



WELCOME STEARNS BANK CUSTOMERS
CUSTOMER GUIDE



Trust. Integrity. Since 1922.



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Transition Overview

We will transition your accounts to Entegra Bank's operating systems over the weekend of **February 24 to February 27, 2017**. Our primary goal is to minimize any negative impact to you or your business. We want your experience as our customer to always be positive, so we are making every effort to let you know what to expect during this transition.

What **WILL NOT** change after the transition to Entegra Bank?

- » Your deposits will remain insured according to FDIC guidelines.
- » The branch employees will remain the same.
- » The branch locations and telephone numbers will remain the same.
- » You will still receive the personal attention and community focus that comes with a community bank.

What **WILL** change after the transition to Entegra Bank?

- » The Jasper branches will become Entegra Bank branches and your accounts will be provided by Entegra Bank.
- » You will need to update the routing number on any direct deposits into or automatic drafts out of your accounts. You will also need to update any recurring debit card transactions with your new card number.
- » Our routing number is **253170486**. Unless you are notified otherwise, you will still have the same account number, but the routing number is changing.
- » Entegra Bank offers complimentary online bill pay services, but you will need to enroll and set up your profile, including payee information.
- » Our website is www.entegrabank.com
- » Your financial products and services will change. Please review this Customer Guide and the accompanying Account Disclosures booklet for detailed explanations on product and service changes that will be effective February 27, 2017.
- » Beginning February 27, 2017, the Jasper Ingles branch will have new business hours. This location will be open Monday through Friday from 10:00 a.m. to 6:00 p.m., and Saturday from 10:00 a.m. to 1:30 p.m.

Service Interruptions Over the Transition Weekend

A listing of temporary service interruptions that will occur over the transition weekend is shown below. (Please continue reading this Customer Guide and the accompanying Account Disclosures Booklet for a comprehensive list of product and service changes that will be effective after the transition weekend.) The Jasper offices will operate during normal business hours on Thursday, February 23, 2017, but the offices will close at 2:00 p.m. on Friday, February 24, 2017, in order to begin the transition to Entegra Bank. The Jasper Ingles Branch will not be open on Saturday, February 25, 2017. Both Jasper offices will open as fully-operational Entegra Bank branches on Monday, February 27, 2017.

Debit Cards

You will begin using your Entegra Bank Visa™ debit card(s) after 2:00 p.m. on Friday, February 24, 2017. Your Stearns Bank ATM and/or Visa™ debit card(s) will no longer be in service as of 2:00 p.m. on Friday, February 24, 2017. Your daily limits will be reduced during the conversion weekend to the following:

For both Entegra Bank consumer and business debit cards, daily limits from Friday, February 24, 2017, until Monday, February 27, 2017, at 9:00 a.m. will be: \$305 for either ATM withdrawals or point-of-sale transactions.

ATMs

Entegra Bank ATMs at the Jasper locations will be available for use beginning Friday, February 24, 2017. See page 4 for details on ATM usage. All other Entegra Bank ATMs will be available during the transition weekend.

Automated Telephone Banking

On Monday, February 27, 2017, you will have full 24/7 access to Entegra Bank's Automated Telephone Banking (TeleBanc) by calling 800-964-0284. See page 5 for details on Automated Telephone Banking.

Online Banking

Stearns Bank online banking customers will need to enroll in Entegra Bank's online banking site beginning on Monday, February 27, 2017, at www.entegrabank.com.

Online Bill Pay

Stearns Bank customers will be able to enroll in Entegra Bank's Bill Pay service after completing Online Banking enrollment beginning on Monday, February 27, 2017, at www.entegrabank.com. The Bill Pay feature is available within the Online Banking service.

Please note that you will need to set up your payees within the Entegra Bank Bill Pay system, whether they are new payees or ones that you currently have set up with Stearns Bank's bill pay system. Prior to February 24, we encourage you to make a list of existing payees to help make this process easier, including account numbers, addresses, and phone numbers of the payees. We apologize for the inconvenience that this causes bill pay users, but our bill pay provider was not able to accommodate converting these payees within a time frame that we found to be acceptable to customers.

Important Changes for Depositors

Overdraft Privilege

We believe it is important for you to use your checking account responsibly and to never overdraw your account. However, we realize that financial shortfalls happen from time to time and we have several options available for you. As a benefit to our customers, we offer these useful services to cover you in the event that you overdraw your checking account.

Entegra Bank offers three Overdraft Protection options:

- » Transfer from another account
- » Line of Credit
- » Overdraft Privilege

Overdraft Privilege is a service which is provided at the sole discretion of the Bank and an application is not required. Your account will be reviewed 30 days after the transition to Entegra Bank. If your account meets specific criteria required by the Bank, this service will be added to your account. We will generally pay your overdraft items up to \$500.00 for qualified consumer accounts and \$700.00 for qualified business accounts, however payment is discretionary and we reserve the right to not pay. You may opt out of Overdraft Privilege at any time or inquire about other alternatives to pay your overdraft items by calling the Telephone Service Center at 800-438-2265 (800-GET-BANK) ext. 2527 or contacting your local banking professional.

Overdraft Privilege is available for all checks written, in person withdrawals, ACH transactions, preauthorized automatic transfers, internet banking and telephone banking. Overdraft Privilege will **not** be available for ATM and everyday debit card transactions **unless** you authorize the bank, by completing an ATM/Debit Card Consent form, and opting in to allow the bank to cover these types of overdrafts.

Please refer to the Account Disclosures Booklet for the full Overdraft Privilege disclosure.

ATM/Debit Card Overdraft Services

If you would like Entegra Bank to authorize and pay overdrafts on ATM and everyday debit card transactions, please call us at 800-438-2265 (800-GET-BANK) ext. 2527, visit www.entegrabank.com or contact your local banking professional. If you authorize the bank to pay overdrafts for ATM and everyday debit card transactions, you may revoke it at any time by contacting Entegra Bank as listed above.

ATM Services

After the transition, Entegra Bank will have 18 ATMs located in Western North Carolina, Upstate South Carolina and North Georgia. Each time that you use an ATM that Entegra Bank does not own or operate for cash withdrawals and/or balance inquiries, Entegra Bank will assess a \$2 fee and you may also pay a surcharge from the ATM operator.

Please note: If complimentary ATM access is important to you, please consider Entegra Bank's Bonus Checking account to be reviewed on page 18. If you would like your checking account(s) to transition to Bonus Checking, please contact your local banking professional on or after Monday, February 27, 2017, or call our Telephone Service Center at 800-438-2265 (800-GET-BANK) ext. 2527.

Check Images

Business accounts are provided with complimentary check images for both electronic and paper statements. Personal accounts may receive check images with a paper statement for an additional fee (please refer to the enclosed fee schedule) or complimentary check images with an electronic statement upon request. After the transition, if you would like to receive check images with your personal account statements, please contact your local banking professional, or call our Telephone Service Center at 800-438-2265 (800-GET-BANK) ext. 2527 on or after Monday, February 27, 2017.

Debit Cards

Your Entegra Bank debit card(s) should arrive in the mail the week of February 20, 2017. This debit card will replace your existing Stearns Bank debit card and will be available to use beginning at 2:00 p.m. on Friday, February 24, 2017. Your Entegra Bank debit card features a new card account number and expiration date, and you will be prompted to designate your Personal Identification Number when you activate your card at 800-322-3512.

Please note: your Entegra Bank debit card(s) will be issued with Entegra Bank's standard daily withdrawal limit of \$505 and point-of-sale daily purchase limit of \$2,500. These limits will go into effect beginning on Monday, February 27, 2017.

eStatements

If you would prefer to receive your statement via eStatement, please enroll for this service after completing Online Banking enrollment beginning on Monday, February 27, 2017, by visiting our website at www.entegrabank.com, by contacting your banking professional or by calling our Telephone Service Center at 800-438-2265 (800-GET-BANK) ext. 2527.

Funds Availability

After the transition, you may experience changes to the availability of funds on all checks deposited with Entegra Bank. To enforce the Expedited Funds Availability Act, the Federal Reserve adopted Regulation CC. Entegra Bank has adopted this policy to comply with Regulation CC.

Our general policy is to allow you to withdraw funds deposited in your account, over the counter, or by electronic transfer on the same business day we receive your deposit. Deposits received by mail will be available the next business day after we receive the deposit.

In some cases, we may delay your ability to withdraw funds beyond the day we receive the deposit. Then the funds will generally be available by the second business day after the day of deposit.

Please refer to the Account Disclosures Booklet for the full "Funds Availability" disclosure.

Incoming/Outgoing Wires

Entegra Bank processes our own incoming and outgoing wires. Therefore, all incoming wires should be sent directly to Entegra Bank for credit to your account.

If you receive wire transfers, please provide the sender with the following information for all wires sent after 2:00 p.m. on Friday, February 24, 2017:

- » Receiving Bank: Entegra Bank
- » ABA Routing Number: 253170486
- » Beneficiary: You or your business name and address
- » Account Number: You or your business account number

Mobile Banking

Entegra Bank offers Mobile Banking to personal customers. You will be able to enroll in Mobile Banking after you have enrolled in Online Banking which will be available beginning Monday, February 27, 2017. Please see page 9 of this guide for detailed instructions to download the Entegra Bank mobile app.

Telephone Banking

As of Monday, February 27, 2017, you will have unlimited access to Entegra Bank's TeleBanc service. You can take advantage of automated information for your accounts by calling 800-964-0284 to make inquiries and transfers on your Entegra Bank accounts. You will need the last four digits of your Social Security number and your account number as shown on your statement when you call.

Payment Order of Items

Transactions may not be processed in the order in which they are received. The order in which transactions are received by the institution and processed in a banking day can affect the total amount of overdraft fees incurred by the customer. The first items we pay are overdraft or returned check fees and then checks cashed and withdrawal forms processed by our employees. The following category of items is then paid in smallest to largest order based on dollar value: ATM withdrawals, point-of-sale debit card transactions, TeleBanc and Entegra eCom transfers, and over the counter transfers to other Entegra Bank accounts. We then pay ACH transactions including electronic check conversions, automatic loan payments, checks, and finally other fees. Checks are paid in check number order. Within each of the other categories, items are paid in smallest to largest order based on dollar value.

Personal Services

Checking, Money Market and Savings Accounts

In preparation for transitioning your personal checking, money market, and/or savings account from Stearns Bank to Entegra Bank, you should receive a final statement from Stearns Bank for your checking, money market, and/or savings. This statement should reflect all activity, account balances and interest through close of business Friday, February 24, 2017. Interest earned and activity beginning February 25, 2017 will be accrued and paid on your first statement with Entegra Bank. Entegra Bank will waive monthly service charges on the March and April statements.

Your Entegra Bank savings account will receive quarterly statements and interest will compound daily and pay quarterly.

To learn more about your future Entegra Bank checking, money market, and/or savings account(s), please review the following tables which show how your current Stearns Bank account(s) will transition to Entegra Bank's product line.

Existing Stearns Bank Account	Future Entegra Bank Account	Additional Information on your Entegra Bank Account
Free and Easy Checking	Simple Checking	Page 7
NOW Checking	Pinnacle Checking	Page 7
Stearns 55+ Checking	Prime 62 Checking	Page 7
Stearns 55+ NOW Checking	Prime 62 Checking	Page 7
Personal Savings	Statement Savings	Page 8
Holiday Savings	Statement Savings	Page 8
Stearns Select Money Market	Money Market Maximizer	Page 8
IRA Savings	1 year IRA	Page 8

Specific details on each Entegra Bank checking, money market, and/or savings account – including changes you may experience when your existing Stearns Bank account transitions to your future Entegra Bank account(s) – begin on page 7. Please also refer to Entegra Bank's Personal Account Fee Schedule in the accompanying Account Disclosures Booklet for a comprehensive review of Entegra Bank's service charges.

Complimentary benefits of all Entegra Bank checking, health savings accounts, money market, and savings customers enjoy include:

- » Entegra Bank debit or ATM card
- » Online Banking with eStatements and Online Bill Pay
- » Mobile Banking available with online banking
- » Direct Deposit
- » Live Chat
- » TeleBanc

Please note: If the product to which you have been transitioned does not meet your needs, please contact your local banking professional or call our Telephone Service Center at 800-438-2265 (800-GET-BANK) ext. 2527 and someone will be happy to discuss other product options with you. For your convenience, a full guide of Entegra Bank personal and business products has been included in this guide beginning on page 18.

Simple Checking

Entegra Bank's Simple Checking replaces Stearns Bank's Free and Easy Checking. Please find the details of your new Simple Checking account listed below.

Features:

- » Noninterest bearing checking account
- » Unlimited check writing
- » Unlimited access to Telephone Banking at 800-964-0284
- » Full suite of complimentary services listed on page 6

Requirements:

- » Monthly qualifications to avoid a monthly maintenance fee: \$500 minimum daily balance
- » Monthly maintenance fee: \$5 if you are unable to meet the monthly qualifications
- » Paper statement fee: \$3 monthly fee. To avoid this fee, you may enroll in Entegra Bank's eStatement service at no charge.

Pinnacle Checking

Entegra Bank's Pinnacle Checking replaces Stearns Bank's NOW Checking. Please find the details of your new Pinnacle Checking account listed below.

Features:

- » Interest bearing checking account, with no minimum balance to earn interest
- » Unlimited check writing
- » Pinnacle standard check printing at no charge
- » Credit toward any size safe deposit box
- » Money orders, cashier's checks and notary services with no fee
- » Unlimited access to Telephone Banking at 800-964-0284
- » Full suite of complimentary services listed on page 6

Requirements:

- » Monthly qualifications to avoid a monthly maintenance fee: \$2,500 minimum daily balance, may be in checking, savings, or combination of these accounts
- » Monthly maintenance fee: \$15 if you are unable to meet the monthly qualifications

Prime 62 Checking

Entegra Bank's Prime 62 Checking replaces Stearns Bank's Stearns 55+ Checking and Stearns 55+ NOW Checking. Please find the details of your new Prime 62 Checking account listed below.

Features:

- » Interest bearing checking account, with minimum balance to earn interest of \$1,000
- » Unlimited check writing
- » Prime 62 standard check printing at no charge
- » Money orders, cashier's checks and notary services with no fee
- » Unlimited access to Telephone Banking at 800-964-0284
- » Full suite of complimentary services listed on page 6

Requirements:

- » Primary account holder must be at least 62 years of age
- » Establish a monthly direct deposit for Social Security, Retirement, or Payroll check

Money Market Maximizer

Entegra Bank's Money Market replaces Stearns Bank's Stearns Select Money Market Account. Please find the details of your new Money Market Maximizer account listed below:

Features:

- » Tiered interest rates on daily balances of \$1,000 or more
- » Unlimited over-the-counter deposits and withdrawals
- » Full suite of complimentary services listed on page 6

Requirements and Transaction Details:

- » Monthly qualifications to avoid a monthly maintenance fee: \$1,000 minimum daily balance.
- » Monthly maintenance fee: \$5 if you are unable to meet the monthly qualifications.
- » Monthly transaction limits and fees: You may complete six (6) third party withdrawals per month from your Money Market Maximizer Account.

Statement Savings Account

Entegra Bank's Statement Savings Account replaces Stearns Bank's Personal Savings and Holiday Savings Accounts. Please find the details of your new Statement Savings Account listed below:

Features:

- » Tiered interest rates on daily balances of \$100 or more
- » Unlimited over-the-counter withdrawals
- » Full suite of complimentary services listed on page 6

Requirements:

- » Monthly qualifications to avoid a monthly maintenance fee: \$300 daily monthly balance.
- » Monthly maintenance fee: \$5 if you are unable to meet the monthly qualifications.
- » Monthly transaction limits and fees: You may complete six (6) third party withdrawals per month from your Statement Savings Account.

1 Year IRA

Entegra Bank's 1 year IRA replaces Stearns Bank's Savings IRA. Please find the details of your new 1 Year IRA listed below:

Features:

- » Additional deposits may be made at any time
- » Withdrawals may be requested

Online Services

Online Banking

Entegra Bank's Online Banking is complimentary and secure. It offers all of the same convenient services you enjoy with Stearns Bank's Online Banking.

Stearns Bank customers that would like to have online banking may enroll at www.entegrabank.com beginning on Monday, February 27, 2017, at 9:00 a.m. If you have questions during this process, please feel free to call our Telephone Banking Center at 800-438-2265 (800-GET-BANK) ext. 2527.

To enroll in Entegra Bank's online banking:

- » Go to www.entegrabank.com and click the yellow Online Banking Login drop down
- » Choose "enroll now"
- » Complete information requested on enrollment page

Online Bill Pay

Entegra Bank's Online Bill Pay is complimentary and secure. It offers all of the same convenient services that you enjoy with Stearns Bank's Online Bill Pay. Stearns Bank customers will be able to enroll in Entegra Bank's Bill Pay service after completing Online Banking enrollment beginning on Monday, February 27, 2017, at www.entegrabank.com. The Bill Pay feature is available within the Online Banking service.

Please note that you will need to set up your payees within the Entegra Bank Bill Pay system, whether they are new payees or ones that you currently have set up with Stearns Bank's bill pay system. Prior to February 24, we encourage you to make a list of existing payees to help make this process easier, including account numbers, addresses, and phone numbers of the payees. We apologize for the inconvenience that this causes bill pay users, but our bill pay provider was not able to accommodate converting these payees within a time frame that we found to be acceptable to customers.

Mobile Banking

Entegra Bank offers Mobile Banking to provide convenient, easy, 24/7 access to your Entegra Bank accounts.

To download Entegra Bank's Mobile App:

1. Make sure you are enrolled in and have accessed Entegra Bank's Online Banking
2. Go to the App Store or Google Play Store
3. Search for "Entegra Bank"
4. Follow the prompts to download and install our Mobile App
5. Once you have downloaded the Entegra Bank App, you may activate Mobile Deposit by calling our Telephone Service Center at 800-438-2265 (800-GET-BANK) ext. 2527. The daily mobile deposit limit is \$1,500.

Business Services

Checking, Money Market and Savings Accounts

In preparation for transitioning your business checking, money market, and/or savings account from Stearns Bank to Entegra Bank, you should receive a final statement from Stearns Bank for your checking, money market and/or savings. This statement should reflect all activity, account balances and interest through close of business Friday, February 24, 2017. Interest earned and activity beginning February 25, 2017 will be accrued and paid on your first statement with Entegra Bank. Entegra Bank will waive monthly service charges on the March and April statements.

To learn more about your future Entegra Bank business checking, commercial checking, money market and/or savings account(s), please review the following table which shows how your current Stearns Bank account(s) will transition to Entegra Bank's product Line.

Existing Stearns Bank Business Bank Account	Future Entegra Bank Business Bank Account	Additional Information on your Entegra Bank Account
Business Best Checking	Basic Business Checking	Page 11
Simply Business Free Checking	Basic Business Checking	Page 11
NOW Business	Basic Business Checking	Page 11
Public Funds Checking	Basic Business Checking	Page 11
Special Checking	Basic Business Checking	Page 11
Community Best Checking	Non Profit Checking	Page 11
NOW Public Funds Checking	Commercial Checking with Interest	Page 11
Stearns Select Business Money Market	Business Money Market	Page 12
Stearns Select Public Funds Money Market	Business Money Market	Page 12
Business Savings	Business Savings	Page 12
Public Funds Savings	Business Savings	Page 12

Specific details on each Entegra Bank Business Checking, Money Market and Business Savings accounts – including changes you may experience when your existing Stearns Bank account transitions to your future Entegra Bank account(s) – begin on page 11. Please also refer to Entegra Bank's Business and Commercial Account Fee Schedule in the accompanying Account Disclosures Booklet for a comprehensive review of Entegra Bank's service charges.

Complimentary benefits all Entegra Bank business checking customers enjoy include:

- » Entegra Bank debit or ATM card
- » Online Banking with eStatements and Online Bill Pay
- » Direct Deposit
- » Live Chat
- » TeleBanc

Please note: If the product to which you have been transitioned does not meet your needs, please contact your local banking professional or call our Telephone Service Center at 800-438-2265 (800-GET-BANK) ext. 2527 and someone will be happy to discuss other product options with you. For your convenience, a full guide of Entegra Bank personal and business products has been included in this guide beginning on page 18.

Basic Business Checking

Entegra Bank's Basic Business Checking replaces Stearns Bank's Business Best Checking, Simply Business Free Checking, NOW Business, Public Funds Checking, and Special Checking accounts. Please find the details of your new Entegra Bank Basic Business Checking account listed below.

Features

- » Non-interest bearing business checking account
- » Full suite of complimentary services listed on page 10
- » Complimentary monthly transactions:
 - 200 transactions
 - \$0.30 per transaction when this transaction volume is exceeded

Requirements

- » Monthly qualifications to avoid a monthly maintenance fee: \$1,000 minimum daily balance
- » Monthly maintenance fee: \$10 if you are unable to meet the monthly qualifications.
- » Paper statement fee: \$3 monthly fee. To avoid this fee, you may enroll in Entegra Bank's eStatement service at no charge.

Non Profit Checking

Entegra Bank's Non Profit Checking replaces Stearns Bank's Community Best Checking. Please find the details of your new Commercial Checking account listed below:

Features

- » Non-interest bearing non profit checking account
- » Full suite of complimentary services listed on page 10
- » Unlimited monthly transactions

Requirements

- » Monthly qualifications to avoid a monthly maintenance fee: \$1,000 minimum daily balance
- » Monthly maintenance fee: \$5 if you are unable to meet the monthly qualifications.
- » Paper statement fee: \$3 monthly fee. To avoid this fee, you may enroll in Entegra Bank's eStatement service at no charge.

Commercial Checking with Interest

Entegra Bank's Commercial Checking with Interest replaces Stearns Bank's NOW Public Funds Checking. Please find the details of your new Commercial Checking account listed below:

Features

- » Interest bearing business checking account
- » Full suite of complimentary services listed on page 10

Requirements and Transaction Details

- » Monthly maintenance fee amount is variable and it is based on activity and deposit balance.

Business Money Market

Entegra Bank's Business Money Market replaces Stearns Bank's Stearns Select Money Market Account. Please find the details of your new Business Money Market account listed below:

Features

- » Tiered interest rates on daily balances of \$1,000 or more
- » Unlimited over-the-counter deposits and withdrawals
- » Full suite of complimentary services listed on page 10

Requirements and Transaction Details

- » Monthly qualifications to avoid a monthly maintenance fee: \$1,000 minimum daily balance.
- » Monthly maintenance fee: \$10 if you are unable to meet the monthly qualifications.
- » Monthly transaction limits and fees: You may complete six (6) third party withdrawals per month from your Business Money Market Account.

Business Savings

Entegra Bank's Business Savings replaces Stearns Bank's Business Savings. Please find the details of your new Business Savings account listed below:

Features:

- » Tiered interest rates on daily balances of \$100 or more
- » Unlimited over-the-counter withdrawals
- » Full suite of complimentary services listed on page 10

Requirements:

- » Monthly qualifications to avoid a monthly maintenance fee: \$300 daily monthly balance.
- » Monthly maintenance fee: \$5 if you are unable to meet the monthly qualifications.
- » Monthly transaction limits and fees: You may complete six (6) third party withdrawals per month from your Business Savings Account.

Online Services

Business Online Banking

Entegra Bank's Online Banking is complimentary and secure. It offers all of the same convenient services you enjoy with Stearns Bank's Online Banking. Stearns Bank customers that would like to have online banking may enroll at www.entegrabank.com beginning on Monday, February 27, 2017, at 9:00 a.m. If you have questions during this process, please feel free to call our Telephone Banking Center at 800-438-2265 (800-GET-BANK) ext. 2527.

To enroll in Entegra Bank's online banking:

- » Go to www.entegrabank.com and click the yellow Online Banking Login drop down
- » Choose "enroll now"
- » Complete information requested on enrollment page

Business Online Bill Pay

Entegra Bank's Online Bill Pay is complimentary and secure. It offers all of the same convenient services that you enjoy with Stearns Bank's Online Bill Pay. Stearns Bank customers will be able to enroll in Entegra Bank's Bill Pay service after completing Online Banking enrollment beginning on Monday, February 27, 2017, at www.entegrabank.com. The Bill Pay feature is available within the Online Banking service.

Please note that you will need to set up your payees within the Entegra Bank Bill Pay system, whether they are new payees or ones that you currently have set up with Stearns Bank's bill pay system. Prior to February 24, we encourage you to make a list of existing payees to help make this process easier, including account numbers, addresses, and phone numbers of the payees. We apologize for the inconvenience that this causes bill pay users, but our bill pay provider was not able to accommodate converting these payees within a time frame that we found to be acceptable to customers.

Cash Management Services

Entegra Bank offers online Cash Management Services for business accounts that include ACH options, wire transfer options, payroll options and more. If you would like more information about this product, please contact our Cash Management Department by calling our Telephone Service Center at 800-438-2265 (800-GET-BANK) ext. 2527.

Remote Deposit Capture

Entegra Bank offers remote deposit capture for cash management accounts. This service provides a convenient way for business customers to make deposits from their office at their convenience. If you would like more information about this product, please contact our Cash Management Department by calling our Telephone Service Center at 800-438-2265 (800-GET-BANK) ext. 2527.

Wire Service

Following the transition, these daily wire cutoff times will apply:

- » Wires initiated by the customer in person at the branch: 3:00 p.m.
- » Wires initiated via Cash Management: 3:00 p.m.

A wire agreement is required for wires initiated by a business. Please see your banking professional beginning Monday, February 27, 2017, to complete an Entegra Bank Wire Transfer Agreement.

Consumer and Commercial Certificates of Deposit (CDs)

Entegra Bank will honor the terms and conditions of your existing CD(s) with Stearns Bank through maturity. Approximately 10 days prior to your maturity date, we will mail you an approaching maturity notice. **Please note:** your existing Stearns CD(s) will **not** renew with your current Stearns Bank terms and will stop earning interest upon maturity. At maturity, please contact your local banking professional or call our Telephone Service Center at 800-438-2265 (800-GET-BANK) ext. 2527 and someone will be happy to discuss other product options with you.

Loans

Entegra Bank will not transition any Mortgage Loans, Commercial Loans, Consumer Loans, or Home Equity Line of Credit accounts from Stearns Bank.

Overdraft Line of Credit Account

In preparation for transitioning your Overdraft Line of Credit Account to Entegra Bank, your account number should remain the same. Your Overdraft Line of Credit Account will transition to Entegra Bank's Reserve Line of Credit. Your Reserve Line of Credit will automatically transfer funds to your checking account when an overdraft occurs.

You will receive a monthly billing statement. Your monthly billing statement will be issued from Entegra Bank's operating system on your regularly scheduled statement date. It will reflect loan activity beginning February 27, 2017. You should receive a final statement from Stearns' operating system reflecting any loan activity from your previous statement date through February 24, 2017. Payments and other credits will be applied to interest charges that are due, principal due, then to any charges owed other than principal and interest. Payments can still be made at your local branch or mailed to the following address:

Entegra Bank
PO Box 1559
Franklin, NC 28744

These payment changes are effective February 24, 2017.

Frequently Asked Questions

About Entegra Bank

Who is Entegra Bank?

We are a full service, state chartered community bank, headquartered in Franklin, NC. We are proud of our roots beginning in 1922 with one small building in Macon County, North Carolina, to 15 full service branches in Western North Carolina and Upstate South Carolina today. Our branches serve Brevard, Cashiers, Columbus, Hendersonville (2), Highlands, Franklin (2), Saluda, Sylva, Murphy, and Waynesville in North Carolina and Anderson, Chesnee, and Greenville in South Carolina.

When will the Jasper branches of Stearns Bank become a part of Entegra Bank?

The Jasper branches of Stearns Bank will legally become part of Entegra Bank on February 24, 2017. The integration of the core banking systems will occur on February 27, 2017. Both of these dates are subject to receiving all applicable regulatory approvals.

Deposit Accounts

Will there be changes to my account(s)?

Yes, your Stearns Bank account(s) will transition to the Entegra Bank account(s) that has been outlined in this customer guide. You will have the option to change to a different account type after the transition, but initially, you will have one of these accounts.

Will my deposit account numbers remain the same?

Yes, your account number will remain the same for the majority of customers, **BUT** the routing number will change to **253170486**, so your checks and electronic payments will have to be updated with our routing number. If your account number is changing, you will be notified prior to the conversion date.

When will I need to start using Entegra Bank checks and/or debit card?

Your new Entegra Bank checks and ATM or debit card should arrive in the mail the week of February 20, 2017, and you should begin using them after 2:00 p.m. on February 24, 2017. If your checks or card do not arrive before February 24, 2017, please visit your Jasper branch beginning February 27, 2017, to obtain temporary checks and/or a card which you can use until your new checks and card reach you by mail.

For debit card users, you will also have the opportunity to enroll in our UChoose Rewards Program. With UChoose Rewards, you shop like you normally would and you will earn points for every dollar you spend. Redeem points for concert tickets, the latest electronics, travel and more. Visit www.entegrabank.com/personal-debit-atm-cards#u-choose for more information.

What do I need to do to ensure that my direct deposit and automatic drafts continue?

Your account number will remain the same for the majority of customers, **BUT** the routing number will change to **253170486**. Your checks, electronic payments, and direct deposits will have to be updated with this routing number. You will need to contact any applicable merchants and provide your Entegra Bank debit card account number for any charges scheduled to occur on or after Saturday, February 25, 2017.

Will my deposits continue to be insured by the FDIC?

Yes, according to FDIC guidelines. FDIC insurance covers all deposit accounts, including checking and savings, money market deposits and certificates of deposits. The standard insurance amount is \$250,000 per depositor, per insured bank, for each account ownership category. For more information please visit www.fdic.gov/deposit/deposits or call 877-ASK-FDIC (877-275-3342).

Safe Deposit Boxes

Will my safe deposit box move?

No, your safe deposit box will not move from the Jasper branch location.

Debit/ATM Cards

Will I receive a new debit/ATM card from Entegra Bank?

Yes, your new Entegra Bank ATM or debit card should arrive in the mail the week of February 20, 2017, and you should begin using it after 2:00 p.m. on Friday, February 24, 2017. If your card does not arrive before February 24, 2017, please visit the Jasper branch beginning February 27, 2017, to obtain a temporary card which you can use until your new card reaches you by mail.

For debit card users, you will also have the opportunity to enroll in our UChoose Rewards Program. With UChoose Rewards, you shop like you normally would and you will earn points for every dollar you spend. Redeem points for concert tickets, the latest electronics, travel and more. Visit www.entegrabank.com/personal-debit-atm-cards#u-choose for more information.

If I currently have an ATM card that is issued only for ATM transactions, what type of card will I be issued?

You will receive an Entegra Bank ATM card.

Will my Personal Identifying Number (PIN) change for my Entegra Bank ATM or debit card?

Upon activating your Entegra Bank ATM or debit card, you will be prompted to designate your PIN. At that time, you can choose to use the same PIN you have today.

What will be my withdrawal and daily purchase limits for my Entegra Bank ATM or debit card?

Your daily limits will be reduced during the conversion weekend to the following: For both Entegra Bank consumer and business debit cards, daily limits from Friday, February 24, 2017, until Monday, February 27, 2017, at 9:00 a.m. will be: \$305 for either ATM withdrawals or point-of-sale transactions.

Beginning on Monday, February 27, 2017 at 9:00 a.m., the daily withdrawal limit with a debit card is \$505 and the point-of-sale purchase daily limit is \$2,500. The daily withdrawal limit for an ATM card is \$305 and the point-of-sale purchase daily limit is \$620.

If I have authorized automatic drafts using my debit card account number, what do I need to do to ensure these drafts continue?

You will need to contact the applicable merchants and provide your new Entegra Bank debit card account number for all drafts scheduled to occur on or after Friday, February 24, 2017.

Loans and Lines of Credit**Will my loan or line of credit account transition to Entegra Bank?**

No, Entegra Bank will not be transitioning any Mortgage Loans, Commercial Loans, Consumer Loans, or Home Equity Lines of Credit from Stearns Bank.

Will my overdraft line of credit transition to Entegra Bank?

Yes, your overdraft line of credit account will transition to Entegra Bank's Reserve Line of Credit. Your Reserve Line of Credit will automatically transfer funds to your checking account when an overdraft occurs. The account number should remain the same.

What should I do if my overdraft line of credit payment is automatically drafted from another account?

Nothing, we will automatically transfer your automatic payments to your Reserve Line of Credit account.

What should I do if my overdraft line of credit payment is initiated by me from another bank account?

If you initiate your overdraft line of credit payment from a source other than Entegra Bank (for example, via another bank(s) online bill payment system), notify the institution of the Entegra Bank name, the new routing number, and if applicable, the new account number effective with payments received after February 24, 2017.

If I prefer to mail my overdraft line of credit payments, where should I mail them?

Please mail payments to the address below:

Entegra Bank
PO Box 1559
Franklin, NC 28744

Additional Information**Who do I contact for more information about the transition?**

You may call the Entegra Bank Telephone Service Center at 800-438-2265 (800-GET-BANK) ext. 2527 for additional information.

How can I learn more about Entegra Bank?

You can learn more about Entegra Bank by visiting www.entegrabank.com

Transition Timeline

Important Dates for You to Remember

Timeframe	Event
Week of January 16	Entegra Bank mails Customer Guide and Account Disclosures Booklet to all Jasper Stearns Bank customers.
Week of February 13	Entegra Bank mails new debit cards and checks to checking account customers.
Friday, February 24	The Jasper branches of Stearns Bank will close early at 2:00 p.m. Customers should begin using their Entegra Bank checks and debit cards after 2:00 p.m. Stearns Bank's ATM cards and debit cards will no longer work after this time.
Friday, February 24 at 5:00 p.m.	Stearns Bank's online banking will no longer allow transactions.
Saturday, February 25	Jasper Ingles branch will be closed
Monday, February 27	Jasper branches will open as Entegra Bank. Customers can enroll in online banking at www.entegrabank.com . Customers can call Entegra Bank Telephone Service Center at 800-438-2265 (800-GET-BANK) ext. 2527 with questions about their accounts after 7:30 a.m.

Consumer Checking Account Guide

We have a complete range of personal checking accounts. From traditional, paper-based accounts to a completely electronic account that features no paper at all. Free Internet Bill Pay available with online banking.

Bonus Checking	Pinnacle Checking	Simple Checking	E-Consumer Checking	Prime 62 Checking
min. to open \$100	min. to open \$100	min. to open \$100	min. to open \$100	min. to open \$100
balance to earn interest \$2,500 plus additional criteria*	daily balance to earn interest any balance	daily balance to earn interest n/a	daily balance to earn interest n/a	daily balance to earn interest \$1,000
monthly maintenance fee \$10	monthly maintenance fee \$15	monthly maintenance fee \$5	monthly maintenance fee \$0	monthly maintenance fee \$0
min. balance to avoid fee \$2,500 plus additional criteria*	min. balance to avoid fee \$2,500**	min. balance to avoid fee \$500	min. balance to avoid fee n/a	min. balance to avoid fee n/a
Check Writing unlimited	Check Writing unlimited	Check Writing unlimited	Check Writing up to 10 checks per statement cycle[†]	Check Writing unlimited
Additional Requirements	Additional Requirements	Additional Requirements	Additional Requirements	Additional Requirements
*Please see below for additional required criteria	**The \$2,500 may be in checking, savings or combination of these accounts	none	[†] Each check after 10 per statement cycle: \$1	Account holder must be at least 62 years of age. Establish a monthly Direct Deposit for Social Security, Retirement or Payroll checks.
Additional Services	Additional Services	Additional Services	Additional Services	Additional Services
Popmoney: \$0.50/ea Fee Schedule available online	Pinnacle standard check printing at no charge. A credit toward any sized safe deposit box Money orders, cashiers checks and notary services with no fee. Popmoney: \$0.50/ea Fee Schedule available online	Popmoney: \$0.50/ea Paper statement: \$3 Fee Schedule available online	Popmoney: \$0.50/ea Paper statement: \$3 Fee Schedule available online	Prime 62 standard check printing at no charge. Money orders, cashiers checks and notary services with no fee. Popmoney: \$0.50/ea Fee Schedule available online

*Bonus Checking additional required criteria. All of the following criteria must be met in order to earn interest and be refunded the monthly maintenance fee and ATM fees.

- » **\$2,500 Minimum Average Daily Balance** - Maintain a minimum average daily balance of \$2,500 or greater per statement cycle.
- » **Debit Card** - Initiate at least ten (10) posted point-of-sale (debit card) purchases per statement cycle. (Note: ATM withdrawals or balance inquiries do not qualify for the 10 point-of-sale purchases.)
- » **Direct Deposit or Electronic Draft Payment** - Receive at least one (1) direct deposit or have one (1) electronic draft payment per statement cycle.
- » **e-Com Online Banking** - Enroll in our e-Com online banking service and initiate at least one (1) login to that account per statement cycle. Login may be completed either by computer or mobile access.
- » **eStatement** - One time enrollment and activation of our eStatement service with a valid email account.

Effective December 1, 2016

Consumer Savings and Money Market Accounts

Whether you're saving up for your first car or looking for solid investments to grow your retirement nest egg, Entegra Bank has the right savings plan for you.

All of our savings accounts offer free online banking, free mobile banking and free eStatements. Your account can also be accessed through any ATM that recognizes STAR®, Cirrus® or Plus® cards.*

*Fees may apply for non-Entegra Bank ATM transactions.

Statement Savings Account

- » Earn competitive tiered interest rates on daily balance of \$100 or more
- » No limit on the number of over-the-counter deposits or withdrawals
- » Interest will be credited quarterly
- » Federal regulation limit**

How to Qualify for Statement Savings:

- » Minimum opening deposit of \$100 or more
- » A monthly maintenance fee of \$5 will be charged if the daily balance falls below \$300

Minor Savings Account

- » No minimum balance requirements
- » No monthly maintenance fee
- » Federal regulation limit**

How to Qualify for Minor Savings:

- » Must be under 18 years of age
- » Open with initial deposit of \$10 or more

Money Market Maximizer

- » Earn competitive tiered interest rates on daily balances of \$1,000 or more
- » A monthly statement to provide information on account activity and interest earned
- » Easy access to your funds with limited checking privileges
- » No limit on the number of over-the-counter deposits or withdrawals
- » Federal regulation limit**

How to Qualify for Money Market:

- » Minimum opening deposit of \$1,000
- » A monthly maintenance fee of \$5 will be charged if the daily balance falls below \$1,000

****Federal regulations limit** (i) third party transactions (e.g., checks, drafts and debit card purchases); (ii) pre-authorized or automated transfers (including ACH and overdraft protection transfers); (iii) transfers made by personal computer (including online banking or bill payment services); and (iv) telephone transfers (including facsimile or data transmission) from your account to six per month. You may make unlimited withdrawals or transfers in person, by mail, or through an ATM. There is a per item charge, which is disclosed under each account type, for transfers or withdrawals over certain limits. Continued third party transactions or preauthorized transfers, over the regulatory limit, will result in the savings account or money market account being closed or converted to a checking account.

Free features for all accounts:

- » Online Banking, Mobile Banking, eStatements, Telebanc® and Live Chat.



Effective December 1, 2016

Business Checking Account Guide

We have a complete range of business checking accounts. From traditional, paper-based accounts to a completely electronic account that features no paper at all. Free Internet Bill Pay available with online banking.

First 6 months no maintenance fee on new accounts		First 6 months no maintenance fee on new accounts			
Cash Management Pro Checking	Cash Management Checking	Commercial Checking	Basic Business Checking	e-Business Checking	Non Profit Checking
min. to open \$100	min. to open \$100	min. to open \$100	min. to open \$100	min. to open \$100	min. to open \$100
no. transactions unlimited	no. transactions 300 + .30/ea	no. transactions variable	no. transactions 200 + .30/ea	no. transactions unlimited[†]	no. transactions unlimited
monthly maintenance fee \$40	monthly maintenance fee \$20	monthly maintenance fee variable	monthly maintenance fee \$10	monthly maintenance fee \$0	monthly maintenance fee \$5
min. balance to avoid fee n/a	min. balance to avoid fee n/a	min. balance to avoid fee variable	min. balance to avoid fee \$1,000	min. balance to avoid fee n/a	min. balance to avoid fee \$1,000
Cash Management Online \$0	Cash Management Online \$0	Cash Management Online \$20	Cash Management Online n/a	Cash Management Online n/a	Cash Management Online \$10
Remote Deposit Capture* \$0	Remote Deposit Capture* n/a	Remote Deposit Capture* \$0	Remote Deposit Capture* n/a	Remote Deposit Capture* n/a	Remote Deposit Capture* \$0
Additional Services	Additional Services	Additional Services	Additional Services	Additional Services	Additional Services
Merchant services available	Merchant services available	Merchant services available	Merchant services available	Merchant services available	Merchant services available
Stop payments (originated online): \$35/ea	Stop payments (originated online): \$35/ea	Stop payments (originated online): \$35/ea	Stop payments (originated online): \$35/ea	Stop payments (originated online): \$35/ea	Stop payments (originated online): \$35/ea
Paper statement: \$3	Paper statement: \$3	Paper statement: \$3	Paper statement: \$3	Paper statement: \$3	Paper statement: \$3
Domestic wires** (Cash Management origination): \$12.50/ea	Domestic wires** (Cash Management origination): \$12.50/ea	Domestic wires** (Cash Management origination): \$12.50/ea	Fee Schedule available online	Fee Schedule available online	Domestic wires** (Cash Management origination): \$12.50/ea
Fee Schedule available online	Fee Schedule available online	Fee Schedule available online			Fee Schedule available online
				Additional Requirements	Interest
				[†] Up to 10 checks per statement cycle. Each check after 10 per statement cycle: \$1	Non-profit accounts earn interest upon request. Ask for details.

Free Features for all accounts:

- » eStatements, Online BillPay, VISA® Debit Card, Telebanc® and Live Chat.

Free Features for Cash Management Checking & Pro Checking accounts:

- » Personal Online Banking Support

* Remote deposit capture requires cash management, underwriting guidelines apply

** Underwriting guidelines apply

Effective December 1, 2016

Business Savings and Money Market Accounts

Whatever business you're in, your Business Savings or Money Market turns money well earned into money well saved.

Statement Savings Account

- » Competitive rates on daily balance of \$100 or more
- » No limit on the number of over-the-counter deposits or withdrawals
- » Interest will be credited quarterly
- » Federal regulation limit*

How to Qualify for Statement Savings:

- » Open with initial deposit of \$100 or more
- » A monthly maintenance fee of \$5 will be charged if the daily balance falls below \$300

Business Money Market

- » Competitive rates and easy access to your funds with limited checking privileges
- » A monthly statement to provide information on account activity and interest earned
- » No limit on the number of over-the-counter deposits or withdrawals
- » TIERED MONEY MARKET interest rates on daily balances of \$1,000 or more
- » Federal regulation limit*

How to Qualify for Money Market:

- » Open with initial deposit of \$1,000 or more
- » A monthly maintenance fee of \$10 will be charged if the daily balance falls below \$1,000

***Federal regulations limit** (i) third party transactions (e.g., checks, drafts and debit card purchases); (ii) pre-authorized or automated transfers (including ACH and overdraft protection transfers); (iii) transfers made by personal computer (including online banking or bill payment services); and (iv) telephone transfers (including facsimile or data transmission) from your account to six per month. You may make unlimited withdrawals or transfers in person, by mail, or through an ATM. There is a per item charge, which is disclosed under each account type, for transfers or withdrawals over certain limits. Continued third party transactions or preauthorized transfers, over the regulatory limit, will result in the savings account or money market account being closed or converted to a checking account.

Free Features for all accounts:

- » eStatements, Telebanc® and Live Chat.

Effective December 1, 2016

NORTH CAROLINA

Brevard, NC

2260 Asheville Highway
Brevard, NC 28712
828-883-8700

Cashiers, NC

500 Highway 64 East, PO Box 3208
Cashiers, NC 28717
828-743-7000

Columbus, NC

160 West Mills Street
Columbus, NC 28722
828-894-2550

Highlands, NC

473 Carolina Way
Highlands, NC 28741
828-526-3000

Franklin, NC - Main Street

50 West Main Street
Franklin, NC 28734
828-524-7000

Franklin, NC - Holly Springs

30 Hyatt Road
Franklin, NC 28734
828-524-1000

Hendersonville, NC - Main Street

640 N. Main Street
Hendersonville, NC 28792
828-692-3000

Hendersonville, NC - Eastside

1617 Spartanburg Highway
Hendersonville, NC 28792
828-692-9000

Murphy, NC

12 Peachtree Street
Murphy, NC 28906
828-837-8000

Saluda, NC

108 East Main Street
Saluda, NC 28773
828-749-2550

Sylva, NC

498 East Main Street
Sylva, NC 28779
828-586-1000

Waynesville, NC

2045 South Main Street
Waynesville, NC 28786
828-456-3006

SOUTH CAROLINA

Greenville, SC

501 Roper Mountain Road
Greenville, SC 29615
864-255-9035

Anderson, SC

602 North Main Street
Anderson, SC 29621
864-964-1621

Chesnee, SC

110 S. Alabama Avenue
Chesnee, SC 29323
864-461-2287

GEORGIA

Jasper, GA

100 Mark Whitfield Street
Jasper, GA 30143
706-253-7070

Jasper, GA - Ingles

1449 W. Church Street
Jasper, GA 30143
706-253-7130

Entegra Bank Corporate Center
14 One Center Court • Franklin, NC 28734
myentegrabank.com/welcome • 800-438-2265



Trust. Integrity. Since 1922.