

## FREQUENTLY ASKED QUESTIONS

**Q: Why is my debit card not working?**

**A:** *If your Westwood Private Bank or Justin State Bank MasterCard debit card(s) are not working, it is most likely because we have converted all Charis products to Vista Bank products as part of the recent bank transition.*

*You should have received your Vista Bank Visa Debit card(s) by mail. If not, please stop by your local Banking Center for an instant issue.*

*Is your Vista Bank Visa Debit card(s) not working? Make sure you have activated the card and set your PIN. Call 1-866-633-5293 for card activation or 1-888-850-0833 for further assistance.*

**Q: Why can't I access my online banking/see or move money within my app?**

**A: **ONLINE BANKING AND BILL PAY INSTRUCTIONS****

*On Friday, November 10, beginning at 4:00 pm CT, Charis Online and Mobile Banking will no longer be available.*

- *PRIOR TO 4:00 PM CT NOVEMBER 10 | Bill Pay*
  - *Review and document at least the last 30 days of your bill pay history, including important bill pay payee, scheduled payments or history information needed for your records. All bill payments scheduled to send out on or after November 13 will be transferred to the Vista Bank Bill Pay system, However, in the event a particular payee or payment is unable to be converted to the new system, we recommend having a record of the payment details on file.*
  - *As you schedule new bill payments that will post after November 13, please note that the system will display the 'Send On' date along with the 'Estimated Delivery.' You can adjust the 'Send On' date to ensure your payments arrive by the desired delivery date.*
- *PRIOR TO 4:00 pm CT NOVEMBER 10 | Transfers & QuickBooks*
  - *Review and document any important information about your recurring internal and external transfers. Vista Bank will convert your scheduled transfers. However, in the event a particular transfer is unable to be scheduled we recommend having that information available so those transfers can be recreated.*
  - *If you use QuickBooks or Quicken, we suggest you download and update your transactions prior to 4:00 pm CT.*
- *MONDAY, NOVEMBER 13 | Online Banking will be available.*
  - *For your first-time Vista Bank login, continue to use the same username and password you used in your Charis Online Banking. The system will take you through*

*the first-time login process and once completed you will be required to create a new password.*

- o Please take a moment to double check any scheduled bill payments, internal transfers, or external transfers to confirm they were migrated into your new profile as expected. These payments can be located under the Transactions menu. Notify us at 1-888-850-0833 if you note any irregularities.*
- o Please set your electronic document delivery within Vista Bank online or mobile banking.*

**Q: Will my bill pay instructions change?**

**A:** *Yes, you will begin using the Vista Bank online and mobile banking platform to manage your bill pay.*

*We ported over your information automatically during conversion weekend.*

*Have you logged in to Vista online banking yet? If not, follow these instructions:*

- o For your first-time Vista Bank login, continue to use the same username and password you used in your Charis Online Banking. The system will take you through the first-time login process and once completed you will be required to create a new password.*
- o Please take a moment to double check any scheduled bill payments, internal transfers, or external transfers to confirm they were migrated into your new profile as expected. These payments can be located under the Transactions menu. Notify us at 1-888-850-0833 if you note any irregularities.*
- o Please set your electronic document delivery within Vista Bank online or mobile banking.*

**Q: Will my online/mobile banking change?**

**A:** *Yes, your Charis Online Banking and Mobile App will be disabled by 4pm CT on Friday, Nov 10. You will begin using the Vista Bank online and mobile banking platform on Monday, Nov 13.*

*You can login to your online banking by:*

- o For your first-time Vista Bank login, continue to use the same username and password you used in your Charis Online Banking. The system will take you through the first-time login process and once completed you will be required to create a new password.*
- o Please take a moment to double check any scheduled bill payments, internal transfers, or external transfers to confirm they were migrated into your new profile as expected. These payments can be located under the Transactions menu. Notify us at 1-888-850-0833 if you note any irregularities.*
- o Please set your electronic document delivery within Vista Bank online or mobile banking.*

*You can download the Vista Bank mobile banking in the Apple Store or Google Play Store.*

- *PRIOR TO 4:00pm CT, FRIDAY, NOVEMBER 10 | Ensure you have submitted desired Mobile Deposits prior to this time.*
- *7:00am CT, MONDAY, NOVEMBER 13 | Download the Vista Bank Mobile Banking app from your app store. If you have already gone through the first-time login on the Vista Bank website, use the same username and password that you established on the website. If this is your first time logging in, use the same username and password that you used on your Charis app. The app will walk you through the first-time login process and once completed you will be asked to establish a new password.*
- *If you would like to setup Face ID or a passcode for your login, go to the Settings Menu then choose Security Preference.*
- *NOVEMBER 13 | Delete the Charis Mobile Banking app from your device(s).*

**Q: Will my cash management change?**

*A: Yes, to the extent that you will be working from your new Vista Bank accounts. But you will still work with the same great team members and locations as you did prior!*

**Q: Will my account numbers change?**

*A: Unless you were contacted by your Personal Banker or received a separate letter, your account number will not change. Per the letter that we sent regarding your product conversion, you were assigned a similar Vista Bank personal or business account with a Vista Bank Visa debit card. Your new routing number is: 111314575.*

**Q: My Charis Telephone Banking is not working. How do I access Vista's telebanking service?**

*A: Correct, your Charis iTalk was disabled during the conversion. But we are happy to help. Simply call 1-877-491-2265 to access your Vista Bank telebanking service. If this is your first time to use Vista Telebanking, you will be asked to enter your alternate access ID and PIN. Your alternate access ID is your date of birth and the last four digits of your social security number like this (MMDDYYYYSSSS).*

*Your PIN is the last four digits of your social security number (SSSS).*

*More detailed instructions will be provided within the Voice Banking system.*

**Q: Will my account statements remain the same?**

*A: FRIDAY, NOVEMBER 10 | All final Charis Bank statements will be mailed.*

- BEFORE NOVEMBER 10 | Though we expect statements and records will transfer over as part of the transition, we ask that you proactively download and save or print any historical statements, forms, or other records in the event those documents are not available after the conversion.

*Future statements and statements will process at the end of the month.*

**Q: Will I need to order new checks and debit cards?**

A: For personal accounts you will receive a welcome pack and we recommend you begin using those checks and deposit slips on Monday, November 13. Bring your Charis check stock in to the nearest Vista location for a free box of checks.

For all commercial clients, we recommend that between November 1 - 30, 2023, you call DELUXE toll-free at 1800.503.874 (Mon. - Fri. 6:00 AM - 10:00 PM CT, Sat. 8:00 AM - 4:30 PM CT) to place an order for new checks. Please provide them with your Charis account number, mention "Charis Bank" and the replacement promo code "5260-Vista" and you will receive \$100 of your first order.

- If placing the order prior to 11/13/23, have your credit card ready for any balance due. After 11/13/23, the balance due can be billed to your Vista Bank account.

**Q: Will the Bank's hours remain the same?**

A: *Yes. If you have any questions, don't hesitate to contact us by calling or visiting your nearest location or completing a contact form on our website.*

**Q: My paycheck is direct deposited; do I need to notify my employer?**

*Vista Bank will automatically transfer that direct deposit information from the Charis routing number to your new Vista Bank account. That said, we encourage you to confirm this with your HR department and notify them of the new routing number, 111313575.*

**Q: I have automatic payments and deposits currently coming in and going out of my account. Will these be affected by the change?**

A: *Charis Bank clients will experience a change to the routing number used. Although Vista Bank will send a notice to organizations crediting or debiting your account during the conversion, to ensure the most timely and accurate crediting and debiting, you are encouraged to contact your HR department (for direct deposit of payroll) and any businesses that directly credit or debit your account before or after the 11/10/2023 conversion date with the new routing number 111314575.*

**Q: I picked my bank because it was local. How will this impact my service?**



**A:** *Vista Bank has been Texas-owned and operated for 111 years. With roots in rural West Texas, where our operations center remains to this day, the Bank is headquartered in Dallas. We are as local as Charis Bank! Even better, you now have 15 additional Banking Centers across North, Central, and West Texas as well as South Florida to serve you, your family, and your business.*

**Q: Will any elements of my loan change?**

**A:** *No. The terms and conditions of your current loan agreement will remain the same.*

**Q. Where do I send my loan payment?**

*NOVEMBER 13 and Forward | Please remit your mail-in loan payments to:*

*Vista Bank  
P.O. Box 2100  
Lubbock, TX 79408*

**Q: My loan payment is setup for automatic payments. Will my loan payment continue to be made automatically?**

**A:** *Loan payments you have set up through online banking or mobile banking will need to be reviewed and recreated. Any automatic billing transfers we have set up for you will continue to process normally.*

**Q: Is my money safe?**

**A:** *Absolutely. As always, Vista Bank deposits are FDIC insured up to \$250,000 per person per ownership. Additionally, we can offer you more coverage through CDARS if you would like to know more about setting that up.*

*Finally, Vista Bank has been serving our neighbors for 111 years and we are a strong, well-capitalized bank.*

**Q. How do I adjust my QuickBooks or transfer over my business accounts?**

**A:** *Vista Bank will automatically transfer your Charis business accounts over conversion weekend to similar Vista Bank accounts as per the letter we sent you and the chart on the main conversion landing page.*

*If you use QuickBooks or Quicken, we suggest you download and update your transactions prior to November 10.*

**Q. What will happen to my savings account, CD, IRA, or Safe Deposit Box?**

**A:** *There will be no change to your safety deposit box, account number, interest rate, maturity date or any other terms of your accounts until renewal.*

**Q: Who should I call if I have further questions after conversion weekend?**



*A: Should you have any further questions or concerns, you are welcome to contact your personal relationship banker, call or visit your nearest Vista location, submit a contact form online, or call a friendly Vista banker at [1-877-888-4782](tel:1-877-888-4782) after the conversion.*