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[#BetterTogether](#)

Account Integration Resource Guide

Welcome to Choice Bank!

On September 17, 2018, we will officially open our doors as Choice Bank. Like Venture Bank, from the moment we opened in 2001, we have remained true to our roots, our customers and our communities. What makes Choice Bank different is not the systems we use or the size of our buildings; it's our people. You will continue to work with the same smiling faces you have come to know and trust throughout your relationship with Venture Bank.

Choice Bank has the same commitment to customer service, and our People First values are in direct alignment with the business philosophy of Venture Bank. People First represents the heartbeat of our organization. It is the steady drum that has and always will drive our decisions. And, as a community bank, our attention stays local. Decisions are made in our community and for our community.

We are excited to introduce new and innovative ways to help you manage your business, and look forward to continuing to grow together.

TRANSITION HIGHLIGHTS

An internal system integration will take place the weekend of October 27–28, 2018. This means that your Venture Bank accounts will officially merge into Choice Bank. This integration may trigger changes to your account(s), such as the issuance of new debit cards and access to a new online banking platform, as well as access to new cash management platforms. Please hold on to this resource guide for future reference. If you have additional questions, please don't hesitate to contact your Account Manager or reference our Help Teams on page 18.

- Systems, including online banking, will be unavailable from Friday, October 26, 2018 at 4:30 PM CT, until Monday, October 29, 2018.
- Your current Venture Bank account(s) will change to Choice Bank account(s). Please read on for additional details about your specific account(s).
- There will be very minimal changes to fees related to your accounts and services. Please refer to page 19 for more details.
- You will not have to complete any new paperwork for loan or deposit accounts. No new account forms are required; however, terms and disclosures (as applicable) are included with this mailing.
- Unless specifically notified, your deposit and loan account number(s) will remain the same. You can continue to use your current supply of Venture Bank checks, and they will process as normal through 2019.

BANK HOURS

- Bank hours will remain the same. We are open Monday – Friday 9:00 AM to 5:00 PM CT.
- Night depository locations will remain available in all four Twin Cities locations.

IMPORTANT!

Please verify your contact information is up-to-date

In order to ensure a smooth transition to your new debit card, online banking, and mobile banking, your contact information must be up-to-date and list all phone numbers associated with your account(s), including your cell phone number.

To verify and update your information, contact your Account Manager before October 12, 2018.

INFORMATION ABOUT YOUR ACCOUNTS

SPECIAL STATEMENT CYCLE

Depending on your statement cycle, your account(s) may have a one-time additional statement for activity through October 26, 2018. Your account(s) will return to their regular monthly cycles on October 31, 2018. Commercial Checking, Community Commercial Checking, and Commercial Interest Checking accounts will be assessed service charges on their October 31st statements. Remote Deposit charges will post to all accounts with this service on October 31, 2018. Service charges on all other accounts will be waived for October.

Statement Cycle Dates

- All business checking account statement cycle dates and special statement cycle dates will remain the same.
- Personal checking accounts will cycle on the 10th of each month.
- Health Savings accounts will cycle on the 20th of each month.
- Business and Consumer savings accounts will cycle quarterly unless combined with checking accounts statements. If you have combined statements, the accounts will cycle monthly.

ROUTING NUMBER

- As of October 29, 2018, our routing number will be **091302966**.
- Please continue to use your existing Venture Bank checks and deposit tickets until depleted, unless you are specifically notified otherwise. When ordering new checks, please provide our new name and routing number.

ACCOUNT NUMBERS

Unless you have been specifically notified, your account numbers will remain the same.

CHECKS & ELECTRONIC PAYMENTS/DEPOSITS

- Beginning October 29, 2018, it is strongly recommended that you begin updating your ACH payments with vendors. Any payments still using Venture Bank's routing number will continue to be received and processed through 2019 without issue.
- For your convenience, checks with Venture Bank's routing number will continue to be accepted and processed through 2019.

INCOMING WIRE INSTRUCTIONS

- **Domestic:** If you receive incoming wires you will need to notify payers of your updated wire instructions:
Bank Name: Choice Financial Group
Routing Number: 091302966
Beneficiary: Customer Name
Beneficiary Account Number: Customer Account Number
- **International:** Instructions for International wires will remain the same until notified otherwise.

POSTING ORDER

When processing items for your account, our policy is to process them in the following order:

1. Deposits (paper & electronic)
2. Withdrawals in this order:
 - Electronic debits (debit card transactions, ACH, automatic bill payments)
 - Internal transfers
 - Checks in sequential check number order

DEBIT CARDS

NEW CARDS

Your new Choice Bank MasterCard debit card — replacing your Venture Bank debit card — will be mailed the week of October 22, 2018. Details on activation, PIN and card features will be included with its arrival. Look for a white envelope that states, “Open before October 29.”

ACTIVATING & USING YOUR NEW DEBIT CARD

You will be able to activate your new Choice Bank MasterCard debit card immediately, but it will not allow you to make ATM withdrawals or purchases until Monday, October 29, 2018. **For security purposes, you will only be able to activate your debit card by calling from a home, cell or business phone number we have on file.** To verify the numbers we have on file, please contact your Account Manager by October 12, 2018.

ENSURING A SMOOTH DEBIT CARD TRANSITION

For any payments to be made after Monday, October 29, 2018, you will need to provide your new Choice Bank MasterCard debit card number and expiration date to any merchant where your existing debit card is utilized for automatic or recurring charges, such as utilities or insurance payments.

We don't expect any issues with your new card, but just in case, please have an alternate form of payment as a backup.

LIMITS ON YOUR NEW MASTERCARD DEBIT CARD

Daily limits on both Personal and Business debit cards are as follows:

- ATM - \$500
- POS (Point of Sale) Purchases - \$2,000

EXPIRATION OF YOUR DEBIT CARD

Your Venture Bank debit card will be deactivated on November 30, 2018.

ATM NETWORK & LOCATIONS

Like Venture Bank, Choice Bank is a member of the MoneyPass ATM Network providing you with access to over 32,000 fee free ATMs. Locate MoneyPass ATMs in the Choice Financial Mobile App or visit moneypass.com.

Please see the enclosed Electronic Funds Transfer (EFT) Agreement on page 23 for full details.

SAFE DEPOSIT BOXES

There will be no changes made to safe deposit box services.

BUSINESS CASH MANAGEMENT

BUSINESS ONLINE BANKING

Beginning on October 29, 2018, you will have access to a new online banking platform, for your business accounts. It will offer enhanced features, including:

- The ability to designate a Primary Administrator at your Company, who can make changes to your online banking.
- Single sign-on to access multiple cash management services.
- The ability to customize your home page, based on the information that is most important to you.
- The ability to create and save reports.
- For your security, when you log in from an unrecognized device/computer you will be prompted to choose a phone call or a text message to a phone number on record and enter a one-time security code. Please contact us by October 12, 2018 to confirm the phone numbers on your accounts. For current Cash Management online customers, this means that you will no longer need to use your Token and PIN.
- Like today, your recent transaction activity will be available, but going forward, this information will build until you have 18 months of transaction history available to you.

BUSINESS ONLINE BANKING PRIMARY ADMINISTRATOR

We're excited to provide you the ability to make changes to your online banking setup. We'll provide multiple resources to assist you in getting your Primary Administrator set up, including a Primary Administrator Guide and dedicated help from our Cash Management Team experts. Whether it's adding a new user, a new account, or changing online banking permissions, we are available to assist you.

Our Cash Management Team can be reached Monday-Friday, 8:00 AM - 5:00 PM CT

Phone **763-210-7775** Email **cmteam@bankwithchoice.com**

ADDITIONAL BUSINESS ONLINE BANKING DETAILS

- The accounts and services you use today will be available to you as soon as you log in.
NOTE: Loans, Certificate of Deposits, and Investment accounts will not display balances or activity until Tuesday October 30, 2018.
- Future-scheduled and recurring transactions including: ACH & Wire Transfers, Internal Transfers, and Loan Payments or Advances that you have setup, WILL NOT transfer over. Please make note of any you have already scheduled to occur after October 26, 2018. These will need to be set up again in your new online banking.
- 18 months of statements, check & deposit images, and lockbox reports will be available to you.
- **In order to transition to the new online banking platform, access to online banking will be unavailable from Friday, October 26, 2018, at 4:30 PM CT, until Monday, October 29, 2018.**

HOW WILL I LOG INTO MY ONLINE BANKING?

The new online banking platform will be available starting Monday, October 29, 2018.

1. If you have bookmarked your previous online banking login page, please delete prior to logging in
2. To login, go to: **<https://welcometochoice.com>** and select the business option
3. Enter your Company ID. NOTE: We will send this to you prior to October 26, 2018
4. Enter your current Access ID in the User ID field
5. When prompted for an extra layer of security, click Continue
6. Select a phone call or text message to receive a security code. NOTE: You must use a phone number on record with us. If your mobile number is not listed and you want to receive a security code via text, contact our Cash Management team at 763-210-7775 or email cmteam@bankwithchoice.com, and we will assist you
7. Enter the one time security code you receive
8. Enter your temporary password. You will be prompted to create a new password immediately. NOTE: we will send you a temporary password prior to October 26, 2018

For your security, when you log in from an unrecognized device/computer you will be prompted to choose a phone call or a text message to a phone number on record and enter a one-time security code. Please contact us by October 12, 2018 to confirm the phone numbers on your accounts.

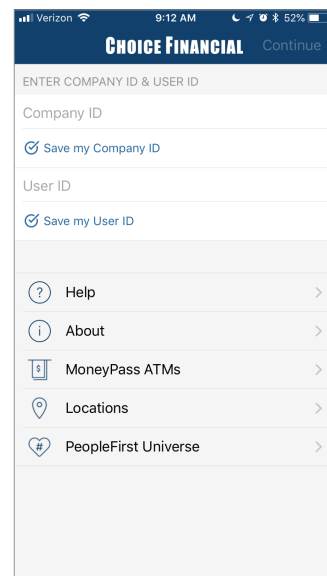
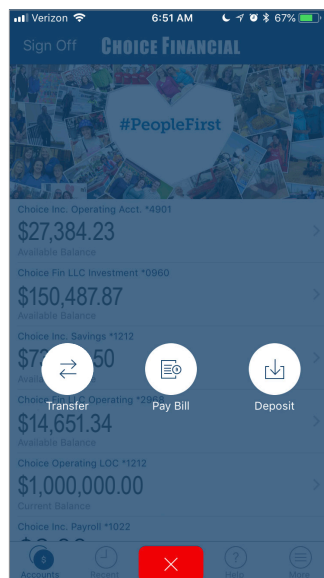
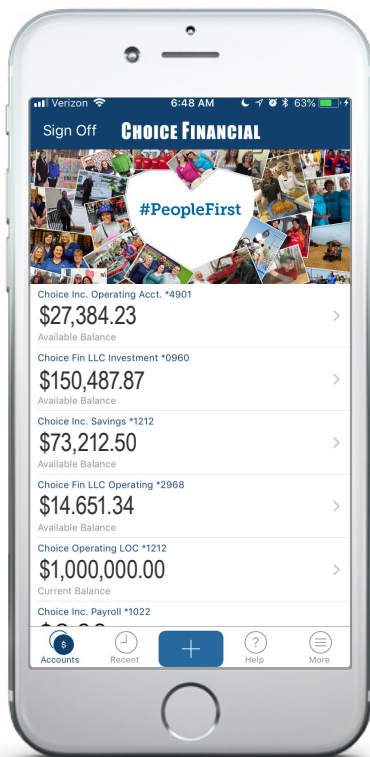
BUSINESS CASH MANAGEMENT *CONTINUED*

BUSINESS BILL PAY

- Unless you are notified prior, all billers/payees and scheduled payments you have set up within Bill Pay will be automatically transferred over to your new online banking and processed as scheduled.
- **Bill Pay will be unavailable from Thursday, October 25, 2018, at 4:30 PM CT, until Monday, October 29, 2018.** You will not be able to set up new bill payments during this time frame. If you have bills due between October 26, 2018 and October 29, 2018, please be sure to schedule them prior to October 26, 2018.
- Two months of your previous bill pay history will be automatically transferred over to Bill Pay.

MOBILE BANKING APP FOR BUSINESSES

- If you have an iPhone or Android device, feed your App...etite with our mobile banking app for businesses! Simply search "Choice Financial Business" in your devices iTunes or Google Play store and download starting October 29, 2018.
- PLEASE NOTE: To use the mobile banking app for business, you first need to log in to your new business online banking and create your password. Once you do that, you can download the app and log in with your business online banking credentials (Company ID, User ID and Password).
- The one-time security code authentication that you experience when logging in to your online banking for business will apply to the business mobile app as well.



BUSINESS CASH MANAGEMENT *CONTINUED*

REMOTE DEPOSIT

Your Venture Remote Deposit will not be changing at this time. If you have our Remote Deposit site: <https://www.itms-online.com/venturebankdefault.aspx> bookmarked as a “Favorite”, keep it. You will continue to log in using this site with your existing Venture Remote Deposit credentials, and follow the same, exact procedures for depositing items to your account(s).

A new Remote Deposit system will be available starting in 2019. It will be accessible in online banking with your other services, so you won’t need a separate login. Please contact us if you’d like to be at the top of the list for this new system. NOTE: The Cash Management Fee Schedule provided on page 21, outlines fees for the new Remote Deposit product available to you in 2019. Until you convert to this product your fees will remain unchanged.

ADDITIONAL INFORMATION ON SPECIFIC CASH MANAGEMENT SERVICES

Do you upload ACH files? Originate or approve Wire Transfers Online? Decision ACH Exceptions? Upload Checks Issued files? To learn more about specific product enhancements, transaction & template details, process changes, user permissions, or new cut-off deadlines, we’ve put together lists of specific updates for each of our Cash Management Products. These product-specific updates will be emailed to you and available on our new website (welcometochoice.com) the week of September 24, 2018.

Business clients will have exclusive early access to preview your new online banking experience prior to October 29, 2018. NOTE: You will not be able to create transactions, it’s purpose is for early viewing to confirm your information and make administrative changes—stay tuned for details.

ELECTRONIC BANKING SERVICE NAMES

Some of our Cash Management product names are being updated. Please see the chart below:

VENTURE BANK NAME	NEW CHOICE BANK NAME
Basic Business Online & Basic Business Bill Pay	Basic Business
Cash Management Online	Advanced Business
Venture Business Mobile	Choice Business Mobile
ACH Manager	ACH Services
ACH Alert	ACH Verify (Positive Pay)

DEPOSIT AND PAYMENT CUTOFF TIMES

Account to Account Transfers via Online Banking	6:00 PM CT
ACH Positive Pay	2:00 PM CT
ACH Transfer (outgoing originations)	4:00 PM CT
Check Positive Pay	2:00 PM CT
In-Branch Deposits for same day posting*	5:00 PM CT
Incoming Wire Posting Cutoff	5:00 PM CT
Mobile Deposit for same day posting	5:00 PM CT
Outgoing Wire Origination (Domestic & International)	3:00 PM CT

*See enclosed Funds Availability Policy on page 28.

PERSONAL ESERVICES

ONLINE BANKING

The new online banking platform includes the services you use today and will also provide you with some new and enhanced features, including:

- Mobile Banking Apps for Android & iPhone with the ability to deposit checks, make transfers, pay bills, and control your debit card.
- For your security, when you log in from an unrecognized device/computer you will be prompted to choose a phone call or a text message to a phone number on record and enter a one-time security code. Please contact us by October 12, 2018 to confirm the phone numbers on your accounts.
- Like today, your recent transactional activity will be available, but going forward, this information will build until you have 18 months of transactional history available to you.

For your security, when you log in from an unrecognized device/computer you will be prompted to choose a phone call or a text message to a phone number on record and enter a one-time security code. Please contact us by October 12, 2018 to confirm the phone numbers on your accounts.

HOW WILL I LOGIN TO MY ONLINE BANKING?

Below are instructions on how to access your new online banking starting Monday, October 29, 2018:

1. If you have bookmarked your previous online banking login page, please delete prior to logging in.
2. To login, go to <https://welcometochoice.com> and select the personal online banking option.
3. Enter your current Access ID in the User ID field.
4. You will then be prompted to go through an extra layer of security using one of your phone numbers on record with us. You can choose to receive an automated phone call or a text message with a one-time security code.
NOTE: If your mobile number is not listed and you want to receive a security code via text, contact our help team at (888) 894-1357 or email help@bankwithchoice.com and we will assist you.
5. Enter the one time security code you receive.
6. Enter your existing password. You will be prompted to create a new password immediately.

ADDITIONAL DETAILS

- The accounts and services you use today will be available to you as soon as you log in. You will be prompted on the website to accept terms & conditions for the services you use, like online banking and bill pay.
- Future-scheduled and recurring transactions that you set-up in Venture Bank Online Banking WILL NOT transfer over to your new online banking. This includes Internal Transfers, Loan Payments and Loan Advances. Please make note of any you have already scheduled to occur/recur after October 26. These will need to be set up again in your new online banking.
- 18 months of statements will be available to you.
- **In order to transition to the new online banking platform, access to online banking will be unavailable from Friday, October 26, 2018, at 4:30 PM CT, until Monday, October 29, 2018.**

PERSONAL ESERVICES *CONTINUED*

MOBILE BANKING

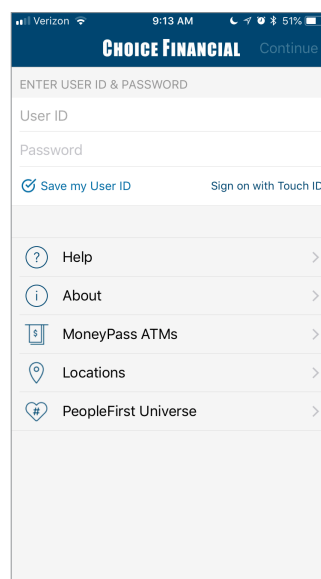
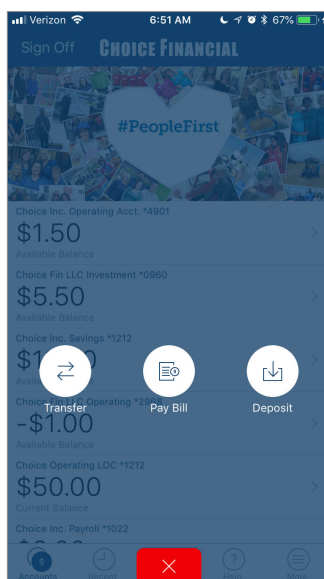
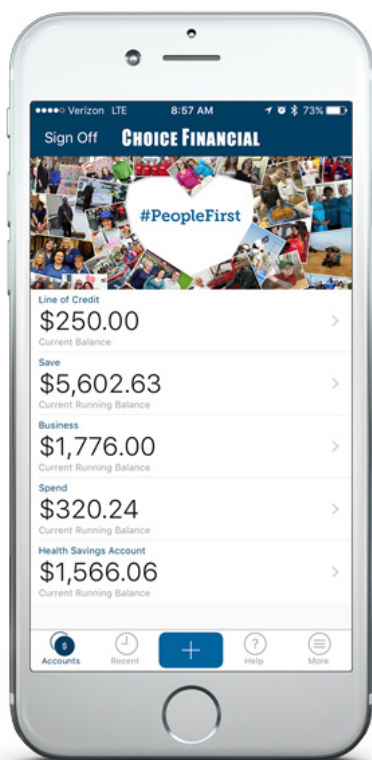
- If you have an iPhone or Android device, feed your App...etite with our Mobile Banking App! Simply search “Choice Financial” in your devices iTunes or Google Play store and download starting October 29.
- PLEASE NOTE: To use the mobile banking app, you first need to log in to your new online banking and create your password. Once you do that, you can download the app and log in with your online banking credentials (User ID and Password).
- An additional layer of security questions will be required when accessing Mobile Banking the first time. The questions will be related to your personal and public record information.

MOBILE DEPOSIT

- We are excited to share with you that effective Monday, October 29, 2018, you will have the ability to make Mobile Check Deposits through our mobile banking app. Deposits up to \$5,000 per day can be easily made from the convenience of your mobile device.
- In order to utilize this feature, and our mobile app, you must be enrolled in Online Banking. Once enrolled you can begin using mobile deposit by logging into our mobile app, pressing the ‘+’ symbol, and selecting ‘deposit’ from the menu options.

BILL PAY

- All billers/payees and scheduled payments you have set up within Bill Pay will be automatically transferred over to your new online banking and processed as scheduled.
- **Bill Pay will be unavailable from Thursday, October 25, 2018 at 4:30 PM CT until Monday, October 29, 2018.** You will not be able to set up new bill payments during this time frame. If you have bills due during that period, please be sure to schedule them prior to October 26, 2018.
- Two months of your previous bill pay history will be automatically transferred over to your new Bill Pay.



LOAN SERVICES

LOANS AND LINES OF CREDIT

The terms of your loan or line of credit and charges assessed in accordance with your existing contract will not change, unless you receive a separate notification stating otherwise.

LOAN PAYMENTS

Payments to interest only lines of credit will be applied as per your monthly billing notice. For all other loan payments, interest will now be applied to the loan as of the date the payment is received.

Payments will continue to apply in the following order: Interest, Principal, Escrow, and other fees.

Personal Lines of Credit and HELOCs will bill 23 days in advance. All other loan payments will now bill 15 days in advance of your due date.

Loan payments setup to automatically transfer from a deposit account will convert. However, the final payment will not be automatically transferred, rather you will receive a billing notice in the mail indicating the final payment is due.

Loan payments setup to automatically transfer from an external bank account (ACH) will convert. For loans setup on ACH, if you use an ACH filter at your bank, please notify them that our name is changing, otherwise your payment may be unintentionally returned.

Beginning October 29th you have several options for making your loan payment:

- Complete your loan payment through online banking
- Drop off at any Choice Bank location
- Mail your payment to any Choice Bank location
- Sign up for automatic payments (Call or email your banker for a setup form)
- Call your local branch and request a payment over the phone

DO NOT mail loan payments to PO Box 9180, Minneapolis, MN. This Post Office Box will no longer be in use after November 2018.

OVERDRAFT PROTECTION LINES OF CREDIT

If you currently have an Overdraft Protection Line of Credit with the Bank, you will continue to receive monthly billing statements on the 15th of the month through October of 2018. The payment due listed on these billing statements will be due 10 days after the statement date; however, your payment will not be treated as late as long as it is received within 15 days of the statement date. After your October statement, your billing statement will be combined with your checking account statement and the product name will change to Ready Reserve.

CREDIT CARDS

No changes will be made to your Venture Bank Credit Cards. You may continue to use them as you do today. Upon the expiration of your current card, you will notice that the replacement card will have the Choice Bank logo.

QUESTIONS & CONTACT INFORMATION

If you have any questions regarding this document or other banking needs, please feel free to contact your account manager or location directly, or reach out to one of our specialized help teams:

BLOOMINGTON

952.830.9999

EAGAN

651.289.2222

GOLDEN VALLEY

763.398.3333

ROSEVILLE

651.900.8888

CASH MANAGEMENT TEAM

763.210.7775

cmteam@bankwithchoice.com

MORTGAGE INQUIRIES

877.416.3576

mortgage@bankwithchoice.com

GENERAL HELP LINE

888.894.1357

help@bankwithchoice.com