



Action Items

March – April 1

Review the Acquisition Guide, Notice of Account Changes, and Disclosures.

Review the Digital Services Guide and Checklist Postcard/Email (arriving end of March-early April).

Visit www.fountaintrust.com/WelcomeGifford to find updates and Frequently Asked Questions.

Download eStatements from your Gifford State Bank online banking system that you would like to archive for your records.

Note any alerts and funds transfers that you created in Gifford State Bank online banking that you will want to establish in Fountain Trust Company online banking.

Make note of online bill payment information, including biller name, account number, address, amount, and due date. This information is unavailable to transfer to Fountain Trust Company systems.

April 2, 2026

Thursday, April 2, is the last day to complete in-person transactions at Gifford, Thomasboro, St. Joseph, and Potomac locations until we reopen as The Fountain Trust Company on Monday, April 6.

Thursday, April 2, is the last day payments will be processed for bill payments scheduled within the Gifford State Bank bill payment system. Payments scheduled to be paid after April 2 will NOT be sent.

Reminder: This is the last day to collect online bill payment information in the Gifford State Bank bill payment system.

April 3, 2026

Complete all banking business that needs to occur before April 6, 2026.

- Complete mobile deposits before 3:00pm CT.
- Complete transfers by 4:00pm CT.
- After 4:00pm CT, Online Banking will be in VIEW ONLY mode and no further Online Banking transactions, including transfers, will be posted in Gifford State Bank systems.

Reminder: Gifford, Thomasboro, St. Joseph, and Potomac branch locations are closed April 3-5.

Starting April 6

April 6, 2026

Conversion to Fountain Trust Company systems is complete.

Activate your Fountain Trust Company Debit Card and set up your PIN by calling 1-800-290-7893 from the phone number the bank has on file for your account.

After you have activated your debit card, update your existing automatic payments by contacting each merchant to update your payment information with your new Fountain Trust Company Debit Card number and expiration date.

Please update ACH payment or deposit transactions (Social Security, Electric Bills, etc.) with the Fountain Trust Company transit routing number (074904860).

Enroll for Fountain Trust Company Online Banking following the instructions provided in the Acquisition Guide and Digital Services Quick Start Guide.

Download our Mobile Banking App.

Once you are logged in with Online Banking, you can set up mobile deposit, bill payments, funds transfers, and alerts.

- Enrollments for mobile check deposit will need to be approved and will not be available for immediate use.
- Use the online bill pay information you collected earlier to create your online bill payments in the Fountain Trust Company system.
- Reestablish any funds transfers you had set up in the Gifford State Bank online banking system.
- Establish balance and transaction alerts, making sure you enable notifications.



Key Dates to Remember

March 6, 2026	Acquisition Guide, Notice of Account Changes, and Disclosures mailed and posted in Online Banking for customers.
March 9, 2026	Debit Cards and Activation Information mailed to customers with expected delivery around March 16, 2026.
March 10, 2026	Legal Merger of The Gifford State Bank with and into The Fountain Trust Company. The Gifford State Bank continues as a division of The Fountain Trust Company until April 6, 2026.
End of March – Early April	Digital Services Guide and Checklist Postcard mailed and emailed to customers.
April 2, 2026	Last day until April 6 for in-person transactions at branches in Gifford, Thomasboro, St. Joseph, and Potomac.
April 3, 2026	Final day for transactions to post in Gifford State Bank systems. <ul style="list-style-type: none">• Mobile Deposits must be completed before 3:00pm CT.• Please complete all necessary transfers before 4:00pm CT.• After 4:00pm CT, Online Banking will be in VIEW ONLY mode and no further Online Banking transactions, including transfers, will be posted in Gifford State Bank systems.
April 4, 2026	Core Conversion to Fountain Trust Company systems. Online Banking will be in VIEW ONLY mode and updates to account balances will not be reflected.
April 5, 2026	Conversion of Digital Services to Fountain Trust Company systems. Online Banking will be in VIEW ONLY mode and updates to account balances will not be reflected.
April 6, 2026	Conversion is complete. Accounts and services are operational in Fountain Trust Company systems.