

Resource Guide

Important Merger Information • Nov. 13-16, 2026

NexTier Bank | RIVERSIDE BANK OF DUBLIN

EQUAL HOUSING LENDER

Member FDIC

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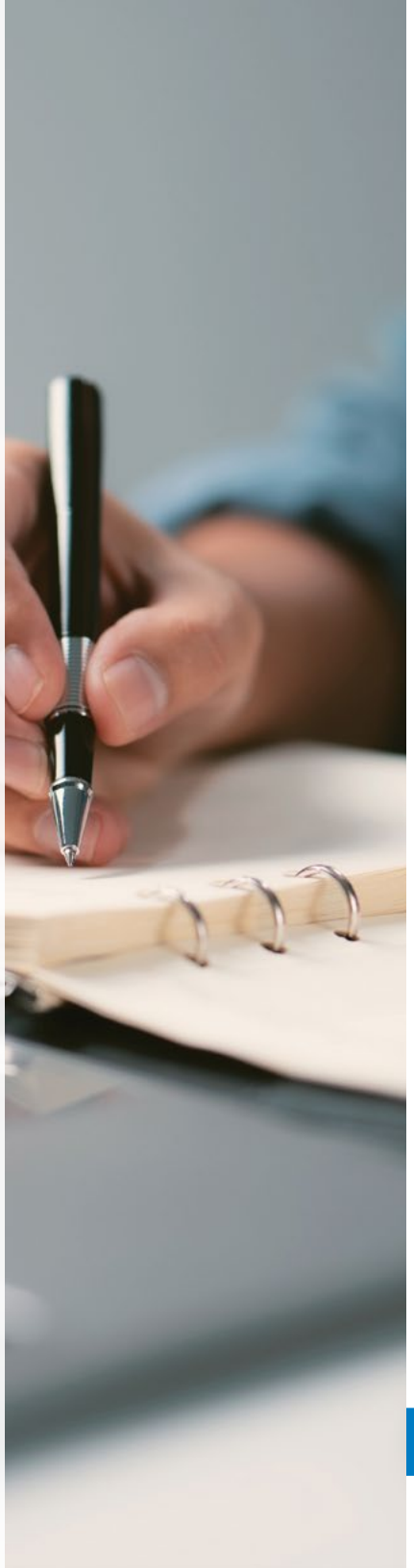
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Welcome to NexTier Bank!



We are excited to announce the joining of Riverside Bank of Dublin and NexTier Bank. Riverside Bank of Dublin has served its customers and community for the past 5 years and NexTier Bank pledges to continue that tradition. We believe that communities will thrive when supported by a strong, hometown bank.

As our valued customer, you will be able to enjoy the same great personalized customer service with new and improved products and features like NexTier Cash Back Checking, Church & Ministry Solutions, and Zelle®. We offer account protection with Overdraft Privilege and Positive Pay.

Our Mobile Banking provides convenient account access with debit card management. Additional services include Treasury Management, Wealth Management, and much more! This guide is designed to provide answers to all your conversion questions, highlight important dates when changes will take effect, and walk you through a brief introduction to all we have to offer you.

Should you have any questions, please contact your local branch. Thank you for your confidence in Riverside Bank of Dublin over the years, and we look forward to continuing to deliver the same quality service and products that you have come to expect.

Welcome to the NexTier Bank Family!

Sincerely,

Clem C. Rosenberger

Clem C. Rosenberger
President & CEO of NexTier Bank

Visit our website www.nextierbank.com on Monday, November 16.

Important Dates To Remember
for Merger Month in November

The operational merger between the two banks is expected to occur the weekend of November 13th. Riverside Bank of Dublin customers will be able to access all NexTier products, services, & locations beginning on Monday, November 16, 2026.

Attention Online Banking Customers:
All customers who use Online Banking will need to re-enroll starting Nov. 16th.

To allow for a smooth enrollment process, helpful tips, and valuable information – please refer to pages 5, 8, 9, 19, and 37 of this guide.

Business Online Banking customers who have not received a call from a team member in regard to your login by Nov. 2nd should contact Alexandra Brown at abrown@nextierbank.com or 614.482.1501.

NexTier Bank Routing Number:
043311497

Our Customer Care Center

Your accounts, services, and the personal care you've come to expect are all still here – just backed by even more resources and support. Have questions along the way? Our Customer Care Center is here for you – see page 36 for additional information.

Give us a Call, Locally:
614.482.1300 **or**
1.800.262.1088 (out of area, toll-free)

Extended Calling Hours:

Saturday, November 14	8 am to 2 pm
Sunday, November 15	9 am to 12 pm
M-F, Week of November 16	8 am to 7 pm

Week of November 2nd

- Your new NexTier Visa® Debit Card will arrive in the mail.
- Call 1.844.373.1730 to activate your card upon arrival. **After 5:30 pm on Friday, Nov. 13th you can use your new debit card.**
- You will not have Bill Pay access after **Friday, Nov. 6th**. Payments will process up to and including Nov. 13th. All Bill Pay payments set for after Nov. 13th will need recreated after Nov. 16th with your new enrollment. New payments cannot be created between Nov. 6th -16th. Please make sure you have other payment methods arranged.

Weekend of Friday, November 13-15th

- Riverside Retail Online will be view-only and you will not have access to Riverside Business Online after **4:30 pm** on **Friday, Nov. 13th**.

Friday, November 13th

- Riverside will operate under normal business hours on **Friday, Nov. 13th**.
- Riverside Bank ATMs will be unavailable after **4 pm** at all locations.
- After **5:30 pm**, you may begin to use your new NexTier Bank Debit Card. ATM withdrawals will allow $500 per day and purchases up to $1,000 per day through the weekend. *See Monday, Nov.16th for details of your debit card going forward.*
- After **6 pm**, your Riverside Bank Debit Card will have temporary limits of $100 per day for ATM withdrawals and purchases up to $500 per day through the weekend.

Saturday, November 14th

- All Riverside Offices will be closed **Saturday, Nov. 14th** as we make the transition to NexTier Bank.

Sunday, November 15th

- You will no longer be able to use your Riverside Debit Card after **4 pm**.

Monday, November 16th

- Online Banking will be available to re-enroll after **9 am**.
- ATM machines will be available after **noon** on Monday, Nov 16th.
- Personal **NexTier Bank Debit Cards** will revert to current daily limits of $500 for ATM withdrawals and $2,500 for point of sale and PIN purchases.
- Business **NexTier Bank Debit Cards** will revert to current daily limits of $300 for ATM withdrawals and $2,500 for point of sale or PIN purchases.
- Once you are enrolled, download **NexTier Mobile** from the App Store to begin using mobile banking – see page 16 for details.
- New Telephone Banking will be available toll-free at 1.844.639.8437.



Deposit Account Changes

Effective Monday, November 16th

NexTier Bank offers an expanded line of deposit accounts with enhanced account management options. The following chart will assist you in identifying the new deposit account terms to which your existing Riverside Bank account will be converted.

All changes effective as of Monday, November 16th.

If you currently have:	You will have this NexTier account:	Features on page
Free Checking	NexTier Cash Back	12
All In Checking OR Clover Club Checking OR Good Neighbor Checking	Personal Checking with Interest	12
Clover Club Savings OR Statement Savings	Personal Savings	14
Statement Savings *For Children Under 18 Years Old*	Free Kids Savings*	14
Clover Club Money Market OR Retail Money Market	Personal Money Market	15
Non-Profit Checking OR Small Business Checking	Free Business Checking	22
Business Growth	Business Alliance with Interest	22
Business Statement Savings	Business Statement Savings	23
Business Money Market	NexTier Business Money Market	23
Commercial Checking	Business Alliance Analysis	
IOLTA IOTA	IOLTA	
Ohio Homebuyers Plus	Ohio Homebuyers Plus	

**Variable rates will remain the same at the time of the merger; however, are subject to change at any time at the Bank's discretion.*

Schedule of Fees Effective Monday, November 16th

Account Research & Reconcilement	$25.00 / hour
Cashier's Check	$10.00
Check Copy	$5.00
Counter Checks	$1.00
Debit Card Replacement	$10.00
Escheat Fee	$75.00
Fax Service (per page)	$4.00
Incoming Domestic Wire	$20.00
Levy, Writs, Garnishments	$150.00
Outgoing Domestic Wire	$25.00
Outgoing Foreign Wires *Currency Conversion Not Included*	$50.00
Overdraft (Paid Item)	$36.00
Returned Deposit Item(s) *Business Customers Only*	$10.00
Returned Item Fees (NSF)	$36.00
Statement Copy	$10.00
Stop Payment	$36.00

Retail Digital Limit Guidelines

Application	Limit Daily	Limit Monthly
Zelle®	$2,000.00	$5,000.00
External Transfer (TransferNow)	$5,000.00	$20,000.00
Retail Mobile Deposit	$10,000.00	Unlimited

Limits may be adjusted according to product.



Online Banking Account Holders
Important Information

Online Banking & Bill Pay
www.nextierbank.com

Monday, November 16th at 9:00 am: Gain access to Online Banking, Bill Pay, eStatements, and more from one convenient login. You must re-enroll in Online Banking & Bill Pay through NexTier Bank to have access.

Historical data will be available beginning Tuesday, Nov. 17th after 9:00 am.

Personal Mobile Banking

After enrolled in Online Banking, download the **NexTier Mobile** app for 24/7 access to your accounts.

Download on the App Store
GET IT ON Google Play

Website Change

Monday, November 16th: You will be redirected from www.riverside.bank to our website www.nextierbank.com.

Telephone Banking

Begin using telephone banking on **Monday, November 16th** at 1.844.639.8437.

Your temporary password will be the last 4-digits of your social security number.

Statement Production
Paper Statements

All checking and statement savings accounts will receive a statement with transactions posted through **Friday, November 13th.**

If you received paper statements prior to the merger, you will continue receiving paper statements from NexTier Bank.

eStatements

If you had eStatements prior to the merger, you will need to re-enroll in your new NexTier Online Banking account.

Using Your New NexTier Bank Debit Card

A secure, chip-enabled card will be delivered to you in a plain white envelope. Activate your card immediately by calling 1.844.373.1730.

You may begin using your new card after 5:30 pm on Friday, November 13th.

Reminder: Contact any vendors for all ACH / Bill Pay payments to update your new card information.

Ways to Prepare for Conversion Weekend

The operational merger between the two banks is expected to occur the weekend of November 13th. Riverside Bank of Dublin customers will be able to access NexTier products, services, & locations on **Monday, November 16, 2026.**

Through the Transition

We know a bank transition comes with questions, so we've put together a guide to help you settle in with confidence. If you have questions at any point, our Customer Care Center is available to help.

In the weeks leading up to the merger, complete the following:

- **Account Verification** – Sign into your online banking and check your profile information. Verify that your email, phone number, and address are correct. Edit the information as needed or contact a Riverside associate for help.
- **Note All Scheduled Transfers – All scheduled transfers will need to be created in your new online banking account.** Go to transfers, view scheduled transfers, note the transfer to account , frequency, amount, and next date of transfer.
- **eStatements – Download and save any statements you may need after the merger.** Click on the specific account, choose the documents button, select the date range, select the save icon beside the statement, and save to a secure location.
- **Bill Payments** – Record all billers including the account number, mailing address, phone number, amount, and if there are any payment schedules. *Contact any vendors for all ACH / Bill Pay payments to update your new card information.*
- **Account Alerts** – Do you have any account alerts set up for payments, account thresholds, deposits, or withdrawals? If so, note all current alerts so you can create them on your new online banking account.
- **Website Links** – Update any saved www.riverside.bank bookmarks to www.nextierbank.com for quick and convenient access to your accounts after November 16, 2026.

Go to Next Page for Scheduled Transfers & Bill Pay Payments Log >

Scheduled Internal Transfers

From Account	To Account	Date	Frequency	$ Amount

Scheduled External Transfers

From Account	To Account	Date	Frequency	$ Amount

Bill Payments

Name	Account Number	Mailing Address	Date	$ Amount



Personal Checking Accounts

Banking Designed For You

Everyday checking to help you build toward what matters most, our personal banking options are designed with real families in mind, not one-size-fits-all.

	Free Checking	Cash Back	Personal Checking with Interest
Deposit to Open	**$50**	**$50**	**$50**
Balance Requirement	No Minimum	No Minimum	Maintain a minimum daily balance of $1,500 or a monthly average balance of $5,000 to avoid a $10 monthly service fee
Monthly Service Charge	**$0**	**$0**	**$10** if you do not meet the minimum balance
Rewards	⊗	2.5% cashback on debit card purchases. Receive up to $8 per statement cycle[1]	⊗
Qualifications	⊗	See next page*	⊗
Interest Bearing[2]	⊗	⊗	✓
ATM Refunds	⊗	Up to $15 per statement cycle[3]	⊗
Overdraft Privilege[4]	Covers up to $500	Covers up to $500	Covers up to $500

*Qualifying for Cash Back Rewards

To earn cash back and ATM withdrawal fee refunds, simply do the following each Monthly Qualification Cycle:

- Have at least 12 debit card purchases post and settle to the account during the qualification period
- Receive monthly eStatements. Statements must be electronic to qualify for rewards
- Have at least 1 ACH automatic payment or direct deposit post and settle to the account during the qualification period

If you don't qualify, there is no service charge to you. And, when you do qualify, you'll automatically start earning rewards again.

[1]When NexTier Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 2.50% cash back up to a total of $8.00 on debit card purchases, excluding ATM transactions that post and settle to the account during that cycle period. A maximum of $8.00 cash back payments may be earned per Monthly Qualification Cycle.

[2]Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited monthly.

[3]You will receive reimbursements up to an aggregate total of $15.00 for nationwide ATM withdrawal fees incurred within your NexTier Cash Back account during that Monthly Qualification Cycle. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction.

[4]For more overdraft practices, see the attached form included in this mailer.

Frequently Asked Questions

Can I continue using my current checks? Yes. Please continue to use all existing stock of checks. After the operational merger and your existing check supply is depleted, your new order should include the NexTier name and NexTier Bank routing number. *See page 32 for more FAQs.*

NexTier Bank Routing Number: 043311497



Personal Savings Accounts

Savings Made to Fit Your Lifestyle

NexTier Bank offers multiple savings options to help you grow your money from Money Markets, Certificate of Deposits (CDs), Free Kids Savings, and more.

	Personal Savings*	Free Kids Savings*
Account Options	Choose this account for everyday savings	Rolls into Personal Savings upon reaching 18 years old
Deposit to Open	**$50**	**$25**
Balance Requirement	Maintain a daily average balance of $100 to avoid a $3 monthly service charge	No Minimum
Monthly Service Charge	$3 if you do not meet the balance requirement	**$0**
Interest Bearing[1]	✓	✓
ATM Withdrawals Fee Refunds	Free ATM withdrawals on the Freedom ATM Alliance Network	
Penalty	✗	✗

[1]Personal Savings & Free Kids Savings: Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited quarterly.

Connect With Our Team

Explore our full range of personal savings accounts by visiting our website or connect to find the right fit for your savings goals.

Certificate of Deposit (CDs)

When you open a low-risk CD, you agree to leave your funds untouched for a fixed period – anywhere from a few months to several years. In exchange for that commitment, you typically earn a higher, guaranteed interest rate than a standard savings account.

- Flexible terms ranging from 3 months to 10 years
- Low minimum deposit requirements
- Flexible interest payments options
- No monthly service charge
- Convenient automatic renewals
- FDIC coverage

Current Riverside Certificate of Deposit Customers:
All terms and conditions for CD accounts will remain the same. We look forward to helping you invest and grow your money through renewal. The rates, terms, and conditions are subject to change.

Personal Money Market*

This account is designed to grow your savings with the flexibility of checking. Earn higher returns on your money when you maintain a high balance.

- Interest bearing account[2]
- $1,500.00 minimum deposit to open
- Maintain a monthly average balance of $5,000 or minimum daily balance of $1,500 to waive the $10 monthly fee
- Free ATM withdrawals on the Freedom Alliance Network

Free Online Banking with Bill Pay, Mobile Banking, a NexTier Visa® Debit Card, eStatements, and Telephone Banking are included when you join the NexTier Money Market account.

[2]Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited monthly.

*Variable rates will remain the same at the time of the merger; however, they are subject to change.

Digital Solutions



Bank Your Way, Anytime

Available for consumers and businesses. From online and mobile banking to debit card control, you have the freedom to access your finances anywhere, anytime, on your terms!

Scan the QR code below to visit our website for a closer look.

Debit Card Features

CardBoss
Control your debit card, track card use, or set spending limits

Mobile Pay
Pay in store and online with your mobile wallet

Visa® Purchase Alerts
Enroll to receive texts or emails when you use your debit card

Online Banking Features

Bill Pay
Pay bills securely and easily in one location

Real-Time Alerts
Set alerts for instant transaction notifications

eStatements
Receive your statements quickly through your online banking platform

Mobile App Features

Mobile Deposit
Deposit checks into your account directly with just a picture

Mobile Bill Capture
Take a photo of your bill and set up a Bill Pay Payee

Zelle®*
Send money to friends and family securely in a few simple steps

External Transfer*
Easily transfer money from other banks with Online Banking

**Available for Retail Banking Customers only.*

NexTier Bank Credit Cards

Your Next Purchase Deserves More

Available for consumers and businesses. Turn everyday spending into progress with rewards, confidence, and a NexTier Bank Credit Card designed to help you save more and earn extra.

Personal Credit Cards

With a NexTier Bank Personal Credit Card, your transactions turn into money-saving perks, rewards, and conveniences.

This credit card lineup gives you a variety of options across the full credit journey – from credit-building secured cards to everyday cash back and points cards to cards with rewards designed for college students and premium travelers.

Explore all options at **nextierbank.com/personal/credit-cards/**

Business Credit Cards

With a Business Credit Card from NexTier Bank, turn your business purchases – such as gas, travel, and dining – into real value. Plus, enjoy helpful tools and take advantage of simplified expense tracking that keeps your business organized.

Compare these cards side by side and find a card that matches your business by visiting **nextierbank.com/business/credit-cards/**

Ready to Find Your Best Fit?

Apply today – see if you're pre-approved without affecting your credit score, and start earning rewards.



Business Account Holders

Business Online Banking & Bill Pay

www.nextierbank.com

Monday, November 16th at 9:00 am: Gain access to Business Online Banking, Bill Pay, eStatements, and more from one convenient login. A member of the team will reach out to you with your login information. Historical data will be available beginning Tuesday, Nov. 17th after 9:00 am.

Business Mobile Banking

After enrolling in Online Banking, download the NexTier Business Mobile app for 24/7 access to your accounts.

Download on the App Store

GET IT ON Google Play

Website Change

Monday, November 16th: You will be redirected from www.riverside.bank to our website www.nextierbank.com.

Telephone Banking

Begin using telephone banking on **Monday, November 16th** at 1.844.639.8437.

Your temporary password will be the last 4-digits of your business tax ID number.

Using Your New NexTier Bank Debit Card

A secure, chip-enabled card will be delivered to you in a plain white envelope. Activate your card immediately by calling 1.844.373.1730.

You may begin using your new card after 5:30 pm on Friday, November 13th.

Reminder: Contact any vendors for all ACH / Bill Pay payments to update your new card information.

For More Information

Visit our website for business online banking video demos or download an informative user guide at go.nextierbank.com/cash-manager-user-guide.

Speak to a Member of Our Team

Alexandra Brown, CTP
Treasury Management Officer
555 Metro Place, North, Suite 200
Dublin, Ohio 43017
614.482.1501 (O)
abrown@nextierbank.com

Ways to Prepare for Conversion Weekend

The operational merger between the two banks is expected to occur the weekend of November 13th. Riverside Bank of Dublin customers will be able to access NexTier products, services, & locations on **Monday, November 16, 2026.**

ACH & Wire Capabilities

Great news! NexTier Bank uses the same core provider as Riverside for a familiar online experience. In addition to the Ways to Prepare for Conversion Weekend on page 9, please review the additional items below.

Because you must re-enroll:

- **Templates & Saved Files** – Print or save all items to be recreated in NexTier's Cash Manager. *We are NOT able to carry over any existing templates or saved files.*
- **ACH or Wire Activity** – Print or save previously submitted files. We are NOT able to carry over any *ACH or wire activity previously submitted.*
- **Multi-Factor Authentication with DigiPass** – Same Username for Business Online & Mobile Banking. *Usernames should remain the same, if not we'll reach out to you individually.*
- **ACH and Wire Blackout Dates** – All ACH and wire transactions must be submitted by Thursday, Nov. 12th with an effective date of Nov. 13th. All transactions scheduled after the 13th will need to be submitted through the new platform on Monday, Nov. 16th with an effective date of Nov. 17th or later. *If needed, wires can be submitted at the branch on Nov. 13th and 16th.*

Merchant Capture Scanner

Existing check scanners are compatible with NexTier's Cash Manager. All scanner users will be contacted directly to ensure there is no interruption.

New Available Services

If you are interested, please reach out to Alexandra Brown directly.

- Positive Pay & ACH Alerts – Fraud Protection Service
- Foreign wire submission online

Go to Next Page for Scheduled Transfers, Payments, & Payroll Log >

Scheduled Transfers

From Account	To Account	Date	Frequency	$ Amount

Vendor Payments

From Account	To Account	Date	Frequency	$ Amount

Payroll

Name	Account Number	Mailing Address	Date	$ Amount



Business Accounts

Your Business Banking Journey Made Simple

NexTier Bank offers multiple account options designed for businesses and non-profits, so you can focus on what matters while having the tools to thrive.

	Free Business Checking	Business Alliance with Interest
Account Options	Keep your business finances simple and on-track	For non-profits, unincorporated associations, and sole proprietorships
Deposit to Open	**$50**	**$100**
Balance Requirement	No Minimum Balance Requirement	Maintain a minimum daily balance of $1,000 or an average monthly balance of $2,000 to avoid a $7 monthly service charge
Monthly Service Charge	**$0**	$7 if you do not meet the balance requirement
Interest Bearing[1]	⊗	✓
Free NexTier Bank Visa® Debit Card	✓	✓
ATM Withdrawals Fee Refunds	⊗	Yes. Charges from non-NexTier ATM usage are credited within one (1) to two (2) business days.

[1]Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited monthly.

Business Statement Savings*

This account is designed for everyday saving so you can grow your business.

- Interest bearing account[2]
- $100.00 minimum deposit to open
- Maintain a monthly average balance of $100 to avoid a $5 monthly service charge
- NexTier does not limit or charge for transfers to another account or third-parties by pre-authorized or automatic transfers
- Free ATM withdrawals on the Freedom ATM Alliance Network

Free Online Banking with Bill Pay, Mobile Banking with NexTier Business Mobile, a NexTier ATM Card, eStatements, and Telephone Banking are included when you join the NexTier Business Statement Savings account.

NexTier Business Money Market*

This account is designed for short-term savings & long-term growth.
Earn higher returns on your money when you maintain a high balance.

- Interest bearing account[1] with check writing capabilities
- $1,500.00 minimum deposit to open
- Maintain a minimum daily balance of $1,500 or monthly average balance of $5,000 to avoid a $10 monthly service charge
- NexTier does not limit or charge for transfers to another account or third-parties by pre-authorized or automatic transfers
- Free ATM withdrawals on the Freedom ATM Alliance Network

Free Online Banking with Bill Pay, Mobile Banking with NexTier Business Mobile, a NexTier ATM Card, eStatements, and Telephone Banking are included when you join the NexTier Business Money Market account.

[2]Interest rate and annual percentage yield may change. Interest begins to accrue on the business day we receive your deposit. Interest is calculated on the Daily ledger balance. Interest accrued daily. Compounded & credited quarterly.

*Variable rates will remain the same at the time of the merger; however, they are subject to change.

Need More Information?

Explore our full range of business accounts by visiting our website or connect with a Treasury Management Specialist to find the right fit for your business goals.



Treasury Management
Customized for Your Business

Our Treasury Management Solutions provide clients with a unique blend of exceptional customer service and sophisticated products. NexTier Bank experts are committed to keeping you up-to-date on industry enhancements, while providing new products that can improve cash flow, accelerate payment of receivables, simplify payment processes, reduce the risk of fraud, improve returns on funds, and provide detailed reporting.

Business Checking

With our **Business Checking** options, you can manage your finances to know where and how you're spending money. Our accounts are customized to fit every balance, account activity level, and cash management need.

What We Offer:

- Free Business Checking Accounts
- Business Alliance Analysis Accounts
- Business Money Market Accounts
- Sweep Accounts
- Zero Balance Accounts

Commercial Lending

We offer a variety of **short- and long-term financing** options for businesses of all size. Our experts will work with your organization to explore options and guide you through the lending process.

What We Offer:

- Construction Financing
- Equipment Loans
- Real Estate Secured Loans
- Refinancing of Existing Debt
- Revolving Lines of Credit
- Tax Anticipation Notes
- Term Loans

Online Banking with Cash Manager

As an extension of your finance department, our comprehensive **Cash Management** solution enables you to bank right from your desktop.

What We Offer:

- ACH Services
- Bill Pay Service
- eStatements
- Merchant Capture
- Multiple Security Levels
- NexTier Business Mobile App
- QuickBooks Compatible
- Wire Services (foreign and domestic)

Fraud Detection & Prevention

- **ACH Alerts** blocks or filters ACH transactions
- **Positive Pay** prevents the recreation or alteration of checks
- **Security Alerts** to help protect your organization

Traditional Lockbox

Save time and money with our **Traditional Lockbox** solution.

What We Offer:

- Outsourcing of Accounts Receivable to free up valuable staff resources
- Quick access to paper receivables with customized reports

Remote Lockbox

Helps maintain additional control.

What We Offer:

- Continue to accept payments at your location
- Customized reporting benefits of a traditional lockbox
- Automate payment processing and capture barcoded information or remittances
- Same day depositing of funds

Merchant Capture

Save time and reduce trips to the bank with our **Merchant Capture** solution. Simply use a desktop scanner provided by NexTier Bank. The scanner connects to your PC and enables you to safely and securely deposit checks into your organization's accounts the same day they are received.

Merchant Services

Our partnership with Fiserv, a global leader in payments processing, enables us to provide merchants with value-added services and business tools to simplify running your business. Our solutions include Clover® business management platform and payment processing devices featuring simplified pricing, comprehensive business insights, multi-layer security and concierge-level service and support.

Credit Card Solutions

Simplify your spending with **Credit Card Solutions** to support your business at every stage.

Credit Card Options:

- Community Card for Public and Non-Profit Entities
- NexTier One Card
- Visa® Business Credit Card
- Visa® Business Rewards Credit Card

***Accounts may be charged for Cash Management Services. Consult your Relationship Manager for details. All accounts and services subject to individual approval. Some restrictions may apply.*





NexTier Connects
Designed for Non-Profits

The **NexTier Connects** program enables us to partner with local non-profit customers to assist with both financial and social needs.

Our experts take a holistic view of the needs of each non-profit and provide alternatives to help meet the overall goals of the organization. We assist with fundraising, branding, finances, and volunteerism.

Why Join the Program?

NexTier provides additional value and benefits to non-profit organizations in the program. As a participant, you'll receive the following benefits:

- A Relationship Manager
- Wealth Review*
- Insurance Review*
- Fraud Consulting and Security Trainings
- Social Media Promotion & Training to enhance your social presence
- Volunteers for Community Events
- Board Development
- Facility Use
- Posting of flyers on our In-Branch Community Boards

NexTier Connects Checking

Designed specifically for non-profit organizations.

- $100.00 minimum deposit to open
- Free Online Banking with Bill Pay
- Free Mobile Banking with NexTier Business Mobile
- Free NexTier Visa® Debit Card
- Free eStatements
- Free Telephone Banking
- Free ATM withdrawals on the Freedom ATM Alliance Network
- Minimum daily balance of $400 or a monthly average balance of $600 to avoid a $4 monthly service charge
- Overdraft Privilege limit of $500. *See enclosed form for details and important opt-in info.*

Church & Ministry Solutions

Designed Specifically for Local Ministries

NexTier Bank knows that every church needs a banking partner to help process and safeguard their deposits. With the **Church & Ministry Solutions** from NexTier Bank, you can customize your account to fit every balance, account activity level, and cash management need.

To learn more about our full suite of Church & Ministry banking solutions, please visit our website at **www.nextierbank.com/community/church-ministry-solutions.**

We Offer:

Accounts & Lending – Custom checking, money market, savings, and CD options; commercial lending for real estate, refinancing, and lines of credit

Online Banking – Cash Management tool with ACH services, bill pay, wire services, and more**

Fraud Protection – Protect your organization with Positive Pay, payment authorization filters, and security alerts

Merchant & Payment Services – Secure check deposit via desktop scanner and Clover® payment processing

ACH & Payroll – Automated donation collection transferred right into your NexTier Connects Checking Account; employee direct deposit

Credit Cards – Options with no personal cardholder liability

Conversion Services – Complimentary first order of checks, deposit slips, and endorsement stamps when switching banks

*Conducted by qualified licensed third parties.

**Accounts may be charged for Cash Management Services. Consult your Relationship Manager for details. All accounts and services subject to individual approval. Some restrictions may apply.

Free Fraud Awareness Church Bulletin

Protect your congregation with our **complimentary, 7-part Bible-based church bulletin insert series** focusing on the topic of stewardship and fraud awareness.

Speak to a member of our team to get started today!



Lending Solutions

Our Lending Experts

If you're looking for someone to guide you through the lending process, you've come to the right place. Our Personal Banking Experts are here to help every step of the way. They'll make borrowing simple with competitive rates and terms.

Consumer Loans

Fast Approval. Flexible Terms.
Affordable Rates. No Hidden Fees!

- Personal Loans
- Personal Lines of Credit
- Loans secured by savings, certificate of deposits, stocks, bonds, mutual funds, or cash value life insurance
- Auto Loans – Up to 100% financing on new vehicles, with terms up to 72 months. Used vehicles up to 90% financing, with terms of 60 months on select years.

Home Equity Loans

Up to 100% of Your Home's Value

- Competitive interest rates
- The full loan amount upfront
- Security of a fixed interest rate
- Convenience of fixed monthly payments
- A predictable payoff schedule and no penalty if paid off early
- Benefit from interest that may be tax deductible (consult your tax advisor)

Mortgages

Up to 100% Financing with No Mortgage Insurance Required.

In addition to conforming properties, NexTier Bank will also consider the following financing options:

- Log Home
- Home Renovations
- Condo / Co-Ops
- Non-working Farm
- Home with Acreage and/or Out Buildings
- Oil / Gas Lease
- Modular / Double Wide on Permanent Foundation
- Loans to Purchase Land

Auto Loans

Financing ATVs, boats, vehicles, or farm equipment is simple.

- New vehicles up to 100% of purchase price, used vehicles up to 90% of purchase price or book value, whichever is less
- Loans to purchase ATVs, motorcycles, boats, or farm equipment up to 80% of invoice or book value, whichever is less

Construction Loans

Terms ranging from 10 to 30 years.

- Up to 90% Financing with No Mortgage Insurance Required
- One-time closing
- Fixed-rate or adjustable-rate options available
- Same rate from Construction to Permanent Phase

Business Loans

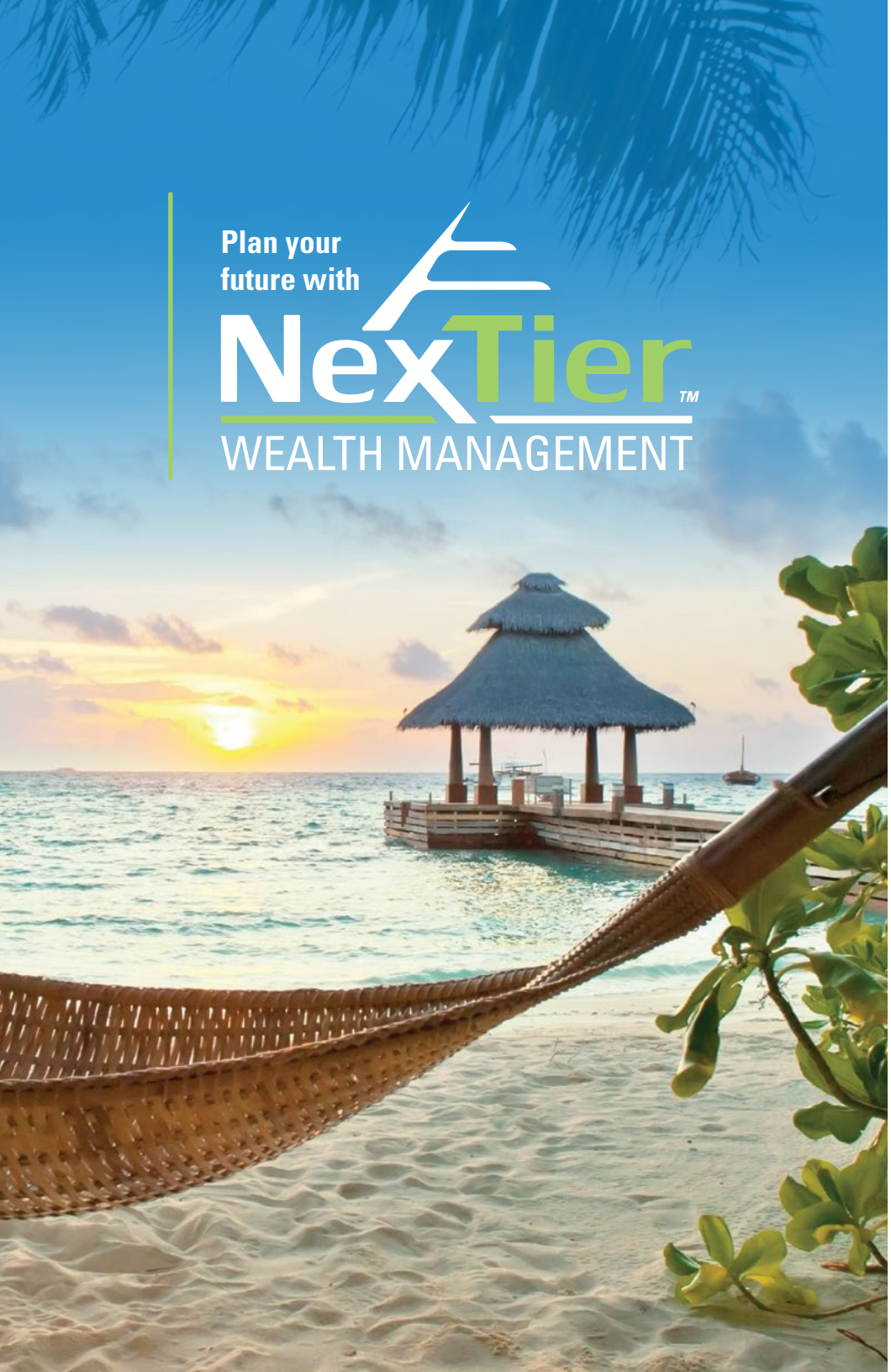
NexTier Bank partners with businesses to meet their capital needs by providing a variety of lending solutions.

Our lenders can assist you in finding the best financing options to meet the specific needs of your business including term loans, commercial real estate, lines of credit and more.

Speak to a Member of Our Team

Visit our website or **connect with a lender** to find the right fit for your goals.

J Todd Price
SVP/Senior Commercial Lender
555 Metro Place, North, Suite 200
Dublin, Ohio 43017
380.444.3252 (O)
614.888.2252 (C)
tprice@riverside.bank



Benefit From Unbiased, Professional Guidance

We welcome the opportunity to learn about your goals and create a strategy to help you pursue them. Our mission is to get to know and understand your needs, wants, and long-term goals. We want to help you develop, implement, and monitor a strategy that's designed to address your individual situation.

NexTier offers access to a selection of personal wealth management services designed to help you successfully manage your wealth. Backed by an impressive, multi-disciplinary team of credentialed professionals, you'll achieve a sense of clarity and confidence only an experienced, steady hand can provide.

Services Offered Include:

- Financial Reviews
- Retirement Planning
- Investment Planning
- Insurance

Visit our website for more information:
www.nextierwealth.com

Not FDIC Insured	**Not Bank Guaranteed**	**May Lose Value**
Not Insured by Any Federal Government Agency		**Not a Bank Deposit**

Securities offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. NexTier Bank and NexTier Wealth Management are not registered broker/dealers and are not affiliated with LPL Financial.



Frequently Asked Questions

All questions addressed will take effect at the time of the merger from Riverside to NexTier Bank.

We are #MoreThanJustaBank

A premier tri-state community bank, NexTier Bank operates offices throughout Western Pennsylvania, Western New York, and Central Ohio. Established in 1897, NexTier Bank is committed to investing in customer relationships, the community, and our employees. We look forward to bringing that same level of commitment to Dublin in the coming months and for years to come.

Will Riverside Bank be changing its name?

Yes. The name and logo of Riverside Bank of Dublin will be changing. After November 16, once the operational merger is complete, we will operate as NexTier Bank.

Can I keep my current account numbers?

Yes. There will be no change to account numbers.

Can I continue using my current checks?

Yes. Please continue to use all existing stock of checks. After the operational merger and existing check supply is depleted, your new order should include the NexTier Bank name and routing number.

Will my online banking or bill pay options change?

Yes. You will be able to access the new Online Banking at www.nextierbank.com.

Do I need to change my direct deposit or direct debit information?

No. NexTier Bank will provide any necessary changes to the originator of your deposit or debit transaction.

Will my debit card and/or personal identification number (PIN) change?

Yes. Your new NexTier Visa® Debit Card will be mailed the week of November 2nd.

Will there be changes to account statements?

Yes. The look will change, but your account information will be the same. Check images & eStatements are available when you log into NexTier's Online Banking.

Will my automatic payments or pre-authorized debits change?

No. There will be no interruption to payments, memberships, subscriptions, or utility services that were set up directly with an external merchant or service provider.

Zelle® A Convenient Way to Send Money

Whether it's saving a trip to the ATM or taking out the guesswork of splitting the lunch tab – Zelle® is a fast, safe, and easy way to send and request money. Funds are sent directly to the recipient's account and all you need is the recipient's email address or U.S. mobile phone number. Visit our website for more details.

Will the FDIC continue to insure my bank account post-merger?

Yes. All NexTier Bank accounts will continue to be insured by the FDIC. For more information visit: fdic.gov/deposit/

Can I use a NexTier Bank branch?

You will be able to bank at all NexTier Bank locations **after** the merger is complete on Monday, November 16th.

Will I continue to receive a statement for my loan?

You will receive an invoice statement each month. It will include the same information as your current Riverside Bank statement. Your first billing statement will show all activity on your account since the last statement was generated.

What will happen to my CD rate & term?

Your accounts will retain their existing terms & conditions.

What will happen to my loan rate & term?

Your accounts will retain their existing terms & conditions.

How To Videos

Scan the QR code for a series of helpful how-to videos such as downloading NexTier Mobile app, setting up Online Bill Pay, and more.



Stay Ahead of Fraud

Stop. Is it a scam? Once your money is gone, it's gone.

Because Mergers are Public Knowledge, Fraudsters Tend to Take Advantage of the Situation.

Be prepared, stay alert, and ask questions. Scams may vary, but often times with imposter fraud, a scammer pretends to be someone you trust – a bank employee, a government agent, or someone who promises to fix your computer – to then convince you to send them money or share personal information.

Scammers may ask you to send cryptocurrency, wire money, or purchase gift cards. Scammers commonly demand that you pay this way as they know these payments are hard to reverse. **Never** make a payment like this to someone you don't know.

Protect Yourself

Be suspicious of any call from someone claiming to be the government or a bank employee asking for money or personal identifying information. They don't do this – scammers do.

Never pay with cryptocurrency, gift cards, or wire transfers. If someone tells you to pay this way, it could be a scam.

Check with the agency, person, or company. Don't use the phone number given to you. Look it up yourself and call to find out if they are trying to reach you, and why.

Don't trust caller ID. If someone is claiming to be a NexTier Bank employee, verify their identity. You can do this by contacting any branch location or calling in to our **Customer Care Center** at **1.800.262.1088.**

Recognize the Scams

You get a call, email, or text message from someone claiming to be:

A family member (or someone acting for them) saying your relative is sick, has been arrested, or is in serious trouble and needs money right away.

A court official indicating that you failed to appear for jury duty and need to pay a fine or you will be arrested.

A police officer saying you'll be arrested, fined, or deported if you don't pay taxes or some other debt right away.

Social Security claiming that COVID-19-related office closures mean your benefits have been suspended.

From the IRS saying you owe back taxes, there's a problem with your return, or they need to verify information.

From your Bank claiming they need to verify personal information before they can send you a new card.

Visit Our Fraud Center

Per the Federal Trade Commission, did you know nearly 1 in 3 fraud reports from 2025 were imposter scams? Our Fraud Team wants you to know you are not alone when it comes to fraudsters.

Visit our **Fraud Center** to better understand common scams, fraud tips, and more.

Report & Share

If you think you have been scammed, NexTier Bank asks all customers to report suspicious calls and texts to our Customer Care Center or go to your nearest branch. We encourage you to share these tips with friends and family.



Let's Stay Connected

Our Customer Care Center

Your accounts, services, and the personal care you've come to expect are all still here – just backed by even more resources and support. Have questions along the way? Our Customer Care Center is here for you.

Give us a Call, Locally:
614.482.1300 **or**
1.800.262.1088 (out of area, toll-free)

Extended Calling Hours:

Saturday, November 14	8 am to 2 pm
Sunday, November 15	9 am to 12 pm
M-F, Week of November 16	8 am to 7 pm

Note: You will be asked specific personal identification questions such as your name, last 4 of your account number, social security number, and date of birth to verify your account. For help with Online Banking enrollment, questions on your account, or customer maintenance requests, you will be sent a one-time passcode or have to answer additional security questions.

Same Locations, New Name

Stop in to learn about the new products and services NexTier Bank has to offer, delivered by the same friendly team.

Bridge Park Office
4548 Bridge Park Ave
Monday to Friday: 9 am to 4:30 pm
Saturday: 9 am to Noon

Frantz Road Office
6300 Frantz Road
Monday to Friday: 9 am to 4:30 pm

Follow NexTier on Social

We'd love to stay in touch with you beyond your inbox.
Follow NexTier Bank on social media for helpful financial tips, community updates, and more!



A Quick Recap

Did You Remember To...

The operational merger between the two banks is expected to occur the weekend of November 13th. Let's circle back and confirm a few things.

Before the Conversion

- ○ Make sure you have alternate forms of payment available or obtain sufficient cash in case access to services is temporarily limited.
- ○ Make sure you received your new debit card. If you did not receive your card by November 10th, please call 614.482.1300.

On November 16th

- ○ Enroll in Online Banking and eStatements. Set up your bill pay payments.
- ○ Set up account alerts to track your transactions and protect from fraud.
- ○ Download the NexTier Mobile app. Confirm your Debit Card is listed in the card tab. *Remember: You can track spending and control your card right from our app.*
- ○ Add your Debit Card to your Digital Wallet for fast and easy payment directly from your phone online or in-person.

Need More Details?

See our **Ways to Prepare Conversion Weekend** checklists both for Retail (page 9) and Business (page 19) customers or take advantage of our Customer Care Center extended calling hours.

NexTier Bank Holiday Schedule

November 2026 – December 2027

2026: Thanksgiving Day
Thursday, November 26
All Bank Offices Closed

Christmas Eve
Thursday, December 24
All Banks Close at Noon

Christmas Day
Friday, December 25
All Bank Offices Closed

New Year's Eve
Thursday, December 31
All Banks Close at 4 pm

2027: New Year's Day
Friday, January 1
All Bank Offices Closed

Martin Luther King, Jr. Day
Monday, January 18
All Bank Offices Closed

Presidents' Day
Monday, February 15
All Bank Offices Closed

Good Friday
Friday, March 26
All Bank Offices Close at Noon

Memorial Day
Monday, May 31
All Bank Offices Closed

Juneteenth
Saturday, June 19
All Bank Offices Closed

Independence Day
Monday, July 5
All Bank Offices Closed

Labor Day
Monday, September 6
All Bank Offices Closed

Columbus Day
Monday, October 11
All Bank Offices Closed

Veterans Day
Thursday, November 11
All Bank Offices Closed

Thanksgiving Day
Thursday, November 25
All Bank Offices Closed

Christmas Eve
Friday, December 24
All Banks Close at Noon

Christmas Day
Saturday, December 25
All Bank Offices Closed

New Year's Eve
Friday, December 31
All Banks Close at 4 pm

Notes

Scan to
Follow Us on
Social Media

Contact Us

Give us a call, locally:
614.482.1300
OR out of area, toll-free:
1.800.262.1088
www.nextierbank.com

Revised October 2026

NexTier Bank



Extended Calling Hours:

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