

# WITH ANY CHANGE, THERE ARE OFTEN QUESTIONS. HERE ARE SOME FREQUENTLY ASKED QUESTIONS AND ANSWERS.

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## ***What will happen to the staff at my local bank?***

The same friendly faces you've come to know and trust will be welcoming you at your local branch. We know the employees play a vital role in making this transition smooth for you, our valued customers.

## ***What options do I have for deposits?***

You can make cash and check deposits at any CorTrust Bank location. You can also make check deposits using the CorTrust Bank mobile app upon enrollment in Mobile Deposit.

## ***Will I be able to keep using my deposit and withdrawal slips I have?***

After November 12, you will not be able to continue using your existing deposit and withdrawal slips. CorTrust can provide you generic deposit slips at no cost. If you would like deposit tickets with your name and account number already on them, they can be ordered for a small fee. If you have deposit tickets already paid for, bring them in and we will replace at no cost to you.

## ***Will I be charged a withdrawal fee at ATMs?***

CorTrust Bank offers fee-free ATM withdrawals at all of our locations with an ATM on-site. Plus, you can avoid fees by using over 32,000 MoneyPass ATMs nationwide. Simply search for an ATM near you by visiting [CorTrustBank.com](http://CorTrustBank.com) or on the CorTrust Bank mobile app.

## ***I currently receive my paycheck via direct deposit - will anything change?***

Your existing direct deposits will automatically continue to be deposited into your new CorTrust Bank account. While this will not change on our end, be aware that your employer may need to re-authenticate your direct deposit.

## ***I love using Online Banking - will CorTrust offer this service?***

Yes! CorTrust offers Online Banking services. If you are currently enrolled, you are all set to start using CorTrust's Online Banking portal on Tuesday, November 12. If you haven't enrolled, you can enroll anytime after Tuesday, November 12, by visiting [CorTrustBank.com](http://CorTrustBank.com).

## ***Will my Online Banking user ID and password change?***

Existing Online Banking users will continue using their current user ID and password when they officially start utilizing CorTrust's Online Banking portal on Tuesday, November 12. Remember to write down your user ID and password prior to Tuesday, November 12, as your user ID and password will not autofill into the CorTrust Online Banking platform initially. Also, be sure to write down your security questions and answers, as you will be asked to confirm them upon logging in from a new device for the first time.

***Should I continue to use my First Minnesota Bank checks?***

Your current First Minnesota Bank checks will continue to be honored, however if you bring any of your unused First Minnesota Bank checks into CorTrust, we will replace them at no cost. This offer is valid until May 31, 2020. Both the CorTrust Bank logo and your updated account number will be displayed on your new checks.

***Will my account numbers stay the same?***

All converted checking and savings account numbers will consist of 10 digits, and will include a combination of your existing account number.

***Can I receive my statements electronically?***

Absolutely! If you are already enrolled in Online Banking, you can utilize our portal to receive your statements electronically.

***What will happen to automatic payments I have set-up?***

You do not need to take any steps to move your automatic payments currently set-up on your First Minnesota Bank accounts. All automatic payments will convert over to your new CorTrust Bank accounts automatically.

***Should I continue to use my First Minnesota Bank ATM/Debit Card?***

Your First Minnesota Bank ATM/Debit Card will be deactivated on Tuesday, November 12. Your new CorTrust Bank card will be ready to use on Tuesday, November 12. Be sure to try out your new card before discarding your First Minnesota Bank card.

***I'm a big fan of Mobile Banking - does CorTrust have this product?***

If you are currently using the First Minnesota Bank mobile app, please be sure to download the free CorTrust Bank app from the App Store or Google Play starting on Tuesday, November 12. Remember, you must be enrolled in Online Banking to access Mobile Banking. Your login information will remain the same with the CorTrust Bank app.



**HAVE ADDITIONAL QUESTIONS?**

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*Contact our Customer Service Center at (605) 996-7775 to get answers to other questions.*