

April 28, 2026

Firstname Last
1234 Address Street
Cityname, State 12345 Dear

Mr. Last,

Welcome to Midwest Heritage.

We are pleased to share that Iowa Savings Bank has officially joined Midwest Heritage as part of our recent merger. We are excited to welcome you and are committed to making this transition as smooth and seamless as possible.

Midwest Heritage has proudly served customers across the Midwest for more than 95 years. Originally established in 1930 as a community bank in Chariton, Iowa, we have grown into a full-service financial institution offering banking, lending, investment and insurance services. Throughout our history, we have focused on building strong relationships, supporting local communities, and delivering personalized financial solutions that meet the evolving needs of our customers.

Today, Midwest Heritage continues to grow while staying grounded in those core principles. As a subsidiary of Hy-Vee, Inc., we are supported by a trusted Midwest-based organization that shares our commitment to helpfulness, integrity, customer service and community involvement. This relationship allows us to combine the personal approach of a community-focused financial institution with the added strength, stability, and resources of a larger organization.

We recognize that these same values have long defined Iowa Savings Bank. Your bank's dedication to personalized service, community connection, and trusted relationships aligns closely with our culture, making this a natural fit for both organizations.

What this means for you:

- Your accounts and online banking will continue to function as they do today until our system conversion scheduled for June 19-22, 2026.
- There is no immediate action required on your part.
- You will continue to receive the same level of service from the team you know and trust, now backed by the expanded resources of Midwest Heritage.

As part of this transition, you will receive important information about upcoming enhancements, including updates to online and mobile banking, expanded services, and any



3580 EP True Parkway
West Des Moines, IA 50265
midwestheritage.com

changes that may affect your accounts. We will communicate proactively every step of the way.

Enclosed, please find a copy of our Privacy Policy, which outlines how we protect and manage your personal information. If you have a mortgage loan with us, you will also find a separate notice regarding the transfer of your loan servicing.

We are honored to have the opportunity to serve you and your financial needs. If you have any questions, please visit <https://www.iowasavingsbank.com/midwest-heritage> or contact us at 800-782-0521.

Welcome to Midwest Heritage! We look forward to serving you.

Sincerely,

A handwritten signature in blue ink that reads "Tony S. Kaska". The signature is written in a cursive, flowing style.

Tony S. Kaska
Chairman & CEO
Midwest Heritage



IOWA SAVINGS BANK

GROWING WITH YOU SINCE 1902

is becoming



WHAT DO YOU NEED TO KNOW?

- There are **no immediate changes** for Iowa Savings Bank customers. You do not need to take any action at this time and should continue to bank as you do today.
- Account numbers, loans, and services remain the same at this time.
- Routing number will remain the same at this time.
- Loan terms, rates, and payment schedules remain the same.
- You can continue to use your Iowa Savings Bank debit cards and checks. New debit cards and checks will be issued in the future with clear direction.
- There are no changes to your online banking at this time. Please continue to use the same login and credentials that you use to access your account(s) today.
- Your deposits remain safe and FDIC insured during and after the merger. All eligible deposits are insured by the FDIC up to applicable limits, and the merger does not impact your coverage.
- There are no plans to close any branch locations and hours of operation remain the same.
- Trust accounts will continue uninterrupted, with the same trust officers and team.

We are planning a systems merger in mid-June, 2026. As we approach this:

- Customers will receive frequent and detailed communication.
- Clear instructions will be provided ahead of time.
- Support will be available before, during, and after the transition.

Scan the QR code for additional information and FAQs:



[Date]

[First & Last Name]

[Address]

[City, State Zip Code]

[Loan Number]

NOTICE OF TRANSFER OF MORTGAGE LOAN

Dear [Name],

This notice is to inform you that the ownership of your mortgage loan has been transferred to:

Midwest Heritage
3580 EP True Parkway
West Des Moines, IA 50265
800-782-0521

This transfer occurred as a result of the merger between Iowa Savings Bank and Midwest Heritage. The transfer of ownership has not been recorded in public records at the time of this notice.

The effective date of the transfer of ownership of your mortgage loan is [transfer date]. The transfer does not affect any term or condition of your loan, other than who owns the loan.

If you have questions regarding this notice, please visit your local Midwest Heritage branch or contact Customer Care at 1-800-782-0521.

Thank you,

Tony S. Kaska
Chairman & CEO
Midwest Heritage

FACTS	WHAT DOES MIDWEST HERITAGE DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Midwest Heritage chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Midwest Heritage share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> • Call 1-800-782-0521 or • Visit us online: http://www.midwestheritage.com/contact-us/ <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 1-800-782-0521 or go to www.midwestheritage.com

Who we are	
Who is providing this notice?	Midwest Heritage
What we do	
How does Midwest Heritage protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Midwest Heritage collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include financial companies such as Midwest Heritage Insurance Services.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Midwest Heritage does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include investment companies.</i>

