM withdrawals on the Freedom ATM Alliance Network
- ↗ Maintain a daily average balance of \$100 to avoid a \$3 monthly service charge
- ↗ NexTier does not limit or charge for transfers to another account or third-parties by pre-authorized or automatic transfers

## Free Kids Savings\*

An account designed for children under the age of 18 with the features mentioned above. No minimum balance requirement. Initial deposit of \$25.00 to open.

Our Free Kids Savings will automatically roll into our Personal Savings Account upon reaching the age of 18 years old. The account features will be updated to match the Personal Savings Account with a minimum balance requirement of \$100 for each monthly average to avoid the \$3 monthly service charge.

## Savings Club

The account designed to save for the future and earn interest in the process.

- ↗ Interest bearing account<sup>2</sup>
- ↗ Select the maturity date from 7 to 12 months from account opening
- ↗ No minimum deposit to open
- ↗ No minimum balance requirement
- ↗ No service fees
- ↗ Free Online Banking
- ↗ Free Mobile Banking with NexTier Mobile
- ↗ Free eStatements
- ↗ Free Telephone Banking
- ↗ Penalty for early withdrawals may apply<sup>3</sup>



## Holiday Club Account Update:

Holiday Club Accounts will be converted to Savings Club Accounts. You will be able to view transactions on the NexTier Online Banking portal and with the NexTier Mobile Banking App.



## IRA Money Market\*

The account designed to save for retirement.

- No minimum balance requirement
- \$50.00 minimum deposit to open
- Free Online Banking
- Free Mobile Banking with NexTier Mobile
- Free eStatements
- Free Telephone Banking
- No Overdraft Protection
- NexTier does not limit or charge for transfers to another account or third-parties by pre-authorized or automatic transfers

## Individual Retirement Arrangement (IRAs)

### Traditional and Roth IRAs

The risk-free secure savings option that helps you to invest in your future. Learn more at:

[www.nexttierbank.com](http://www.nexttierbank.com)






<sup>1</sup>Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the daily ledger balance. Interest accrued daily. Compounded & credited quarterly.

<sup>2</sup>Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the daily ledger balance. Interest accrued daily. Compounded & credited at maturity.

<sup>3</sup>Penalty may include forfeiture of interest and reduce earnings.

## Certificates of Deposit (CDs)

**Designed to be a low-risk, fixed interest rate account with a set maturity date.**

-  Flexible terms ranging from 3 months to 10 years
-  Low minimum deposit requirements
-  Quarterly interest payments
-  Convenient automatic renewals
-  FDIC Coverage

Type of Certificate	Minimum Deposit
3 to 5 Month CD	\$500
6 to 11 Month CD	\$500
12 to 17 Month CD	\$500
18 to 23 Month CD	\$500
24 to 35 Month CD	\$500
36 to 47 Month CD	\$500
48 to 59 Month CD	\$500
60 to 83 Month CD	\$500
84 to 120 Month CD	\$500
Add To It Anytime 20 Month CD	\$500
18 Month Variable IRA	\$500

\*Variable rates will remain the same at the time of the merger; however, they are subject to change.



## Rewards Checking

We'll Pay You to Bank with Us.

### **NexTier Cash Back\***

Get cash back on purchases, plus ATM withdrawal fee refunds – nationwide.

#### **It's free.**

- ↗ No monthly maintenance fee
- ↗ No minimum balance

#### **Earn cash back!<sup>1</sup>**

When you meet your account's qualifications during a Monthly Qualification Cycle, you'll receive:

- ↗ 2.50% cash back on debit card purchases
- ↗ Up to \$8.00 total cash back per Monthly Qualification Cycle

When qualifications are not met, cash back payments are not made.

#### **Plus refunds on ATM withdrawal fees – nationwide.**

When you qualify during a Monthly Qualification Cycle, you'll receive:

- ↗ Up to \$15 in ATM withdrawal fee refunds<sup>3</sup>

When qualifications are not met, ATM withdrawal fees are not reimbursed.

<sup>1</sup>See qualifications on page 19. ATM transactions that post and settle to the account during the cycle period are excluded. A maximum of \$8.00 cash back payments may be earned per Monthly Qualification Cycle.

# NexTier Interest Plus\*

Earn interest on your account, plus ATM withdrawal fee refunds – nationwide.

## It's free.

- ↗ No monthly maintenance fee
- ↗ No minimum balance

## Earn high interest.<sup>2</sup>

When you meet your account's qualifications during a Monthly Qualification Cycle, you'll receive a higher interest rate.

## Plus refunds on ATM withdrawal fees – nationwide.

When you qualify during a Monthly Qualification Cycle, you'll receive:

- ↗ Up to \$15 in ATM withdrawal fee refunds<sup>3</sup>

When qualifications are not met, ATM withdrawal fees are not reimbursed.

## \*Qualifications

To earn rewards and ATM withdrawal fee refunds, complete the following each Monthly Qualification Cycle:

- ↗ Have at least 12 debit card purchases post and settle
- ↗ Have at least 1 automatic payment (ACH) or direct deposit post and settle
- ↗ Be enrolled in and agree to receive eStatements

\*\*If you don't qualify, there is no service charge to you. And, when you do qualify, you'll automatically start earning rewards again.

## Bundle & Earn with a NexTier Saver Account

### Earn cash back or high interest and automatic savings!

Bundle your Rewards Checking with the NexTier Saver Account for extra perks when you qualify.\* Cash Back and Interest Plus rewards are automatically credited to the NexTier Saver account. The variable interest rate may change at any time.

<sup>2</sup>When your NexTier Interest Plus account qualifications are met during a Monthly Qualification Cycle daily balances up to and including \$35,000 in your NexTier Interest Plus account earn an interest rate of 0.50% resulting in an Annual Percentage Yield (APY) of 0.50%; and daily balances over \$35,000 earn an interest rate of 0.25% on the portion of the daily balance over \$35,000, resulting in a range from 0.50% to 0.25% APY depending on the account's daily balance. The variable interest rate may change at any time.

<sup>3</sup>You will receive reimbursements up to an aggregate total of \$15.00 for nationwide ATM withdrawal fees incurred within your NexTier Cash Back or NexTier Interest Plus account during that Monthly Qualification Cycle. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.



## Our Personal Bankers

If you're looking for someone to guide you through the lending process, you've come to the right place. Our Personal Banking Experts are here to help every step of the way. They'll make borrowing simple with competitive rates and terms.

## What We Offer:

### **Mortgages:**

Buy, Build, or Refinance.  
Up to 100% Financing with No Mortgage Insurance Required.

### **Construction Loans:**

Up to 90% Financing with No Mortgage Insurance Required.

### **Home Equity Loans:**

Up to 100% of Your Home's Value.

### **Home Equity Lines of Credit:**

Up to 100% of Your Home's Value.

### **Consumer Loans:**

No Hidden Fees!

### **Auto Loans:**

Purchase Motorcycles, ATVs, Boats, Vehicles, or Farm Equipment.









# Loans & Mortgages

## Mortgages

Up to 100% Financing with No Mortgage Insurance Required.

NexTier offers a variety of attractive mortgage plans. Our local Mortgage Experts will work with you to determine what you can afford and we promise competitive rates, competitive fees, & a quick answer regarding approval.

In addition to conforming properties, NexTier Bank will also consider the following financing options:

-  Log Home
-  Home Renovations
-  Condo / Co-Ops
-  Non-working Farm
-  Home with Acreage and/or Out Buildings
-  Oil / Gas Lease
-  Modular / Double Wide on Permanent Foundation
-  Loans to Purchase Land

## Home Equity Loans

Up to 100% of Your Home's Value

- ↗ Competitive interest rates
- ↗ The full loan amount upfront
- ↗ Security of a fixed interest rate
- ↗ Convenience of fixed monthly payments
- ↗ A predictable payoff schedule and no penalty if paid off early
- ↗ Benefit from interest that may be tax deductible (consult your tax advisor)

## Construction Loans

Terms ranging from 10 to 30 years.

- Up to 90% Financing with No Mortgage Insurance Required
- One-time closing
- Fixed-rate or adjustable-rate options available
- Same rate from Construction to Permanent Phase

## Consumer Loans

**Fast Approval. Flexible Terms.**

**Affordable Rates. No Hidden Fees!**

- Personal Loans
- Personal Lines of Credit
- Loans secured by savings, certificate of deposits, stocks, bonds, mutual funds, or cash value life insurance
- Auto Loans – Up to 100% financing on new vehicles, with terms up to 72 months. Used vehicles up to 90% financing, with terms of 60 months on select years.

## Auto Loans

Financing ATVs, boats, vehicles, or farm equipment is simple.

- Auto – new vehicles up to 100% of purchase price, used vehicles up to 90% of purchase price or book value, whichever is less
- Loans to purchase motorcycles, ATVs, boats, or farm equipment up to 80% of invoice or book value, whichever is less

## Home Equity Lines of Credit

Up to 100% of Your Home's Value

- Competitive interest rates
- Flexibility: apply once and access your credit line anytime
- Low monthly payments
- Pay in full and keep open for future use
- Benefit from interest that may be tax deductible (consult your tax advisor)

## Business Loans

Visit our website to contact a Business Banker to learn more.

# Business Deposit Accounts

Designed to simplify banking so you can focus on your business.

## Free Business Checking

Keep your finances simple and on-track with our Free Business Checking account. Save on fees with the account that offers 24/7 account access.

- \$50.00 minimum deposit to open
- No minimum balance requirement
- No monthly service charge
- Free Online Banking with Bill Pay
- Free Mobile Banking with NexTier Business Mobile
- Free NexTier Visa® Debit Card
- Free eStatements
- Free Telephone Banking
- Free ATM withdrawals on the Freedom ATM Alliance Network
- Overdraft Privilege limit of \$1,500. *See enclosed form for details and important opt-in info.*

## Business Statement Savings\*

The simple way to save so you can grow your business.

- Interest bearing account<sup>1</sup>
- \$100.00 minimum deposit to open
- Free Online Banking
- Free Mobile Banking with NexTier Business Mobile
- Free NexTier ATM Card
- Free eStatements
- Free Telephone Banking
- Free ATM withdrawals on the Freedom ATM Alliance Network
- Maintain a monthly average balance of \$100 to avoid a \$5 monthly service charge
- NexTier does not limit or charge for transfers to another account or third-parties by pre-authorized or automatic transfers

<sup>1</sup>Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the daily ledger balance. Interest accrued daily. Compounded & credited quarterly.

<sup>2</sup>Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the daily ledger balance. Interest accrued daily. Compounded & credited monthly.

## NexTier Business Money Market\*

The account designed for short-term savings & long-term growth.

- ↗ Interest bearing account with check writing capabilities<sup>2</sup>
- ↗ \$1,500.00 minimum deposit to open
- ↗ Free NexTier ATM Card
- ↗ Free Online Banking
- ↗ Free Mobile Banking with NexTier Business Mobile
- ↗ Free eStatements
- ↗ Free Telephone Banking
- ↗ Free ATM withdrawals on the Freedom ATM Alliance Network
- ↗ Maintain a minimum daily balance of \$1,500 or monthly average balance of \$5,000 to avoid a \$10 monthly service charge
- ↗ NexTier does not limit or charge for transfers to another account or third-parties by pre-authorized or automatic transfers

## Business Alliance with Interest\*

The account designed and available for non-profit organizations, unincorporated associations, and sole proprietorships.

- ↗ Interest bearing account<sup>2</sup>
- ↗ \$100.00 minimum deposit to open
- ↗ Free Online Banking with Bill Pay
- ↗ Free Mobile Banking with NexTier Business Mobile
- ↗ Free NexTier Visa<sup>®</sup> Debit Card
- ↗ Free eStatements
- ↗ Free Telephone Banking
- ↗ Free, unlimited ATM withdrawals (charges from non-NexTier ATM usage are credited within one (1) to two (2) business days)
- ↗ Maintain a minimum daily balance of \$1,000 or an average monthly balance of \$2,000 to avoid a \$7 monthly service charge
- ↗ Overdraft Privilege limit of \$1,500. *See enclosed form for details and important opt-in info.*

## Business Alliance Analysis

A business account designed to fit your needs. Contact one of our Treasury Management Relationship Managers to learn more.

\*Variable rates will remain the same at the time of the merger; however, they are subject to change.



# Treasury Management

Customized for Your Business.

Our Treasury Management Solutions provide clients with a unique blend of exceptional customer service and sophisticated products. NexTier Bank experts are committed to keeping you up-to-date on industry enhancements, while providing new products that can improve cash flow, accelerate payment of receivables, simplify payment processes, reduce the risk of fraud, improve returns on funds, and provide detailed reporting.

## Business Checking

With our **Business Checking** options, you can manage your finances to know where and how you're spending money. Our accounts are customized to fit every balance, account activity level, and cash management need.

What We Offer:

- Free Business Checking Accounts
- Business Alliance Analysis Accounts
- Business Money Market Accounts
- Sweep Accounts
- Zero Balance Accounts

## Commercial Lending

We offer a variety of **short- and long-term financing** options for businesses of all size. Our experts will work with your organization to explore options and guide you through the lending process.

What We Offer:

- Construction Financing
- Equipment Loans
- Real Estate Secured Loans
- Refinancing of Existing Debt
- Revolving Lines of Credit
- Tax Anticipation Notes
- Term Loans

## Online Banking with Cash Manager

As an extension of your finance department, our comprehensive **Cash Management** solution enables you to bank from your desktop.\*\*

What We Offer:

- Account Reconciliation
- ACH Services
- Bill Pay Service
- eStatements
- Merchant Capture
- Multiple Security Levels
- NexTier Business Mobile App
- QuickBooks Compatible
- Wire Services

## Fraud Detection & Prevention

- **Electronic Payment Authorization (EPA)** blocks or filters ACH Transactions.
- **Positive Pay** prevents the recreation or alteration of checks.
- **Security Alerts** to help protect your organization.



## Traditional Lockbox

Save time and money with our **Traditional Lockbox** solution.

What We Offer:

- Outsourcing of Accounts Receivable to free up valuable staff resources.
- Quick access to paper receivables with customized reports.

## Remote Lockbox

Helps maintain additional control.

What We Offer:

- Continue to accept payments at your location.
- Customized reporting benefits of a traditional lockbox.
- Automate payment processing with the ability to capture barcoded information or remittances.
- Same day depositing of funds.

## Merchant Capture

Save time and reduce trips to the bank with our **Merchant Capture** solution. Simply use a desktop scanner provided by NexTier Bank. The scanner connects to your PC and enables you to safely and securely deposit checks into your organization's accounts the same day they are received.

## Merchant Services

### Payment Processing with Clover®

Our partnership with Fiserv, a global leader in payments processing, enables us to provide merchants with value-added services and business tools to simplify running your business. Our solutions include Clover® business management platform and payment processing devices featuring simplified pricing, comprehensive business insights, multi-layer security and concierge-level service and support.

## Credit Card Solutions

Simplify your spending with **Credit Card Solutions** to support your business at every stage.

Credit Card Options:

- Community Card for Public and Non-Profit Entities
- NexTier One Card
- Visa® Business Credit Card
- Visa® Business Rewards Credit Card

\*\*Accounts may be charged for Cash Management Services. Consult your Relationship Manager for details. All accounts and services subject to individual approval. Some restrictions may apply.





## NexTier Connects

Designed for Non-Profits

The NexTier Connects program enables us to partner with local non-profit customers to assist with both financial and social needs. Our experts take a holistic view of the needs of each non-profit and provide alternatives to help meet the overall goals of the organization. We assist with fundraising, branding, finances, and volunteerism.

### Why participate?

NexTier provides additional value and benefits to non-profit organizations in the program. As a participant, you'll receive the following benefits:

- A Relationship Manager
- Wealth Review\*
- Insurance Review\*
- Fraud Consulting and Security Trainings
- Social Media Promotion & Training to enhance your social presence
- Volunteers for Community Events
- Board Development
- Facility Use
- Posting of flyers on our In-Branch Community Boards

### NexTier Connects Checking

Designed specifically for non-profit organizations.

- \$100.00 minimum deposit to open
- Free Online Banking with Bill Pay
- Free Mobile Banking with NexTier Business Mobile
- Free NexTier Visa® Debit Card
- Free eStatements
- Free Telephone Banking
- Free ATM withdrawals on the Freedom ATM Alliance Network
- Minimum daily balance of \$400 or a monthly average balance of \$600 to avoid a \$4 monthly service charge
- Overdraft Privilege limit of \$500. *See enclosed form for details and important opt-in info.*

## Church & Ministry Solutions

Designed specifically for local ministries.

NexTier Bank knows that every church needs a banking partner to help process and safeguard their deposits. With the **Church & Ministry Solutions from NexTier Bank**, you can customize your account to fit every balance, account activity level, and cash management need.

### We Offer:

**Custom Account Options** – NexTier Connects Checking, Money Market or Savings Accounts, CD Options, & more.

**Commercial Lending** – Short- and long-term financing for Real Estate Secured Loans, Refinancing of Existing Debt, Revolving Lines of Credit, & more.

**Online Banking with Cash Manager** – A Cash Management tool for ACH Services, Bill Pay Service, Online & Mobile Banking, Wire Services, & more.\*\*

**Fraud Detection and Prevention** – Protect your organization with Positive Pay, Electronic Payment Authorization (EPA) blocks or filters, & Security Alerts.

**Merchant Capture** – Use a NexTier Bank desktop scanner to safely and securely deposit checks into your organization's account the same day.

**ACH Collections & Payroll Services** – Collect donations automatically and easily transfer the funds to your NexTier Connects Checking Account. ACH Services can also be used to offer direct deposit for employee payroll.

**Merchant Services** – Payment Processing with Clover® allows your ministry to accept credit card payments quickly and securely in-person, mobile, or online.

**Credit Card Solutions** – Credit Card options that enable your ministry to focus on your mission without personal cardholder liability.

**Conversion Services** – Switching banks is seamless. We'll provide the First Order of Checks, Deposit Slips, & Endorsement Stamps **FREE OF CHARGE**.

\*Conducted by qualified licensed third parties.

\*\*Accounts may be charged for Cash Management Services. Consult your Relationship Manager for details. All accounts and services subject to individual approval. Some restrictions may apply.

Plan your  
future with

  
**NexTier**™

WEALTH MANAGEMENT



## Benefit From Unbiased, Professional Guidance

We welcome the opportunity to learn about your goals and create a strategy to help you pursue them. Our mission is to get to know and understand your needs, wants, and long-term goals. We want to help you develop, implement, and monitor a strategy that's designed to address your individual situation.

NexTier offers access to a selection of personal wealth management services designed to help you successfully manage your wealth. Backed by an impressive, multi-disciplinary team of credentialed professionals, you'll achieve a sense of clarity and confidence only an experienced, steady hand can provide.

Services Offered Include:

- Financial Reviews
- Retirement Planning
- Investment Planning
- Insurance

*Visit our website for more information:  
[www.nexttierwealth.com](http://www.nexttierwealth.com)*

<b>Not FDIC Insured</b>	<b>Not Bank Guaranteed</b>	<b>May Lose Value</b>
<b>Not Insured by Any Federal Government Agency</b>	<b>Not a Bank Deposit</b>	

**Securities offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. NexTier Bank and NexTier Wealth Management are not registered broker/dealers and are not affiliated with LPL Financial.**

# Our Locations

## 422 East\*

105 Burton Drive | Kittanning, PA 16201

Lobby Hours:                      Drive-Thru Hours:  
M-Th 9 am – 4:30 pm      M-Th 8:30 am – 4:30 pm  
F 9 am – 6 pm                  F 8:30 am – 6 pm

## Camp Hill\*

4231 Trindle Road | Camp Hill, PA 17011

Lobby & Drive-Thru Hours:  
M-F 9 am – 4 pm

## Chicora\*

130 Hummingbird Plaza | Chicora, PA 16025

Lobby & Drive-Thru Hours:  
M-Th 9 am – 4 pm  
F 9 am – 6 pm  
Sat 9 am – Noon

## Clearview Mall\*

196 Clearview Circle | Butler, PA 16001

Lobby & Drive-Thru Hours:  
M-Th 9:30 am – 4 pm  
F 9:30 am – 6 pm  
Sat 9:30 am – 12:30 pm

## Cranberry\*

20246 Route 19 | Cranberry Township, PA 16066

Lobby & Drive-Thru Hours:  
M-F 9 am – 5 pm  
Sat 9 am – Noon

## Downtown Kittanning\*

222 Market Street | Kittanning, PA 16201

Lobby Hours:                      Drive-Thru Hours:  
M-Th 9 am – 4 pm              M-Th 8:30 am – 4:30 pm  
F 9 am – 6 pm                      F 8:30 am – 6 pm  
Sat 9 am – Noon                      Sat 8:30 am – Noon

## DuBois\*

522 Liberty Boulevard | DuBois, PA 15801

Lobby & Drive-Thru Hours:  
M-Th 9 am – 4:30 pm  
F 9 am – 5 pm  
Sat 9 am – Noon

## Evans City\*

238 East Main Street | Evans City, PA 16033

Lobby & Drive-Thru Hours:  
M-Th 9 am – 4 pm  
F 9 am – 6 pm

## Ford City\*

322 Ford Street | Ford City, PA 16226

Lobby & Drive-Thru Hours:  
M-Th 9 am – 4 pm  
F 9 am – 6 pm  
Sat 9 am – Noon

## Freeport\*

236 5th Street | Freeport, PA 16229

Lobby Hours:  
M-F 9 am – 4:30 pm  
Sat 9 am – Noon

## Grove City\*

109 South Broad Street | Grove City, PA 16127

Lobby Hours:  
M-Th 9 am – 4:30 pm  
F 9 am – 5 pm  
Sat 9 am – Noon

## Heritage Creek\*

211 Scharberry Lane | Mars, PA 16046

Lobby Hours:                      Drive-Thru Hours:  
M-Th 9 am – 4 pm              M-Th 9 am – 4 pm  
F 9 am – 5 pm                      F 9 am – 5 pm  
Sat By Appointment              Sat 9 am – Noon

## Highlands\*

316 First Avenue | Kittanning, PA 16201

Lobby Hours:                      Drive-Thru Hours:  
M-Th 9 am – 4:30 pm              M-Th 8:30 am – 4:30 pm  
F 9 am – 6 pm                      F 8:30 am – 6 pm  
Sat 9 am – Noon                      Sat 8:30 am – Noon

## Hilltop Plaza

4 Hilltop Plaza | Kittanning, PA 16201

Lobby Hours:  
M-F 10 am – 6 pm  
Sat 10 am – 2 pm

## Leechburg\*

160 Market Street | Leechburg, PA 15656

Lobby Hours:  
M-F 9 am – 5 pm  
Sat 9 am – Noon

## Lyndora\*

1 Lyn-Mar Plaza | Lyndora, PA 16045

Lobby & Drive-Thru Hours:  
M-F 9 am – 4 pm

### Manor\*

83 Race Street | Manor, PA 15665

Lobby Hours:

M-Th 9 am – 4 pm  
F 9 am – 6 pm

### Mars\*

145 Grand Avenue | Mars, PA 16046

Lobby Hours:

M-F 9 am – 4 pm

### Moraine Pointe\*

100 Moraine Pointe Plaza | Butler, PA 16001

Lobby & Drive-Thru Hours:

M-F 9:30 am – 6 pm  
Sat 9:30 am – 3 pm

### NexTier Center\*

101 East Diamond Street | Butler, PA 16001

Lobby Hours:

M-F 9 am – 4 pm

### Oakland\*

3455 Forbes Avenue | Pittsburgh, PA 15213

Lobby & Drive-Thru Hours:

M-F 9 am – 4 pm

### Parker

102 South Wayne Avenue | Parker, PA 16049

Lobby Hours:

M-Th 9 am – 4 pm  
F 9 am – 6 pm

### Penn\*

600 Pittsburgh Road | Butler, PA 16002

Lobby Hours:

M-Th 9 am – 4 pm	Drive-Thru Hours:
F 9 am – 5 pm	M-Th 9 am – 4 pm
Sat By Appointment	F 9 am – 5 pm
	Sat 9 am – Noon

### Richland\*

5552 William Flynn Hwy | Gibsonia, PA 15044

Lobby Hours:

M-Th 9 am – 4 pm	Drive-Thru Hours:
F 9 am – 5 pm	M-Th 9 am – 4 pm
Sat By Appointment	F 9 am – 5 pm
	Sat 9 am – Noon

### Saxonburg\*

333 Main Street, Suite 100 | Saxonburg, PA 16056

Lobby & Drive-Thru Hours:

M-Th 9 am – 4 pm  
F 9 am – 6 pm

### Shaler\*

1626 Babcock Boulevard | Pittsburgh, PA 15209

Lobby & Drive-Thru Hours:

M-Th 9 am – 4 pm  
F 9 am – 6 pm  
Sat 9 am – Noon

### Slippery Rock\*

121 South Main Street | Slippery Rock, PA 16057

Lobby & Drive-Thru Hours:

M-F 9 am – 5 pm

### West Kittanning\*

409 Butler Road | Kittanning, PA 16201

Lobby & Drive-Thru Hours:

M-F 8:30 am – 6 pm  
Sat 8:30 am – Noon

### Wexford\*

11361 Perry Hwy | Wexford, PA 15090

Lobby & Drive-Thru Hours:

M-Th 9 am – 4 pm  
F 9 am – 5 pm

### Worthington\*

15104 Route 422 West | Worthington, PA 16262

Lobby Hours:

M-Th 9 am – 4:30 pm	Drive-Thru Hours:
F 9 am – 6 pm	M-Th 8:30 am – 4:30 pm
	F 8:30 am – 6 pm

### Zelienople\*

226 South Main Street | Zelienople, PA 16063

Lobby Hours:

M-Th 9 am – 4 pm  
F 9 am – 6 pm  
Sat 9 am – Noon

## ATM Only Location

Petrolia – 100 South Argyle Street | Petrolia, PA 16050

\*NexTier Bank ATM locations



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Follow Us on  
Social Media



## Contact Us

Give us a call, locally:

**724.625.1555**

OR out of area, toll-free:

**1.800.262.1088**

[www.nexttierbank.com](http://www.nexttierbank.com)

*Revised January 2024*



## *Customer Care Center*

### Extended Calling Hours

Saturday, February 17	8 am to 5 pm
Sunday, February 18	9 am to 12 pm
T-F, Week of February 20	8 am to 7 pm