



1. Will we be receiving a letter explaining the conversion?

Yes. You received a welcome letter in February and then a 28-page information guide in March. If you did not receive the guide, please contact us at 1-833-434-0669 during business hours from 8 a.m. to 4:30 p.m. Monday through Friday. First National Bank will continue to provide information as it is available regarding account and service changes through the “Welcome” webpage on our website.

2. Will the name change?

Yes. Century Bank will become part of The First National Bank in Creston when the acquisition is finalized in April. But, we’re proud to say that you will see the same friendly staff you have worked with in Shenandoah throughout the years.

3. Where else is First National Bank located?

We’re located in Creston and Afton. We have two convenient locations in Creston, our uptown location at 101 W. Adams St. and our consumer bank location at 801 W. Taylor St. Additionally, our bank in Afton is located on the square at 100 E. Railroad St.

4. Will the hours change?

No. At this time, there are no plans to change the hours.

5. Will the bank leadership change?

Yes. Greg Ritchey, president at Century Bank, plans to retire but will be joining the Board of Directors at First National Bank. Mike Bauer, currently senior vice president at Century Bank, will fill the role of president at the Shenandoah location. Otherwise, the staff you’ve worked with throughout the years will remain the same. Randy Huewe will continue to be president and chief executive officer (CEO) for all First National Bank locations.

6. Will the bank’s contact information change?

No, you will continue to use 712-246-2205 to reach your branch in Shenandoah. In addition, you can use 1-833-434-0669 during business hours from 8 a.m. to 4:30 p.m. Monday through Friday, a line that has been setup specifically so you may communicate directly with us about any questions or concerns you have.

7. When will I receive my First National Bank ATM or debit card?

You will receive your new debit card or ATM card prior to our April 20 conversion date. This card will replace your Century Bank effectively April 20. Your new card will come in an unmarked envelope

approximately 2 to 4 weeks prior to conversion and will contain instructions on how to activate the card and set your personal identification number (PIN) for the card.

8. Will I be charged ATM fees with First National Bank?

First National Bank is part of the Money Pass network, which includes more than 32,000 surcharge free ATMs nationwide. Your branch in Shenandoah will be surcharge free and you may also use the ATM at Great Western Banks in Shenandoah, Sidney, Hamburg and Red Oak surcharge free. To see a list of all Money Pass surcharge free ATMs at www.moneypass.com/atm-locator.html

9. What about Bill Pay? Will the payees I have setup migrate over?

No. First National Bank has a different Bill Pay vendor. You will need to setup your Bill Pay payees with us in CheckFree RXP. But, we've made that process easy through Retail Online and through our First National Bank mobile app. Please contact us at 1-833-434-0669 if you need any assistance.

10. How long after the merger will my Century Bank checks be honored for?

Any Century Bank checks you have written prior to the conversion will be honored for up to 60 days after the conversion. Please contact a customer service representative at any of our locations to order new checks starting April 20, 2020. Your first box of standard checks will be complimentary. If you'd like your Century checks securely destroyed, please bring them to any First National Bank location.

11. Will I have a different routing number for my account?

Yes, federal regulations require us to change the routing number on existing Century Bank checking accounts to First National Bank's routing number. Your new routing number is 073901479. This new routing number will automatically be added to your checks. Automatic Payments or Direct Deposits (ACH credits/debits) will continue to clear for a transition period of 90 days after the conversion. But, please provide your employer and bill merchants with your updated First National Bank routing number (073901479). As a reminder, please also change your routing number for payments made to merchants, payments made by phone, IRS and credit card payments, and any online payment systems such as PayPal. In addition, please change deposits coming into your account.