

Merger FAQs

WILL I NEED NEW CHECKS?

You may continue to use your existing checks until your current supply is depleted. When you re-order through the bank, the new bank name, Central Penn Bank & Trust, will be printed on your checks. If you order checks from a non-bank supplier, please notify your vendor of the bank name change.

HAS MY ACCOUNT NUMBER(S) OR ROUTING NUMBER CHANGED?

At this time, your account number(s) have not changed, nor has the routing number changed.

DO I NEED TO GET A NEW ATM OR DEBIT CARD?

Your current ATM or debit card will continue to work until it expires or is reissued. Your PIN has not changed.

HAS ANYTHING RELATED TO MY DEPOSIT ACCOUNTS CHANGED?

There are no changes to your deposit account(s) at this time. However, the name and certain benefits, features and terms of your account(s) may change in the future, and we will inform you when that happens. If you find that another account better suits your needs, a Customer Service Representative is always available to help you switch your account whenever you need assistance.

HAVE MY DIRECT DEPOSITS OR AUTOMATIC PAYMENTS BEEN IMPACTED?

At this time, there is no change you need to make with your direct deposits and/or automatic payments.

WHAT HAPPENS TO MY LOANS?

There are no changes to the terms and payments of your loan. Please continue to make payments in the same manner you have been doing and contact your lender with any additional questions.

WHAT HAPPENS TO MY CDS?

There are no changes to your Certificate of Deposits (CDs) at this time. At the next maturity date, some CDs may have a change in the interest and terms. A special merger rule does exist for CDs relative to FDIC insurance.



ARE THERE CHANGES TO MY ONLINE OR MOBILE BANKING?

Your online and mobile banking credentials will remain unchanged, and re-enrollment will not be necessary. Following the completion of the merger, please visit the new Central Penn Bank & Trust website and select the appropriate link to access your account. We encourage you to check the website regularly for updates and direct access to login pages.

WHAT HAPPENS TO MY SAFE DEPOSIT BOX?

There has been no change to your Safe Deposit Box; however, the annual rental fee may change at the time of renewal.

WILL MY DEPOSITS STILL BE FDIC-INSURED IF I HAVE DEPOSITS AT BOTH BANKS?

At the closing of the merger, your deposits (depending on how they are titled) will be insured up to at least \$250,000, as we will operate as a single institution moving forward. Changing the titling of your accounts may increase the insurance on your deposits. Discuss your options with one of our Customer Service Representatives at your convenience.

WILL I BE ABLE TO BANK AT ANY MBTC OR NORRYS BANK LOCATION?

Upon the completion of the merger, you will be able to bank at any Central Penn Bank & Trust location.



**FOR ONGOING UPDATES ON MERGER RELATED INFORMATION,
VISIT [MBTC.COM/MERGER](https://mbtc.com/merger).**