

June 03, 2026

Hello,

We are excited to welcome you to Midwest Heritage and share important information about the final step in bringing your banking experience fully into the Midwest Heritage system.

Our system conversion is scheduled to take place **Friday, June 19 through Sunday, June 21, 2026**. During this time, your account information will be transferred to Midwest Heritage's banking system, and your online and mobile banking experience will change.

Please review the information below carefully so you know what to expect before, during and after conversion weekend.

### **Important Dates to Know**

Your current online banking experience will end at the close of business on **Thursday, June 18, 2026**.

On **Friday, June 19**, our Carroll, Coon Rapids, Glidden and Lake City branch locations will be closed in observance of the federal holiday Juneteenth. As with all federal holidays, transactions will not post to accounts on that day. Our Carroll branch will remain closed on **Saturday, June 20** as we complete system conversion.

During the weekend of **June 19-21**, we will complete the transfer of account information to the Midwest Heritage banking system. As part of the conversion process, online and mobile banking access will not be available.

**In total, online banking access will be unavailable from the close of business Thursday, June 18 through Sunday, June 21.**

The new Midwest Heritage online banking experience will be available beginning at **8:00 a.m. on Monday, June 22**. At that time, you can enroll in the new online banking environment at [www.midwestheritage.com](http://www.midwestheritage.com) by selecting **Login** and then **Enroll Now**.

Our Carroll, Coon Rapids, Glidden, and Lake City branch locations **will reopen on Monday, June 22 at 8:30 a.m.**

## Final Statements and Interest Calculation

At the close of business on **Thursday, June 18, 2026**, interest on all deposit accounts and loans will be calculated through **Sunday, June 21, 2026**, in preparation for the system conversion.

At that time, a final statement will be generated for all deposit accounts, regardless of your current statement cycle. This includes customers enrolled in electronic statements. All customers will receive a final printed statement reflecting account activity through the conversion period.

## Online Banking, Documents and Data

Because documents and certain information from your current online banking environment will not transfer to the new online banking experience, we encourage you to download and save any important information prior to June 18.

Items you may want to save include:

- Statements
- Check images
- Bill Pay payee details, including payee names, account numbers, mailing addresses, electronic bill (eBill) connections, and any reoccurring or scheduled payments. If you currently receive electronic bills through the current bill pay system, you will need to re-establish those connections in Midwest Heritage Bill Pay.
- External transfer details, including linked financial institutions, account nicknames, routing numbers, account numbers, and any recurring or scheduled transfers between accounts.

**Note:** Bill Pay payees, eBill connections, linked external accounts, and recurring transfer instructions will not transfer to the new online banking environment and will need to be re-established after enrollment in Midwest Heritage Online Banking.

While documents will not transfer to the new online banking environment, they will be securely retained by Midwest Heritage and can be made available upon request should you need access to them in the future.

Beginning **Monday, June 22**, please visit [www.midwestheritage.com](http://www.midwestheritage.com), click on **Login** and select **Enroll Now** to self-enroll in Midwest Heritage online banking.

After enrolling, we recommend taking the following actions:

- Rename your account titles, if you prefer
- Enroll in electronic statements, notices and year-end tax documents. Please note that your statement cycle dates may change.
- Enroll in Bill Pay and set up payments
- Set up external transfer accounts
- Set up transaction alerts based on your preferences
- Download the Midwest Heritage mobile banking app from the Apple App Store® or Google Play™ Store. Search for and install "**Midwest Heritage Personal**" to access mobile banking on or after June 22, 2026.

### **Debit Cards**

New Midwest Heritage debit cards are being mailed to customers in early June.

You may activate your new Midwest Heritage debit card at any time by following the instructions provided with the card. However, the card will not be available for use until **2:00 a.m. on Thursday, June 18, 2026**. Please continue to use your current Iowa Savings Bank debit card until this time.

At **2:00 a.m. on Thursday, June 18**, your Iowa Savings Bank debit card will no longer be active.

### **Account Numbers and Routing Number**

**Your account number will not change with the system conversion.**

The Iowa Savings Bank routing number will continue to redirect to Midwest Heritage.

You may continue to use your Iowa Savings Bank checks. Your account number will remain the same. When you reorder checks through Midwest Heritage, your new checks will reflect Midwest Heritage branding and include the Midwest Heritage routing number: **073902436**.

Automated payments and direct deposits will also be redirected to Midwest Heritage.

**After June 18**, we encourage you to update any payroll or direct deposit information to the Midwest Heritage routing number: **073902436**.

## Loan Payments, Safe Deposit Boxes and Other Services

All loan automatic payments will remain in place. No action is needed.

There are no changes to safe deposit boxes.

Branch phone and fax numbers will remain the same.

### Branch Phone Numbers

- Carroll: 712-792-9772
- Coon Rapids: 712-999-2271
- Glidden: 712-659-2372
- Lake City: 712-464-3153

### Branch Fax Numbers

- Carroll: 712-792-6773
- Coon Rapids: 712-999-2909
- Glidden: 712-659-2345
- Lake City: 712-464-1026

You may also contact Midwest Heritage Customer Care at **800-782-0521**.

## Website, Email and Future Communications

Beginning with the system conversion on **Monday, June 22**, please use [www.midwestheritage.com](http://www.midwestheritage.com) for your banking needs. The Iowa Savings Bank website at [www.iowasavingsbank.com](http://www.iowasavingsbank.com) will no longer be available.

Employee email addresses will also change to Midwest Heritage email addresses. Existing Iowa Savings Bank employee emails will forward to the new inboxes, but we encourage you to update your contacts.

In addition to communication coming directly from your bank representatives, future communications and notifications from Midwest Heritage may come from the following email addresses. Please add them to your contact list:

- [reply@mc.mhbank.com](mailto:reply@mc.mhbank.com)
- [news@mc.midwestheritage.com](mailto:news@mc.midwestheritage.com)
- [hello@mc.midwestheritage.com](mailto:hello@mc.midwestheritage.com)

**Stay Connected with Midwest Heritage**

Follow Midwest Heritage on social media for updates, financial tips and community news:

- Facebook: [www.facebook.com/mhbank](http://www.facebook.com/mhbank)
- Instagram: [www.instagram.com/midwestheritagebank](http://www.instagram.com/midwestheritagebank)
- LinkedIn: [www.linkedin.com/company/midwest-heritage-bank/](http://www.linkedin.com/company/midwest-heritage-bank/)

We understand that changes to your banking experience can bring questions, and we are here to help. Thank you for your continued trust. We look forward to serving you as Midwest Heritage and helping you balance it all.

Sincerely,

Midwest Heritage  
Member FDIC



# Your Conversion Weekend Checklist

Use this checklist to help prepare for the transition to Midwest Heritage's new online banking experience.

## Before Thursday, June 18, 2026

- Watch your mail in early June for your new Midwest Heritage debit card.

- Activate your new debit card when it arrives.

Note: Your new debit card will not be available to use until **2:00 a.m. on Thursday, June 18**. Continue to use your Iowa Savings Bank card until this time.

- Download and save important online banking documents you want to retain.

Statements

Check Images

- Make note of bill pay details.  
See included bill pay worksheet.

- Make note of external transfer details.  
See included external transfer worksheet.

- Add Midwest Heritage emails to your contact list.

Please add:

news@mc.midwestheritage.com

hello@mc.midwestheritage.com

reply@mc.mhbank.com

## Conversion Weekend: June 19-21, 2026

- Plan ahead for branch closures.

Friday, June 19 and Saturday, June 20.

- Plan ahead for online banking downtime.

Online banking will not be available from the end of business on Thursday, June 18 through Sunday, June 21.

- Start using your new Midwest Heritage debit card.

Beginning at **2:00 a.m. on Thursday, June 18**.

- Properly dispose of Iowa Savings Bank debit card.

Once your new Midwest Heritage debit card is active, cut through the chip, magnetic stripe, and card number on your old card before discarding it.

- Continue using your Iowa Savings Bank checks

Reorder checks as needed.

- No Action Needed For:

Loan automatic payments

Safe deposit boxes

Existing account numbers

Existing Iowa Savings Bank checks

Member  
**FDIC**

## Beginning Monday, June 22, 2026

### Enroll in Midwest Heritage online banking

Starting at **8:00 a.m. on Monday, June 22**, visit [www.midwestheritage.com](http://www.midwestheritage.com) and select **Login** and then **Enroll Now** to self-enroll.

### Update automated payments or direct deposit routing information, if applicable.

Your account number will not change. We encourage you to begin using the Midwest Heritage routing number: **073902436**

### Download the Midwest Heritage mobile banking app

After enrolling, download the Midwest Heritage mobile app and sign in using your new online banking credentials. Search Midwest Heritage Personal in your app store.

### Enroll in electronic statements

From your new online banking home, click **Accounts** tab, select **Documents**, click the **Delivery Settings** tab and complete your preferences.

### Enroll in electronic year-end tax documents

From your new online banking home, click **Accounts** tab, select **Documents**, click the **Delivery Settings** tab and complete your preferences.

### Enroll in Bill Pay and set up your payments

Click the **Money Movement** tab and select **Bill Pay**. The Bill Pay dashboard will open in a new screen.

### Set up external account transfers

Click **Move Money** tab, select **Manage Accounts** and then **Add Accounts**

### Set up transaction alerts based on your preferences

Click the **Select Service** tab and then select **Alerts**.

### Update saved website bookmarks

Use [www.midwestheritage.com](http://www.midwestheritage.com) going forward. The Iowa Savings Bank website will no longer be available.

### Update employee email contacts

Iowa Savings Bank employee email address will forward, but please update your contacts with Midwest Heritage email addresses.

## Helpful Information

### Branch Phone Numbers

**Carroll:** 712-792-9772

**Coon Rapids:** 712-999-2271

**Glidden:** 712-659-2372

**Lake City:** 712-464-3153

### Branch Fax Numbers

**Carroll:** 712-792-6773

**Coon Rapids:** 712-999-2909

**Glidden:** 712-659-2345

**Lake City:** 712-464-1026

## Follow Midwest Heritage

@midwestheritage





# Bill Pay Worksheet

Please log into your Iowa Savings Bank online account and navigate to “Pay Bills/Pay a friend” under “Manage Money Menu”. Fill out all information below for each payee listed in this section before **June 18, 2026**.

This information **will not** transfer automatically to the Midwest Heritage’s new online banking experience and **will not** be accessible in your Iowa Savings Bank online account after **June 18, 2026**.

## Payee 1

<i>Name</i>
<i>Nickname</i>
<i>Account Number</i>
<i>Pay From Account</i>
<i>Memo</i>
<i>Address</i>
<i>City, State, Zip</i>

## Payee 2

<i>Name</i>
<i>Nickname</i>
<i>Account Number</i>
<i>Pay From Account</i>
<i>Memo</i>
<i>Address</i>
<i>City, State, Zip</i>

***Be sure to shred this document once you have completed Midwest Heritage online account setup.***

### Payee 3

<i>Name</i>
<i>Nickname</i>
<i>Account Number</i>
<i>Pay From Account</i>
<i>Memo</i>
<i>Address</i>
<i>City, State, Zip</i>

### Payee 4

<i>Name</i>
<i>Nickname</i>
<i>Account Number</i>
<i>Pay From Account</i>
<i>Memo</i>
<i>Address</i>
<i>City, State, Zip</i>

### Payee 5

<i>Name</i>
<i>Nickname</i>
<i>Account Number</i>
<i>Pay From Account</i>
<i>Memo</i>
<i>Address</i>
<i>City, State, Zip</i>

### Payee 6

<i>Name</i>
<i>Nickname</i>
<i>Account Number</i>
<i>Pay From Account</i>
<i>Memo</i>
<i>Address</i>
<i>City, State, Zip</i>



# External Transfer Worksheet

Please log into your Iowa Savings Bank online account and navigate to “External Transfers” under “Manage Money Menu”. Fill out all information below for each External Transfer Account listed in this section before **June 18, 2026**.

This information **will not** transfer automatically to the Midwest Heritage’s new online banking experience and **will not** be accessible in your Iowa Savings Bank online account after **June 18, 2026**.

## Account 1

<i>Routing Number</i>
<i>Account Number</i>
<i>Account Type (Checking or Savings)</i>
<i>Nickname</i>
<i>Recurring/Scheduled Transfer Amount</i>
<i>Recurring/Scheduled Transfer Frequency</i>
<i>Additional Details</i>

## Account 2

<i>Routing Number</i>
<i>Account Number</i>
<i>Account Type (Checking or Savings)</i>
<i>Nickname</i>
<i>Recurring/Scheduled Transfer Amount</i>
<i>Recurring/Scheduled Transfer Frequency</i>
<i>Additional Details</i>

**Be sure to shred this document once you have completed Midwest Heritage online account setup.**

### Account 3

<i>Routing Number</i>
<i>Account Number</i>
<i>Account Type (Checking or Savings)</i>
<i>Nickname</i>
<i>Recurring/Scheduled Transfer Amount</i>
<i>Recurring/Scheduled Transfer Frequency</i>
<i>Additional Details</i>

### Account 4

<i>Routing Number</i>
<i>Account Number</i>
<i>Account Type (Checking or Savings)</i>
<i>Nickname</i>
<i>Recurring/Scheduled Transfer Amount</i>
<i>Recurring/Scheduled Transfer Frequency</i>
<i>Additional Details</i>

### Account 5

<i>Routing Number</i>
<i>Account Number</i>
<i>Account Type (Checking or Savings)</i>
<i>Nickname</i>
<i>Recurring/Scheduled Transfer Amount</i>
<i>Recurring/Scheduled Transfer Frequency</i>
<i>Additional Details</i>

### Account 6

<i>Routing Number</i>
<i>Account Number</i>
<i>Account Type (Checking or Savings)</i>
<i>Nickname</i>
<i>Recurring/Scheduled Transfer Amount</i>
<i>Recurring/Scheduled Transfer Frequency</i>
<i>Additional Details</i>