

Welcome

Learn more about your transition to LCNB National Bank
and see how we can go **Further Together.**



A Warm Welcome From LCNB National Bank

We're pleased to welcome you to our community bank family. As we recently shared, Cincinnati Federal became a part of LCNB National Bank, a federally insured, community financial institution that has served our region since 1877.

Together, we're building a stronger organization that provides more choices to support your financial journey, including new account options, an expanded branch network, and a full range of trust and investment services. Most importantly, you can continue to expect the convenient, personalized service that you've enjoyed at Cincinnati Federal.

This Welcome Guide explains how your transition to LCNB will take place, share important details about the conversion of your accounts, and answer many of your questions. Please review this guide and refer to it as often as needed.

We are working diligently to make this process easy and straightforward, so you can enjoy the best possible experience as a new LCNB customer. If you have questions, our caring and knowledgeable team is here to help by calling **800-344-2265**.

On behalf of our entire team, welcome to LCNB! We're grateful for your business and we look forward to serving you.

Sincerely,



Eric J. Meilstrup
President and CEO
LCNB National Bank



CONTENTS

02 Going Further Together	15 Details About Your Loan
04 Transition Q&A	16 Big Plans? We're Ready.
06 LCNB eBanking Q&A	19 Let's Bring Your Vision to Life.
07 Personal Account Conversion	20 Understanding Service Fees
11 Business Account Conversion	22 Account Notes and Disclosures
14 Details About Your CD or IRA	24 Locations and Hours

Supporting a Smooth Transition

Learn what to expect and what steps you may need to take. This Welcome Guide covers key details about your transition to LCNB National Bank, including:



Information about your deposit account(s) or loan(s) (see pages 07–15)



How to access eBanking - Online and Mobile Banking (see page 06)



Important key dates to remember (see below)

KEY DATES

Welcome to LCNB National Bank
You're officially an LCNB customer! If you have any account questions or needs, please contact LCNB. If you use Online Banking, you will receive an email in a few weeks containing instructions for accessing your new LCNB account(s).

We will mail you a new LCNB Debit Mastercard® to replace your existing Cincinnati Federal debit card by middle-to-late November 2023, including instructions on how to activate your card.

You may activate your new LCNB Debit Mastercard on or after **December 11, 2023**. You will encounter a failed attempt to activate the card before this date.

If you have not received your new card by November 30, 2023, please reach out to Cincinnati Federal's contact center at **513-598-2299**.

Now through December 8, 2023
Continue to access your account via Cincinnati Federal's Online Banking and refer any account questions to Cincinnati Federal's contact center, which you can reach at **513-598-2299**.

December 8–11, 2023
Your Cincinnati Federal account(s) will convert to LCNB accounts. During this time, access to eBanking (formally known as Online/Mobile Banking) services will be unavailable. Debit card purchases can be made, but they will not be posted to your account until December 11–12, 2023.

December 11, 2023
Your existing Cincinnati Federal debit card will be deactivated. At this time you will be able to activate your new LCNB Debit Mastercard.

For branch hours and locations, please see the last two pages of this guide.

QUICK REFERENCE

Call LCNB | 800-344-2265

Local Client Care Center
Mon. – Thurs.: 8:30 am – 5:00 pm
Fri.: 8:30 am – 6:00 pm
Sat.: 8:30 am – 1:00 pm

After-Hours Call Center
Mon. – Thurs.: 5:00 pm – 11:00 pm
Fri.: 6:00 pm – 11:00 pm
Sat.: 1:00 pm – 5:00 pm
Sun.: 1:00 pm – 5:00 pm

Bankline Telephone Banking
888-786-5262

Report a Lost or Stolen Card
800-344-2265

Cardholder Services Card Activation
800-290-7893

Website & eBanking
lcnb.com

Mailing Address
P.O. Box 59, Lebanon, OH 45036

LCNB Routing Number
042205708

Going Further Together

At LCNB, you can take advantage of an expanded selection of personal and business products, competitive rates, and the latest banking technology—from a community-centered bank you can count on.



DEEP HISTORY

Founded in 1877, LCNB National Bank is a full-service, Ohio-based bank with a tradition of delivering personalized local service, while actively supporting the communities we call home.



DEPENDABLE BANKING

We take great pride in our relationship-driven approach, as well as our proven track record of financial stability. All deposits at LCNB are federally insured up to FDIC limits.



BIG CONVENIENCE

Our secure, highly rated LCNB Mobile Banking App* makes it simple to manage your accounts and move money.



LOCAL PRESENCE

Together with Cincinnati Federal, LCNB is ready to serve you at 34 branches across Southwest Ohio, Central Ohio, and Northern Kentucky.



NATIONWIDE ATMS

Getting cash is easy, no matter where you go. As an LCNB customer, you can access thousands of surcharge-free ATMs in the MoneyPass® network.



PLANNING & INVESTMENT EXPERTISE

Connect with the experts at LCNB Wealth for access to a full range of trust and investment services, tailored guidance, and unparalleled service.



LOCATIONS



Scan the QR code to find a branch near you, or visit lcnb.com/locations.

*Mobile internet data and text message charges may apply. Please contact your mobile service provider for details. Subject to Online Banking Terms and Conditions.



Transition Q&A

We know that moving to LCNB is a significant change. We want to make this transition as easy as possible by providing all the information you need.

General Banking Questions

Q Can I continue to bank at my local branch?

A Yes, and you will continue to see many of the same friendly faces. In addition, you can now bank at dozens of other LCNB branches throughout Ohio. See the Locations and Hours page at the end of the guide.

IMPORTANT NOTE: All Cincinnati Federal (new LCNB) locations will be **CLOSED Saturday, December 9, 2023** to accommodate the account transitions. All locations will reopen on Monday, December 11, 2023 at 9:00 am with new hours. (See the Locations and Hours page at the end of the guide for new locations and hours.)

Q Does FDIC insurance still apply?

A Yes, your deposits at LCNB National Bank are FDIC-insured to at least \$250,000 per account holder (\$250,000 per IRA plan). If you have questions about the FDIC's coverage limit as it relates to your account conversion, please contact LCNB at **800-344-2265**.

Q Will fees and service charges change?

A There may be some changes to the terms and conditions for your account(s). In all cases, we have selected the account that is most similar to the one that you currently have. You will find that some fees and charges will change, while others may stay the same. We have highlighted how each account works on the next several pages, and you can compare LCNB's service fees with those of Cincinnati Federal in the Understanding Service Fees section of this guide, or visit lcnb.com/WelcomeCF and access this guide online.

Q Will Online/Mobile Banking change?

A Yes, there will be changes to how you access your account(s), but you can continue to enjoy convenient digital banking tools through LCNB **eBanking**. See the LCNB eBanking Q&A section of this guide for more details.

Q Can I still access my account(s) by phone?

A Yes. Sometime on December 11, 2023, you can use our free 24-hour automated telephone banking service, Bankline, by calling **888-786-5262**. Also, check our website at lcnb.com frequently for updates.

Q How will this affect my loan?

A Please see the *Details About Your Loan* page of this guide to learn how the transition to LCNB will affect your loan and payments.

Q Who will send my tax information for 2023?

A Your year-end tax information will be provided by LCNB National Bank in January 2024. You can call **800-344-2265** with any questions about your Cincinnati Federal tax document(s).

Q How will I receive Domestic & International Wires?

A Beginning December 11, 2023, please provide LCNB's routing number (042205708) and your deposit account number to any payor sending you a domestic or international wire.

Q What are my LCNB Debit Mastercard limits?

A You may use your card and/or PIN to withdraw cash from ATMs that accept the card up to \$500 per limit day and for purchases at merchants that accept the card up to \$2,000 per limit day. A "limit day" is a 24-hour period beginning at 3:00 pm EST.

Deposit Account Questions

Q What will happen to my account(s)?

A Your Cincinnati Federal account(s) will be converted to LCNB National Bank account(s) after the close of business on December 8 through December 11, 2023. In most cases, this change will be automatic—you will not have to do anything. This guide includes specific information on the conversion of checking accounts, savings accounts, CDs/IRAs, and loans. Also, for some accounts and products, you will receive additional materials by mail.

Q Will my deposit account numbers change?

A Account numbers will stay the same for checking accounts, savings accounts, CDs, and IRAs.

Q How will this transition affect my direct deposits (e.g., payroll, Social Security)?

A Direct deposits and direct debits will continue to be posted to your account(s). LCNB National Bank will notify the originators of the new routing number. Government originators are quick to revise this type of data. Others may not revise the information right away. If we cannot get the originator (such as your employer) to update your routing number, we may ask you to contact them.

Q Will I continue to receive my account statements as usual?

A You will receive a final deposit account statement from Cincinnati Federal for all transactions through December 8, 2023. After that, for personal accounts, you will receive deposit statements from LCNB National Bank for your transactions and balances on or about the 10th of every month. Business account statements will process on the last business day of the month.

Q Can I still use my Cincinnati Federal debit card?

A Yes, you can continue using your Cincinnati Federal debit card through December 10, 2023, however, we do recommend having alternative payment plans during conversion weekend.

You will receive a new LCNB National Bank Debit Mastercard by December 11, 2023, along with instructions on how to activate your new card.

Your Cincinnati Federal debit card will be deactivated on December 11, 2023. We suggest destroying your old debit card for your security.

Q Do I use the same checks I have now?

A Yes, you can continue using your current Cincinnati Federal check supply for your deposit account(s), even after your account(s) transfer to LCNB. All new check orders made after December 11, 2023, will show LCNB's name and routing number. When you need to order new personal or business checks, visit lcnb.com, select the Personal or Business tab at the top of the webpage, then follow the link under Checking. You may also visit a local branch or call us.

Q What if I want to switch to a different LCNB account?

A Your Cincinnati Federal checking or savings account will convert to an LCNB account with similar features. However, if you feel a different LCNB account would be a better fit, our team is happy to help you switch accounts.

Q What if I have other account questions?

A If you don't find the answer to your question here, stop by your local branch or call **800-344-2265**.

LCNB eBanking Q&A

With LCNB eBanking, you can easily pay bills, monitor your account(s), deposit checks, send person-to-person payments, and much more. To help you get started, we've answered some key questions below.

Q How can I access my account(s) through Online Banking?

A Sometime on December 11, 2023, you will be able to log in to eBanking through our website, lcnb.com. If you currently use Cincinnati Federal Online Banking, we will set up a new LCNB eBanking profile for you. By December 11, 2023, you should receive a communication that includes login information and instructions. If you don't receive this communication, please contact our Client Care Team at **800-344-2265**.

Q Do I need a new app?

A Yes. Once you are enrolled in LCNB eBanking, you can download the LCNB Mobile Banking App from your app store.*

Q Will my Bill Pay transactions be affected?

A If you currently have saved bill payment payees, scheduled and/or recurring bill payments in your Cincinnati Federal Online Banking, these will transfer to LCNB **eBanking**.

It is recommended to make note of payees from your Cincinnati Federal account(s) and any scheduled/recurring bill payments prior to December 4, 2023. Once the account transition has been completed, you may log in to LCNB **eBanking** to verify your payees and payments.

IMPORTANT NOTE: As of **December 4, 2023**, you will **no longer have access** to bill pay through Cincinnati Federal's Online Banking. Previously scheduled payments will continue.

Q Will I still be able to access my eStatement history?

A After December 8, 2023, you will **NOT** be able to access your Cincinnati Federal online account statements and other documents through Online Banking. Please ensure you have downloaded and securely saved any electronic documents from Cincinnati Federal that you need before all accounts transfer to LCNB.

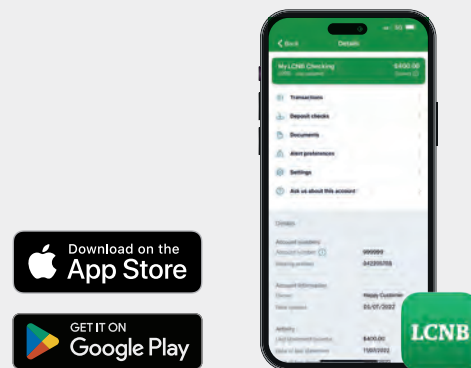
Q I have set up recurring online account transfers - will those continue?

A If you currently have internal/external automatic transfers set up through Online Banking, you will need to set them up again in LCNB eBanking.

IMPORTANT NOTE: As of **December 4, 2023**, you will **no longer have access** to external transfers through Cincinnati Federal's Online Banking. Previously scheduled transfers will occur through December 8, 2023.

Q What if I need help using LCNB eBanking?

A Check out our eBanking User Guide at lcnb.com/WelcomeCF available on December 1, 2023. If you have any questions, contact our Client Care Team at **800-344-2265**.



*Mobile internet data and text message charges may apply. Please contact your mobile service provider for details. Subject to Online Banking Terms and Conditions.

Personal Account Conversion

To make your transition as seamless as possible, we are converting your existing deposit account to the LCNB account that is most similar. Using the chart below, you can see which account your Cincinnati Federal personal account will change to. Refer to your Cincinnati Federal bank statement to confirm the name of your existing account.

Once you have identified what your account will change to, you can compare your old and new accounts' main features on pages 08-10. Keep in mind, you are welcome to switch to another account if you feel it would better meet your needs.

	Current Account	Will Convert to This LCNB Account		
	Cincinnati Federal Personal Account	LCNB Simply Checking	LCNB Statement Savings	Other
Simply Free Checking	✓	✓ (See pg. 08)	—	—
Promotional Checking	✓	✓ (See pg. 08)	—	—
50 Plus Interest Checking	✓	—	—	✓ Classic 50 Plus Checking (See pg. 08)
Direct Interest Checking	✓	—	—	✓ Personal Checking Plus (See pg. 09)
Premier Interest Checking	✓	—	—	✓ Premier Checking (See pg. 09)
HELOC Access Checking	✓	—	—	✓ HELOC Checking (See pg. 09)
Simply Savings	✓	—	✓ (See pg. 10)	—
Passbook Savings	✓	—	✓ (See pg. 10)	—
Interest Plus Passbook Savings	✓	—	✓ (See pg. 10)	—
eSavings	✓	—	✓ (See pg. 10)	—
Premier Interest Savings	✓	—	—	✓ LCNB Money Market (See pg. 10)
Money Market	✓	—	—	✓ LCNB Money Market (See pg. 10)
OTMA/UTMA Simply Savings	✓	—	—	✓ OTMA/UTMA Statement Savings (See pg. 10)
Holiday Savings	✓	—	—	✓ Christmas Club (See pg. 10)

LCNB also offers a selection of reward accounts - **Kasasa Cash**, **Kasasa Cash Back**, and **Kasasa Savings** - which can provide outstanding earnings when you meet some simple monthly qualifications. Learn more at lcnb.com/checking or lcnb.com/savings.

If you'd like to switch to an account that is different from what we've selected for you, simply visit a branch or contact us at **800-344-2265**.

LCNB Personal Checking Accounts

Below, you can find an overview of your new account's features and compare them with the account(s) you have now.

CHECKING ACCOUNTS

	Current Account	Current Account	New LCNB Account
	Simply Free Checking	Promotional Checking	LCNB Simply Checking
Monthly Service Charge	\$0	\$0	\$0
Min. Balance to Avoid Monthly Service Charge	—	—	—
Free Items Per Month	Unlimited	Unlimited	Unlimited
Paper Statement Fee	\$0	\$0	\$2.75*
Overdraft Privilege Limit	\$500	\$500	\$600 Bounce Protection**
Pays Interest	—	—	—
Min. Balance to Earn Interest	—	—	—
Free Checks	—	—	—

	Current Account	New LCNB Account
	50 Plus Interest Checking	Classic 50 Plus Checking
Monthly Service Charge	\$0	\$8*
Min. Balance to Avoid Monthly Service Charge	—	\$1,000*
Free Items Per Month	Unlimited	Unlimited
Paper Statement Fee	\$0	\$2.75*
Overdraft Privilege Limit	\$500	\$600 Bounce Protection**
Pays Interest	✓	✓
Min. Balance to Earn Interest	—	—
Free Checks	✓ (2 boxes per year)	✓ (1 box per year)†

*Waived for Cincinnati Federal customers.

†Customer is responsible for shipping and handling charges.

**Refer to enclosed Bounce Protection Overdraft Information enclosed in this mailing.

	Current Account	New LCNB Account
	Direct Interest Checking	Personal Checking Plus
Monthly Service Charge	\$0	\$8*
Min. Balance to Avoid Monthly Service Charge	—	\$1,000*
Free Items Per Month	Unlimited	Unlimited
Paper Statement Fee	\$0	\$2.75*
Overdraft Privilege Limit	\$500	\$600 Bounce Protection**
Pays Interest	✓	✓
Min. Balance to Earn Interest	—	—
Free Checks	—	—

	Current Account	New LCNB Account
	Premier Interest Checking	Premier Checking
Monthly Service Charge	\$10	\$8
Min. Balance to Avoid Monthly Service Charge	\$1,500	\$10,000 in total LCNB deposits (e.g., checking, savings, CDs)
Free Items Per Month	Unlimited	Unlimited
Paper Statement Fee	\$0	\$2.75*
Overdraft Privilege Limit	\$500	\$600 Bounce Protection**
Pays Interest	✓	✓
Min. Balance to Earn Interest	—	—
Free Checks	✓ (2 boxes per year)	✓ (1 box per year)†

†Customer is responsible for shipping and handling charges.

LCNB HOME EQUITY LINE OF CREDIT (HELOC) CHECKING ACCOUNT

	HELOC Checking
Monthly Service Charge	\$0
Min. Balance to Avoid Monthly Service Charge	N/A
Free Items Per Month	Unlimited
Paper Statement Fee	\$2.75*
Pays Interest	N/A
Min. Balance to Earn Interest	N/A
Free Checks and Debit Card	✓

*Waived for Cincinnati Federal customers.

†Customer is responsible for shipping and handling charges.

**Refer to enclosed Bounce Protection Overdraft Information enclosed in this mailing.

Learn about out-of-network ATM fees in the Understanding Service Fees section.

LCNB Personal Savings Accounts

Savings accounts are a great way to earn interest on the money you already have. Whether you need to start building an emergency fund or want to save for an upcoming trip, there are multiple benefits to having an LCNB savings account.

SAVINGS ACCOUNTS

	Current Account	Current Account	Current Account	Current Account	New LCNB Account
	Simply Savings	Passbook Savings	Interest Plus Passbook Savings	eSavings	LCNB Statement Savings
Monthly Service Charge	\$5	\$5	\$10	\$5	\$3
Min. Balance to Avoid Monthly Service Charge	\$100	\$100	\$2,500	\$100	\$100
Paper Statement Fee	\$0	\$0	\$0	\$0	\$2.75*
Pays Interest	✓	✓ (Paid quarterly)	✓ (Paid quarterly)	✓ (Paid monthly)	✓ (Paid monthly)
Free In-Person Withdrawals	✓	✓	✓	✓	✓

	Current Account	Current Account	New LCNB Account
	Premier Interest Savings	Money Market	LCNB Money Market
Monthly Service Charge	\$10	\$3	\$5
Min. Balance to Avoid Monthly Service Charge	\$1,500	\$50	\$1,000
Paper Statement Fee	\$0	\$0	\$2.75*
Pays Interest	✓	✓ (Paid monthly)	✓ (Paid monthly)
Free In-Person Withdrawals	✓	✓	✓

ADDITIONAL LCNB PERSONAL SAVINGS ACCOUNTS

	OTMA/UTMA Statement Savings	Christmas Club
Monthly Service Charge	Waived	\$0
Min. Balance to Avoid Monthly Service Charge	Waived until age 18 (converts to Statement Savings at age 18)	—
Paper Statement Fee	\$2.75*	— (No statements)
Pays Interest	✓ (Paid monthly)	✓ (Paid annually)
Free In-Person Withdrawals	—	— (Funds become available when account matures)

*Waived for Cincinnati Federal customers.

For current rates, please visit a branch or call 800-344-2265.

Business Account Conversion

If you have a business checking or savings account at Cincinnati Federal, we will convert it to the LCNB account that most closely matches the features of your existing account. Use the chart below to see which LCNB product your account will convert to. If needed, refer to your Cincinnati Federal bank statement to confirm the name of your current account. You can compare your old and new business accounts' main features on pages 12–13.

	Current Account	Will Convert to This LCNB Account
	Cincinnati Federal Business Account	
Simply Free Business Checking	✓	✓ Free Business Checking (See pg. 12)
Business Interest Checking	✓	✓ Business Checking Plus (See pg. 12)
Commercial Checking	✓	✓ Corporate Checking (See pg. 13)
IOLTA/IOTA	✓	✓ IOLTA/IOTA (See pg. 13)
Simply Savings	✓	✓ Business Savings (See pg. 13)
Business Premier Savings	✓	✓ Business Money Market (See pg. 13)



LCNB Business Accounts

Learn about the features and requirements that come with your new business account. Below, you can find an overview of your new account's features and compare them with the account you have now.

BUSINESS CHECKING ACCOUNTS

	Current Account	New LCNB Account
	Simply Free Business Checking	Free Business Checking
Monthly Service Charge	\$0	\$0
Min. Balance to Avoid Monthly Service Charge	—	—
Paper Statement Fee	\$0	\$4*
Overdraft Privilege Limit	\$1,000	\$1,000 Bounce Protection**
Free Items Per Month	1,000	160
Fee Per Item in Excess	—	\$0.20
Pays Interest	—	—
Min. Balance to Earn Interest	—	—
Cash Deposits Per Month	\$10,000	\$50,000 <small>Greater must be on Account Analysis.</small>

	Current Account	New LCNB Account
	Business Interest Checking	Business Checking Plus
Monthly Service Charge	\$10	\$8
Min. Balance to Avoid Monthly Service Charge	\$5,000	\$1,000
Paper Statement Fee	—	\$4*
Overdraft Privilege Limit	\$1,000	\$1,000 Bounce Protection**
Free Items Per Month	1,000	40
Fee Per Item in Excess	—	\$0.12
Earns Interest	✓	✓
Min. Balance to Earn Interest	—	—
Cash Deposits Per Month	\$10,000	\$50,000 <small>Greater must be on Account Analysis.</small>

*Waived for Cincinnati Federal customers.

**Refer to enclosed Bounce Protection Overdraft Information enclosed in this mailing.

ADDITIONAL LCNB BUSINESS CHECKING ACCOUNTS

	Corporate Checking (Business Analysis)	Non-Profit Checking
Monthly Service Charge	\$12	\$5
Min. Balance to Avoid Monthly Service Charge	\$10,000	\$500 [†]
Paper Statement Fee	\$4*	\$1*
Overdraft Privilege Limit	\$1,000 Bounce Protection**	—
Free Items Per Month	— Monthly earnings credit can offset fees (contact LCNB for details)	200
Fee Per Item in Excess	See list of banking fees on pg. 20	\$0.25
Pays Interest	—	\$0
Min. Balance to Earn Interest	—	\$0
Cash Deposit Fee	\$0.70~ / \$1,000 deposited	—
Additional Services Available (Fees Apply)	Cash Management, Remote Deposit Capture, Merchant Services	—

[†]Contact us about our Non-Profit Limited account.

LCNB BUSINESS SAVINGS ACCOUNTS

	Business Savings	Business Money Market	IOLTA/IOTA Plus
Monthly Service Charge	\$3	\$5	\$0
Min. Balance to Avoid Monthly Service Charge	\$100	\$1,000	\$0
Paper Statement Fee	\$4*	\$2.75*	\$4*
Pays Interest	✓ (Paid monthly)	✓ (Paid monthly)	Interest paid to the state
Min. Balance to Earn Interest	\$0	\$0	\$0
Number of Free Items Per Month	0	40	Unlimited
Fee Per Item in Excess	\$0.12*	\$0.12*	—

*Waived for Cincinnati Federal customers.

~ About or near this amount may vary by account.

**Refer to enclosed Bounce Protection Overdraft Information in this mailing.

For current rates, please visit a branch or call 800-344-2265.

Details About Your CD or IRA

At LCNB, your savings have a safe place to grow. Your personal Certificates of Deposit (CDs) or Individual Retirement Accounts (IRAs) will automatically transfer to LCNB on December 8, 2023. To help you know what to expect, here are answers to some common questions.

Q Will I continue to earn the same CD rate?

A Yes, your current CD from Cincinnati Federal will continue to earn the same fixed interest rate that was guaranteed when you opened or last renewed your CD. This rate will remain in effect until the CD matures, when we will automatically renew it at the current market rate unless you are otherwise notified. For more information, visit a branch or call **800-344-2265**.

Q Will my CD term change?

A No, your CD will keep its existing maturity date. Ten days before the CD matures, you will receive a notice of renewal for your CD. At that time, you can let the CD automatically renew with the same term at the current market rate, or you can choose to withdraw the funds or reinvest them for a different CD term. Contact our team to learn about our many other CD options and rates, including special promotional CDs.

Q Are my savings FDIC-insured?

A Yes, your deposits are FDIC-insured to at least \$250,000 per account holder (\$250,000 per IRA plan). A personalized report can be created using the FDIC calculator on the FDIC's website at <https://edie.fdic.gov/calculator.html>.

Q How can I get details about my CD?

A You can view your CD or IRA balances via eBanking, and you can also review this information on your combined LCNB checking or savings account statement(s).

Q How will my IRA be handled?

A If you have a fixed rate IRA CD, your rate and maturity date will be maintained. If you have an IRA savings account, it will convert to LCNB's 18-month variable rate IRA CD with a maturity date of June 8, 2025. The rate is tied to the 182-Day U.S. Treasury bill and changes quarterly.

LCNB National Bank will assume Custodial/Trustee responsibilities for your IRA, and you will receive annual statements itemizing all activity on your account. A separate mailing will be sent to IRA account holders detailing the transfer. Please retain your previous Cincinnati Federal IRA statements, along with IRA-related correspondence from LCNB, for your records.

Details About Your Loan

All loans serviced by Cincinnati Federal will continue to be serviced by LCNB National Bank after close of business on December 8, 2023. If you have questions or concerns not answered below, please contact our loan servicing department at **800-344-2265 ext. 51300**.

HOW WILL THIS TRANSITION AFFECT MY LOAN?

Automated payments or payments from a computerized bill payment arrangement should continue to function as they have with Cincinnati Federal. If your payment was automatically deducted from a Cincinnati Federal account, your payment will continue as it did previously.

Please note: Your end-of-year tax information will be provided to you by LCNB National Bank.

HOME LOANS

By now you should have received a letter in the mail called a "Hello/Goodbye" letter. The heading on the letter reads NOTICE OF SERVICING TRANSFER. This letter is a requirement by law and is simply to inform you that your payments need to be sent to a new address, as well as the timing of when you need to begin sending payments to that new address.

Please note: Payments can also be accepted at any LCNB office beginning on December 11, 2023. If you have questions after reading the "Hello/Goodbye" letter, you can call LCNB at **800-344-2265 ext. 51300** and ask for loan servicing. We will be glad to assist you.

COMMERCIAL LOANS

Commercial loans will remain unchanged. Our LCNB Loan Officers will continue to service your account(s). We are here to help you with even more tools than previously offered. Contact our office to see what LCNB can do for you.

HOME EQUITY LOANS AND LINES OF CREDIT (HELOC)

If you have a HELOC account and have not received a letter titled "NOTICE OF CHANGE OF OWNERSHIP" by November 30, 2023, please contact loan servicing at **800-344-2265 ext. 51300**.

Clients with a HELOC, please continue to use your current checks and HELOC debit cards until December 8, 2023. After this date, please destroy the old checks and your old HELOC debit cards. You may begin to use the new checks and the new LCNB Debit Mastercard for your HELOC account you received from LCNB beginning December 11, 2023. If you have not received your new checks or your LCNB Debit Mastercard for your HELOC account, please contact the LCNB loan servicing department at **800-344-2265 ext. 51300**.

LCNB home equity loan and line of credit statements will continue to be generated as they are currently.

Also, starting December 11, 2023, if you were signed up and able to view your HELOC account via Online Banking with Cincinnati Federal, you will be set up with an LCNB eBanking profile. Please reference the LCNB eBanking Q&A section of this guide for more information regarding eBanking services and downloading the LCNB Mobile Banking App.

For additional information, visit lcnb.com/WelcomeCF or contact our Client Care Team at **800-344-2265**.

Big Plans? We're Ready.

As a full-service financial partner, LCNB is ready to support your next milestone—whether it's buying your first home, financing your next vehicle, or taking your business to the next level.



HOME LOANS

Let's make your dream home happen. Our knowledgeable Mortgage Loan Officers will help you find the right loan and guide you every step of the way.

- Low down payment options
- Wide range of mortgage programs
- Convenient online application



HOME EQUITY LOANS & LINES OF CREDIT

Pay for home improvement projects, large purchases, or unexpected expenses with cost-effective financing backed by the equity in your home.



CAR, RV, AND PERSONAL LOANS

Shopping for a new vehicle? Taking a big vacation? Facing an unplanned expense? Turn to us for a great selection of consumer loans that come with affordable rates, flexible terms, and a quick online application process.



COMMERCIAL LENDING

At LCNB, our lending team combines business expertise with a relationship-driven approach. With extensive lending capabilities and tailored solutions, we're ready to take your business *Further Together*.

We have lines of credit for all your business needs. Visit lcnb.com/business to explore more.

LCNB National Bank NMLS# 403521.
All loans are subject to credit approval.



To learn more about our lending services, visit lcnb.com and select **Loans**.

LCNB | Wealth

Let's Bring Your Vision to Life.

How can you put your wealth to the best use—for you, your family, and your legacy? Turn to the experienced team at LCNB Wealth for the right resources, a personalized strategy, and unparalleled service.

LCNB | Trust Services

Services include:

- Customized Investment Management
- Trustee With Investment Management
- Trustee With Outside Investment Management
- Individual Retirement Accounts
- Estate Settlement Services
- Endowment and Charitable Trust Management
- Financial and Retirement Planning
- Estate Planning

*LCNB | Investment Services

Services include:

- Investment Advisory Services
- Brokerage Services
- Individual Retirement Accounts
- Insurance
- Annuities
- 529 College Plans
- 401(k) Transition Assistance
- Financial and Retirement Planning
- Employer Retirement Plans

To learn more, contact our Wealth team at lcnb.com/wealth.

LCNB National Bank ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html>

*Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. LCNB National Bank and LCNB Investment Services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using LCNB Investment Services, and may also be employees of LCNB National Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, LCNB National Bank or LCNB Investment Services. Securities and insurance offered through LPL or its affiliates are:

NOT INSURED BY FDIC OR ANY OTHER GOVERNMENT AGENCY | NOT BANK GUARANTEED | NOT BANK DEPOSITS OR OBLIGATIONS | MAY LOSE VALUE

Understanding Service Fees

We want you to be well informed about any fees that may be associated with your new banking services. Use this chart to understand how your LCNB service fees may differ from Cincinnati Federal's service fees.

Transaction Type	Cincinnati Federal	LCNB
eBanking*(Online/Mobile Banking)	Free	Free
Mobile Deposit	Free	Free
Bill Pay		
Personal & Non-Corporate	Free	Free
Corporate Accounts	Free	\$0.50
Cashier's Checks	\$7.00	\$4.00
Child Support	\$5.00	\$5.00
External ACH Setup Fee	\$10.00	N/A
Domestic Wire		
Incoming	\$15.00	\$10.00
Outgoing	\$25.00	\$25.00
International Wire		
Incoming	\$50.00	\$15.00
Outgoing	\$50.00	\$45.00
Coin Machine Services	—	Free for customers. Non-customers: 1% of coin run, \$5 minimum charge.
NSF Paid (Overdraft) Non-Sufficient Funds, Paid Item Fee	\$25.00	\$25.00
NSF Returned Non-Sufficient Funds, Returned Item Fee	\$27.00	\$25.00
Stop Payment	\$10.00	\$35.00
Item Deposited, Returned (chargeback)	\$20.00	\$10.00
New Account Closing Fee Any account closed within 180 days of opening is subject to a \$25 service charge at LCNB.	\$30.00	\$25.00
Collections Per item fee for handling incoming collections.	—	\$20.00
Redemption of Municipal Bonds or Coupon	—	\$5.00
Rejected Check Checks rejected in our machines which were not ordered through our approved provider will incur a per item fee. 30-day notice will be given prior to allow time for you to correct your check supply.	—	\$1.00

Transaction Type	Cincinnati Federal	LCNB
Return Mail If the bank receives statements or notices returned from the post office due to a change of address, the bank will make every effort to contact you to verify the new address. If we are unsuccessful in contacting you via phone or in writing, we will assess a \$5 fee for each piece of mail returned.	—	\$5.00
Dormant Account Monthly fee if balance is less than \$100. Notice will be mailed 60 days prior to dormant status.	—	\$5.00
Account Transfers		
Bankline Telephone Banking	Free	Free
eBanking* (Online/Mobile Banking)	Free	Free
Transfer via Call Center	Free	\$1.00
Garnishment	\$30.00	\$80.00
Tax Levy	\$60.00	\$80.00
Escheatment Fee	\$50.00	—
Account Research	\$30.00	\$25.00
Per page	—	\$0.25
Per hour	—	\$25.00 (\$10 minimum)
Statement Reprint	\$5.00	\$10.00
Special Handling Fee	—	\$25.00
Signature Guarantee	—	Free Not available for non-customers.
LCNB Debit Mastercard® & ATM Fees		
Use of LCNB National Bank or Participating MoneyPass Network ATMs	—	Free
Use of Non-LCNB National Bank or Non-Participating MoneyPass Network ATMs	—	\$2.00
Replacement Card First replacement is free.	—	\$10.00
False Dispute This fee may be assessed if you submit a claim of an unauthorized charge to your account and during the investigative period covered under Reg E we determine that the charge was previously authorized or terms & conditions of the merchant were not followed as agreed.	—	\$25.00
International Service Assessment Fee for Multi-Currency POS/ATM Transactions	—	3% of transaction amount
Money Order	\$5.00	N/A
Money Order – Seniors (60+)	\$3.00	N/A
Money Order/Bank Check Copy	\$5.00	N/A

*Mobile internet data and text message charges may apply. Please contact your mobile service provider for details. Subject to Online Banking Terms and Conditions.

Notes and Disclosures for

Business & Personal Checking
Small Business Checking
Non-Profit Associations Accounts

Non-Profit Limited Checking
Interest Bearing Checking

1. For all LCNB checking accounts, special service charges may apply; e.g., stop payments, NSF's, etc. Any account closed by the account holder within 180 days of opening is subject to a \$25 service charge.

2. The current APY (Annual Percentage Yield) and interest rate are included on a separate rate sheet. Current rate sheets are available at all of our locations. The rate is based on a 365-day year. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest is compounded monthly and paid monthly on the day the statement cycles.

Funds Availability Policy Disclosure for Deposit Accounts:

3. Our policy is to make funds from your deposit available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. At that time, you may withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 5 p.m. Monday-Thursday, and 6 p.m. Friday, we will consider that day to be the day of your deposit. However, if you make a deposit after those hours, we will consider that deposit made on the next business day. In some cases, we will not make all of the funds you deposit by check available at the times shown above. Depending on the check you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$225 of your deposit will be available on the next business day. If we are not going to make all of the funds from your deposit available on the next business day, we will notify you at the time you make your deposit. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

LONGER DELAYS MAY APPLY: Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposited will not be paid.
- A check you deposited was previously returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- The checks you deposited on this day exceed \$5,525.
- An emergency, such as failure of communications or computer equipment, has occurred.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 7th business day after the day of your deposit.

ACCOUNTS NOT GOVERNED BY REGULATION CC:
Money Fund, Savings, Club Accounts, Certificate of Deposit or IRA Certificate of Deposit.

4. Usage of LCNB or MoneyPass® ATMs will result in no charge to you. When you use your card at other machines and it results in a debit to your account, a \$2.00 service fee will be charged. This transaction fee will be posted separately on your monthly statement. You may be charged a surcharge by another bank when using your LCNB Debit Mastercard® at their ATM. For more information on participating MoneyPass® ATMs, visit www.moneypass.com. An International Service Assessment Fee for multi-currency POS/ATM transactions will be 3% of the transaction amount.

5. This account automatically becomes dormant after two years of no customer-initiated activity. If the account becomes dormant, a \$5.00 non-refundable monthly fee will apply if your balance is less than \$100. For your protection a "Dormant Account Reactivation Request" form must be completed, along with a valid ID and a transaction, to allow the reactivation of a dormant account.

Notes and Disclosures for

Business Savings
OTMA/UTMA Savings
Business Money Market Accounts

IRA Certificate of Deposit
Certificate of Deposit
Club Accounts

1. The current APY (Annual Percentage Yield) and interest rate are included on a separate rate sheet. Current rate sheets are available at all of our locations. The interest rate is based on a 365-day year. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Statement Savings, Money Market, and Money Fund interest is compounded and paid monthly on the day of the statement cycle. Market Savings Account interest is compounded daily and paid monthly on the date of the statement cycle. If you close your Statement or Market Savings account before interest is credited, you will receive the accrued interest. The Variable Rate IRA CD is based on the 182-day US Treasury Bill rate for the last auction prior to the 20th of March, June, September, and December and will be adjusted quarterly as of the 1st of April, July, October and January. Club account interest is paid at maturity. Withdrawal from this account immediately closes it and discontinues the program. If you close your Club Account before its maturity, you will not receive the accrued interest.

2. This account automatically becomes dormant after two years of no customer-initiated activity. If the account becomes dormant, a \$5.00 non-refundable monthly fee will apply if your balance is less than \$100. For your protection a "Dormant Account Reactivation Request" form must be completed, along with a valid ID and a transaction, to allow the reactivation of a dormant account.

3. On CDs, a withdrawal of funds prior to maturity may result in a penalty in the amount equal to interest earned on the amount withdrawn (for seven days to up to but not including six months CDs), six months interest on amount withdrawn (for six up to but not including 24 months CDs), and 12 months interest on the amount withdrawn (for over 24 months or longer CDs). A \$25 processing fee may also be assessed for early withdrawals.

On IRAs, a withdrawal of funds prior to maturity may result in a six-month interest penalty on the amount withdrawn if the customer is under the age of 59 ½ and

the account is not in a maturity period. No penalty will be charged if the customer is over 59 ½ years old regardless of the maturity date. A \$25 processing fee may also be assessed for early withdrawals. Other rules regarding IRA withdrawals are disclosed on a separate sheet.

4. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that your deposit is, the availability of funds could be delayed up to 10 business days after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice the day after we receive your deposit.

5. Usage of LCNB or MoneyPass® Network ATMs will result in no charge to you. When you use your card at other machines and it results in a debit to your account, a \$2.00 service fee will be charged. This transaction fee will be posted separately on your monthly statement. You may be charged a surcharge by another bank when using your LCNB Debit Mastercard® at their ATM. For more information on participating MoneyPass® ATMs, visit www.moneypass.com. An International Service Assessment Fee for multi-currency POS/ATM transactions will be 3% of the transaction amount.

6. A \$3.00 fee may apply when the average minimum balance falls below \$100 per Statement cycle. Fee does not apply to minor account(s).

7. For LCNB Money Market savings a \$5.00 fee may apply when the average minimum balance falls below \$1,000 per statement cycle.

8. For all LCNB savings accounts, special service charges may apply. Any account closed by an account holder within 180 days of opening is subject to a \$25 service charge.

Locations and Hours

New hours begin December 11, 2023 • Numbers listed next to the office name correspond with the location map on the next page.

BOONE COUNTY

- 1 Florence Office* †**
6890 Dixie Hwy.
Florence, Kentucky 41042

BUTLER COUNTY

- 2 Fairfield Office***
765 Nilles Rd.
Fairfield, Ohio 45014
- 3 Hamilton Office**
794 NW Washington Blvd.
Hamilton, Ohio 45013
- 4 Middletown Office**
4441 Marie Dr.
Middletown, Ohio 45044
- 5 Monroe Office***
101 Clarence F. Warner Dr.
Monroe, Ohio 45050
- 6 Oxford Office***
30 West Park Pl.
Oxford, Ohio 45056

CLERMONT COUNTY

- 7 Goshen Office**
6726 Dick Flynn Blvd.
(St. Rte. 28 & 132)
Goshen, Ohio 45122

CLINTON COUNTY

- 8 Wilmington Office**
1243 Rombach Ave.
Wilmington, Ohio 45177

FAYETTE COUNTY

- 9 Washington Court House Office***
100 Crossings Dr.
Washington Court House,
Ohio 43160

FRANKLIN COUNTY

- 10 Worthington Office* †**
6877 N. High St.
Worthington, Ohio 43085

HAMILTON COUNTY

- 11 Anderson Office**
1270 Nagel Rd.
Cincinnati, Ohio 45255
- 12 Dent Office***
6581 Harrison Ave.
Cincinnati, Ohio 45247
- 13 Loveland Office***
500 Loveland-Madeira Rd.
Loveland, Ohio 45140
- 14 Miami Heights Office**
7553 Bridgetown Rd.
Cincinnati, Ohio 45248
- 15 Price Hill Office***
4310 Glenway Ave.
Cincinnati, Ohio 45205

MONTGOMERY COUNTY

- 16 Brookville Office**
225 W. Upper Lewisburg
Salem Rd.
Brookville, Ohio 45309
- 17 Centerville Office***
9605 Dayton-Lebanon Pike
(St. Rte. 48)
Centerville, Ohio 45458
- 18 Oakwood Office***
2705 Far Hills Ave.
Dayton, Ohio 45419

PREBLE COUNTY

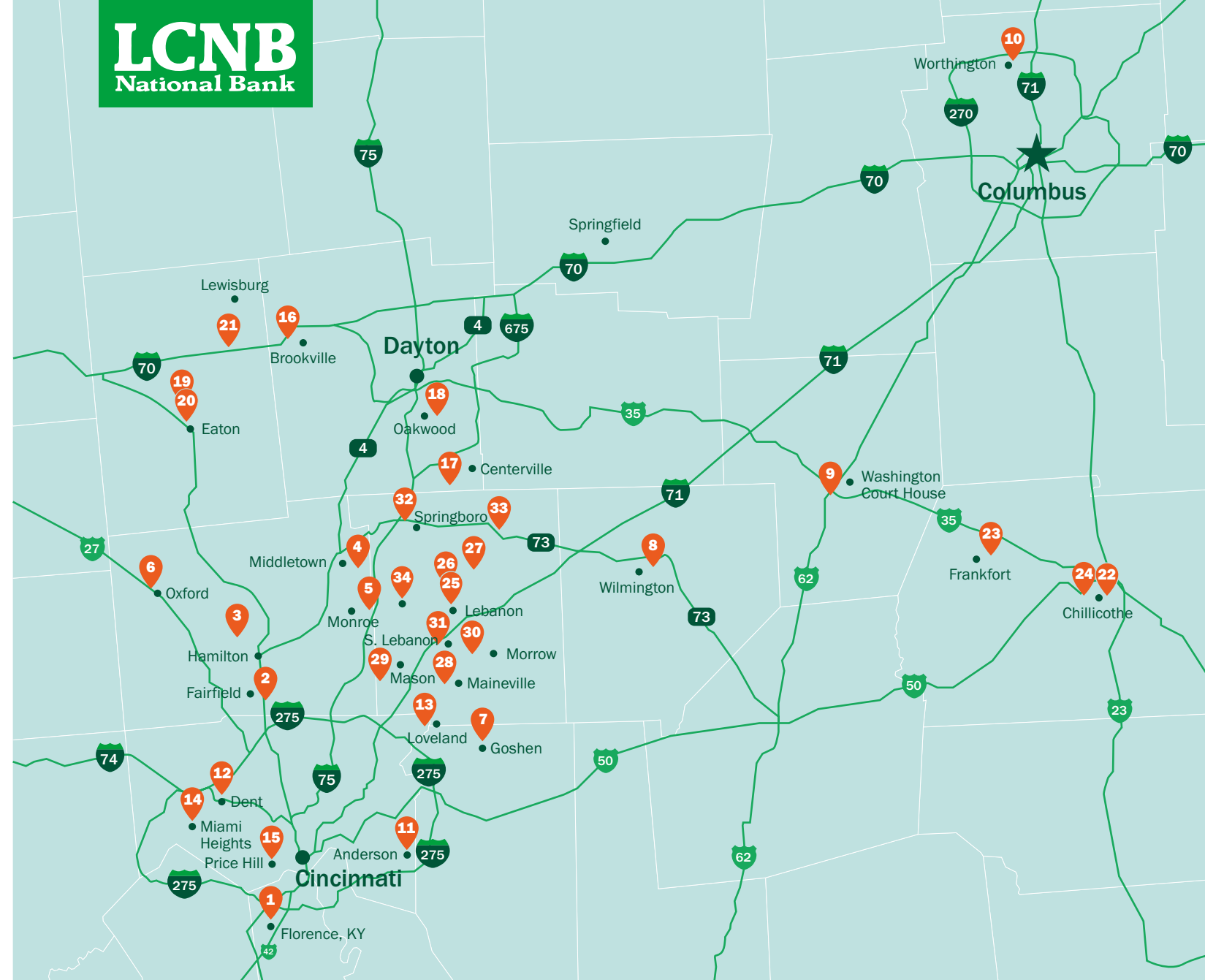
- 19 Barron Street Office**
1697 North Barron St.
Eaton, Ohio 45320
- 20 Eaton Office**
110 West Main St.
Eaton, Ohio 45320
- 21 Lewisburg Office***
522 South Commerce St.
Lewisburg, Ohio 45338

ROSS COUNTY

- 22 Chillicothe Office***
33 West Main St.
Chillicothe, Ohio 45601
- 23 Frankfort Office**
1 North Main St.
Frankfort, Ohio 45628
- 24 Western Avenue Office**
1006 Western Ave.
Chillicothe, Ohio 45601

WARREN COUNTY

- 25 Main Office***
2 N. Broadway St.
Lebanon, Ohio 45036
- 26 Lebanon Auto Drive-Thru**
35 N. Mechanic St.
Lebanon, Ohio 45036
- 27 Columbus Avenue Office**
730 Columbus Ave.
Lebanon, Ohio 45036
- 28 Maineville Office**
7795 South St. Rte. 48
Maineville, Ohio 45039
- 29 Mason Office**
1050 Reading Rd.
(U.S. Rte. 42)
Mason, Ohio 45040
- 30 Roachester/
Morrow Office***
6123 East U.S. 22 & 3
Morrow, Ohio 45152
- 31 South Lebanon Office**
603 Corwin Nixon Blvd.
South Lebanon, Ohio 45065
- 32 Springboro/Franklin Office**
525 West Central Ave.
(St. Rte. 73)
Springboro, Ohio 45066
- 33 Waynesville Office**
9 N. Main St.
Waynesville, Ohio 45068
- 34 Union Village Office***
3855 Lower Market St.
Lebanon, Ohio 45036
(Closed daily from 11 – 11:30 am)



For directions to your nearest branch, visit lcnb.com/locations.

Refer to the previous page for location key to the map above.

*Office closed on Saturday.

† No ATM on site.

LCNB has partnered with MoneyPass® to provide you with a surcharge-free nationwide ATM Network.

Visit MoneyPass.com at any time to find your nearest no-fee ATM.

Find us on Social



Welcome Cincinnati Federal Customers
LCNB.com/WelcomeCF

Included in this mailing are LCNB's Account Terms and Conditions, "Bounce Protection" Overdraft Information, as well as our Privacy Notice.
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LCNB.com/WelcomeCF