1st BANK YUMA | NATIONAL BANK OF ARIZONA

SAN LUIS Branch Conversion Q & A

Q: Will my account number change?
A: Your account numbers will not change, but the Bank Routing Number will change to 122105906.

Q: How will my Direct Deposit or Automatic Debit (ACH) transaction be affected?
A: Your Direct Deposit or Automatic Debit (ACH) transactions will continue to be processed as they currently are. These include items, such as direct deposit, insurance payments, direct payments, etc. National Bank of Arizona will notify the sender of the change in your Bank Routing Number for 90 days, so they can make the correction. However, the sender *may* require you to provide them information before they will make the final correction. It is extremely important for you to call providers, especially direct deposit providers, and change the routing number to 122105906. Reminder: your deposit account number will remain the same.

Q: How do I order new checks and will I have to pay for them?
A: If you have a personal or business checking account you will receive free replacement checks that you may begin using Saturday, February 18, 2012. You will receive a box of 50 checks for personal accounts. For your business checking account you will receive a box of "three-to-a-page" checks, duplicate deposit slips and a new endorsement stamp and binder.

Q: When will I receive my new debt card from 1st Bank Yuma?
A: Your existing ATM Card and/or VISA Debit Card will be replaced and mailed to you the week of 2/13/12. Your PIN will be mailed to you in a separate mailing two or three days after the replacement card is mailed. You may begin using your new card and PIN on Saturday, February 18, 2012, after 7:00 a.m. (MST). You will not be able to use your existing National Bank of Arizona ATM Card or VISA Debit Card after 3:00 p.m. (MST) on Friday, February 17, 2012.

Q: What will my new card limits be?
A: The following limits will apply for Saturday, February 18, 2012 through Monday, February 20, 2012 at 7:00 a.m. (MST):

Business Visa Card	Point of Sale (POS)	$ 300.00
	ATM	$ 0.00
Visa Classic Card	Point of Sale (POS)	$ 500.00
	ATM	$ 200.00
ATM Card	Point of Sale (POS)	$ 100.00
	ATM	$ 100.00

Effective Monday, February 20, 2012 after 7:00 a.m. (MST) the standard limits on your new ATM/VISA Debit Cards are as follows for each 24 hour period:

Business Visa Card	Point of Sale (POS)	$ 2,500.00
	ATM	$ 0.00
Visa Classic Card	Point of Sale (POS)	$ 2,500.00
	ATM	$ 500.00
ATM Card	Point of Sale (POS)	$ 100.00
	ATM	$ 100.00

Q: Will my recurring electronic payments through my debit card be affected?
A: Yes, once your replacement card is received and activated it is important to provide your new card information to any merchants with whom you have set up recurring electronic payments, including gym memberships, utilities, etc.

Q: Is there an annual fee or monthly maintenance charge on my new card?
A: There will be no annual fee for personal ATM or Visa Debit Cards. Business Visa Debits are assessed a $2.00 monthly charge, per card.

Q: What ATM's will I have access to?
A: You will be able to use ATM's at all 1st Bank Yuma and Wells Fargo (physical) Branches at no charge. If you use any other bank's ATM, a charge may apply, and will not be refunded.

Q: Will my online banking be transferred to 1st Bank Yuma?
A: No, however personal Online Banking is available at no charge. You can enroll for Online Banking on Tuesday, February 21, 2012 by accessing our Website at www.1stbankyuma.com.

Q: How will my business online banking be affected?
A: Business Online Banking is available at no charge. It is our intention to pre-enroll our new business clients prior to conversion date. More information to follow on your Business Online Banking enrollment.

Q: I have Bill Pay set up with NB|AZ; will my bill payment information convert over to 1st Bank Yuma's?

A: Personal Bill Pay is available at no charge. Once you have established your Online Banking Account, there is a Bill Pay Link for enrollment. Your current Bill Pay schedule will not be transferred automatically so you will need to re-establish all payees and scheduled payments.

Q: How will my business bill pay be affected?

A: Business Bill Pay may be established after your business online banking is established at 1st Bank Yuma. Business Bill Pay is available at no charge the first three months from enrollment. Thereafter, each transaction will cost 25 cents. Your current Bill Pay schedule will not be transferred automatically so you will need to re-establish all payees and scheduled payments.

Q: I currently use Mobile banking. How will that change?

A: Mobile Banking is not offered by 1st Bank Yuma at this time.

Q: When will I receive my last statement from National Bank?

A: At close of Business, Friday, February 17, 2012 a final statement for your account(s) will be generated by National Bank of Arizona, which will pay any accrued interest, and should be retained for your records.

Q: Will my statement cycle change?

A: Statement Cut-off dates will change to the following:

Personal – 1st Exclusive Checking	20th of Month
Personal – 1st Value Connection Checking	Month End
Personal – 1st Senior Checking	10th of Month
Personal – 1st Benefit Checking	20th of Month
Personal – 1st Benefit Interest Checking	Month End
Personal – 1st Executive Checking	Month End
Personal – 1st Value Connection Money Market	Month End
Personal – 1st Premier Money Market	Month End
Personal – 1st Rate Rewards Checking	15th of Month
Business – 1st Business Checking	Month End
Business – 1st Business Interest Checking	Month End
Business – 1st Analysis Checking	Month End
Business – 1st Analysis Interest Checking	Month End
Business – 1st Business Money Market	Month End
Public Funds – 1st Public Checking	Month End
All Savings Accounts	Quarterly

Note: If you prefer Combined Statements, please tell your Personal Banker on, or after, Tuesday, February 21, 2012.

Q: How will I receive my cancelled checks?

A: Effective with your initial 1st Bank Yuma statement, you will receive an "image" copy of all cancelled checks in your monthly statements. Original checks will not be returned. If you currently receive E-Statements and E-Notices you will continue to receive them from 1st Bank Yuma as soon as you enroll to online banking.

Q: If I have a CD, will my current rate and maturity date change?

A: Your Certificate of Deposit (CD) interest rate, term, maturity date and interest payment frequency will remain the same. Any "Single Maturity" CD's need to be reissued on the maturity date.

Q: Is there an early withdrawal penalty on CD's?

A: An early withdrawal penalty may be imposed for withdrawals before maturity. The penalty will be equal to:

- Seven days' interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit.
- 30 days' interest on the amount withdrawn for CD's with a term under 12 months.
- 90 days' interest on the amount withdrawn for CD's with a term over 12 months.

Q: Is there a grace period on CD's?

A: For CD's with a term of 32 days or more, you will have a grace period of 10 calendar days after the maturity to advise us if you do not want to automatically renew or to withdraw funds without penalty. If your CD has a term of less than 32 days, your grace period is one business day. No additional interest is paid after the maturity date on funds withdrawn during the grace period.

Q: How will interest be paid on my CD/Savings account?

A: Interest on your CD's can be compounded, credited to another account or paid by check either monthly, quarterly, semi-annually or annually. Interest on your checking account will be paid and compounded monthly. Interest on your savings account will be paid and compounded quarterly.

Q: How is interest calculated on my account?

A: Interest on your accounts is calculated using a 365 day basis on your daily collected balances.

Q: Will my interest rate change?

A: Interest bearing checking, savings and money market accounts are variable rate accounts. The interest rate and associated annual percentage yield (APY) are established by 1st Bank Yuma and are subject to change.

Q: I currently have a consumer loan, will anything change?

A: Your Consumer Loan terms and conditions will not change. You will receive a replacement Loan Payment Coupon Book. You may make your loan payments at any 1st Bank Yuma Branch or by mailing to the address imprinted on the coupon.

Q: I currently have a commercial loan, will anything change?

A: Your Commercial Loan terms and conditions will not change. You will receive a final loan statement from National Bank of Arizona, which should be retained for your records. Beginning, February 21, 2012, you will receive billing statements from 1st Bank of Yuma with a new look.

Q: How will I receive my Interest Earned Notices (1099) and Interest Paid Notices (1098)?

A: You will receive two 2012 Interest Earned Notices (1099) and Interest Paid Notices (1098). National Bank of Arizona will mail you a 1099 and/or a 1098 for all interest earned or paid from January 1, 2012 to conversion date. 1st Bank Yuma will mail you 1099 and/or a 1098 for all interest earned/paid from February 18, 2012 through December 31, 2012. Interest for U.S. Savings Bonds redeemed at National Bank of Arizona will be mailed to you from National Bank of Arizona.

Q: I currently receive/send wires, what do I need to know?

A: Effective Tuesday, February 21, 2012, the routing number for all incoming wires will change to 122105906. If you receive incoming wires transfers, please notify the originators to use the new routing number and Bank name. Failure to do so may result in a delay in receipt of incoming funds.

Q: What will happen to my IRA?

A: Your IRA accounts will be transferred to 1st Bank Yuma effective on conversion date. We will send you a new custodial agreement in a separate communication.

Q: Where can I call to get the balance on my account?

A: Touchtone Teller (our 24 hour automated service) may be accessed at 1-866-422-6598 effective Tuesday, February 21, 2012, using your account number and last 4 digits of your tax ID number.

Q: Where would I inquire about 1st Bank Yuma's current interest rates?

A: Current interest rates can be obtained at any branch of 1st Bank Yuma; on our website www.1stbankyuma.com ; or by calling (928) 344-2888 during banking hours after February 20, 2012. Rates are subject to change at the Bank's sole discretion.

Q: What will the San Luis Branch's phone number be?

A: Effective Tuesday, February 21, 2012 you may contact us at 928-344-2888 if you have any questions on your account.