ISABELLA BANK

Local. Growing. Staying.

Business Welcome Guide

We're glad you're here. Let's get started.

Save This Guide

Important dates, account information, and answers to common questions are included for future reference.

Welcome to Isabella Bank

We're grateful for the opportunity to serve your business and look forward to building a lasting relationship with you.

As a community bank with a long history of serving Michigan businesses, we're committed to providing the personal service, local decision-making, and financial solutions you need to succeed. This guide will help you navigate your transition from Grand River Bank and includes important dates, account information, treasury management details, and digital banking resources.

For most businesses, the transition will require little to no disruption to your day-to-day banking activities. Should you have questions at any point along the way, our team is here to help.

Thank you for placing your trust in Isabella Bank. We look forward to serving your business for years to come.

We are honored to be your bank.

Need Assistance?

November 2 - December 4, 2026

Grand Rapids locations: 616-929-1600

Beginning December 7, 2026

Isabella Bank Call Center: 800-651-9111

Monday - Friday: 8:00 a.m. - 7:00 p.m.
Saturday: 9:00 a.m. - 1:00 p.m.

Find a branch:
isabellabank.com/locations

For transition updates and FAQs:
isabellabank.com/welcomegrb

Quick Action Checklist

Before December 4

- ✓ Download important statements and documents
- ✓ Review upcoming bill payments
- ✓ Review account balances
- ✓ Deposit any checks or withdraw cash you'll need over the transition weekend

Beginning December 7

- ✓ Log in to Isabella Bank Online Banking
- ✓ Activate your new debit card
- ✓ Set up online banking alerts
- ✓ Update merchants with your new debit card information
- ✓ Order new checks

Key Dates & Timeline

Please continue to use your existing Grand River Bank services as normal until 5:00 p.m. Friday, December 4, 2026.

Over the transition weekend of December 4, 5, and 6, we'll be unifying our products, services, and the systems we use to serve our customers. As a result, there will be some temporary interruptions in service over the transition weekend. Some services may be disabled before 5:00 p.m. on Friday, December 4. ***See schedule below***.

November 4		▪ Grand River Bank debit card holders receive access to Isabella Bank's ATM Network, including the Allpoint® Network. ***See page 12 for more information.***
November 30	**12 a.m.**	▪ Grand River Bank Bill Pay service will be disabled. Scheduled payments will process through Grand River Bank through December 4. ▪ Grand River Bank external transfer service will be disabled.
December 4	**1 p.m.**	▪ ACH Origination through Grand River Bank's Online Banking will not be processed after 1:00 p.m.
	5 p.m.	▪ Grand River Bank Online Banking services will be disabled, including access to eStatements and financial software plugins. ***See Accessing Historical Statements and Tax Documents on page 7***.
December 4 - 6 Transition Weekend		▪ You may continue to use your Grand River Bank debit card for purchases and ATM withdrawals. ▪ Temporary transaction limits will apply, and transactions may be authorized based on those limits rather than your available account balance. ***See temporary Transaction Limits on page 5.***
December 7		▪ Isabella Bank Business Online Banking, Mobile Banking, Bill Pay, and Telephone Banking become available. ▪ Activate and begin using your new Isabella Bank Mastercard® Debit Card by calling 800-314-3340.

Payments & Transfers

Online Bill Pay

Grand River Bank Bill Pay will remain available through 11:59 p.m. on Sunday, November 29.

Bill Pay services will be disabled beginning at 12:00 a.m. on Monday, November 30. At that time, Bill Pay services will be temporarily unavailable as we complete the transition to Isabella Bank.

Isabella Bank Bill Pay will be available beginning Monday, December 7, 2026.

What You Need to Know

- Pre-schedule any payments before 11:59 p.m. Sunday, November 29. Your payments will process as scheduled.
- Existing payees, recurring payments, and scheduled payments will transfer automatically to our system.
- Bill Pay history will not transfer and should be saved if you wish to retain it.

Direct Deposits and Automatic Payments

For a smooth transition, please contact your payees and direct deposit providers to update your account information. Isabella Bank's routing number is: 072403004.

For your convenience, transactions presented to Isabella Bank using Grand River Bank's routing number will continue to be processed until December 7, 2027.

Automatic Transfer Processing Changes

Beginning December 7, 2026, if an automatic transfer you have scheduled through Grand River Bank falls on a weekend or federal holiday, it will be processed on the prior business day. This applies to loan payments, transfers between deposit accounts, and recurring scheduled transfers.

If you do not agree with this change, please notify us at 800-651-9111 at least three business days before your next scheduled transfer so we can cancel it. You will then need to make other arrangements to initiate your loan payment or transfer.

Debit Cards

What to Expect with Your Debit Card During the Transition to Isabella Bank

If you currently have a Grand River Bank Visa® Debit Card, you will receive a new Isabella Bank Mastercard® Debit Card with a new card number ahead of your account transition.

Important Debit Card Dates

November 1 - December 6

- Your existing Grand River Bank debit card will continue to work through Sunday, December 6, 2026.
- You will receive a new Isabella Bank Mastercard® Debit Card with activation instructions prior to the transition.

December 7

- Activate and begin using your new Isabella Bank Mastercard® Debit Card.
- Your Grand River Bank debit card is automatically deactivated.
- Follow the instructions included with your new card to activate it and select a PIN.

Fraud Alerts & Security

If you currently use **CardValet®**, please note that this app will not be available after your transition to Isabella Bank.

Protecting your debit card is a top priority, and Isabella Bank's **iVerify Alerts** can help identify potential fraud by sending you email, text, or phone notifications of unusual activity. You are automatically enrolled for this service when you activate your debit card.

Mobile Wallet

From everyday purchases to business-related expenses, mobile wallet provides a fast, secure, and convenient way to pay using your smartphone.

No matter your device, set up your debit card with mobile wallet today.

Transaction Limits

To help ensure uninterrupted access to your funds, temporary debit card transaction limits will apply over the transition weekend:

- **ATM cash withdrawals:**
  Up to $505 per day, per card
- **Debit card purchases:**
  Up to $1,500 per day, per card

Please note that during the transition weekend, your debit card transactions will be authorized using your account balance from Friday evening, December 4, rather than your real-time available balance, and will be subject to the temporary transaction limits listed above. This means that transactions approved during the weekend could result in your account becoming overdrawn.

In case there are service disruptions over the weekend, plan to have an alternative form of payment available.



Debit Card Rewards

Your Isabella Bank Mastercard® Debit Card includes access to the MyRewards® program, allowing you to earn rewards points on qualifying purchases and redeem them for travel, gift cards, merchandise, and more.

Visit **isabellabankrewards.com** to learn more.

What's Staying the Same

Many of the things you've come to appreciate about banking with Grand River Bank will continue with Isabella Bank, including:

- The local bankers and branch teams you know and trust.
- Our commitment to personalized service and helping customers achieve their financial goals.
- Our focus on supporting local communities, businesses, and organizations throughout Michigan.
- Your Courier Service and existing pickup schedule.
- Lockbox Services will continue to be available.
- You can continue to use your existing check stock until December 7, 2027. ***See page 7, $100 Credit for New Checks***.
- Your statement delivery preference.

What's New for You

As part of the transition to Isabella Bank, you'll gain access to new products, services, and conveniences, including:

Expanded Banking Resources

- Access to a larger network of Isabella Bank locations stretching from Lake Michigan to Lake Huron.
- Expanded lending solutions for consumer and business customers.
- Additional checking, savings, and financial management options.
- Bank at Work - an employee benefit at no cost to your business. ***Learn more on page 13.***

Enhanced ATM Access

- Convenient, surcharge-free ATM access through the Allpoint® ATM network. ***Learn more on page 12.***

New Digital Banking Experience

- Access to Isabella Bank Business Online Banking and Mobile Banking app.
- Digital tools to help you manage your accounts, make payments, transfer funds, and monitor your finances.

New Account Information

- The Grand River Bank routing number will change as part of the transition. The Isabella Bank routing number is: 072403004.
- Your new account information will be available through Isabella Bank Business Online Banking beginning December 7, 2026.
- Your Isabella Bank Business Online Banking login credentials will be sent to you in the mail separately.

Account Information & Services

Final Grand River Bank Statement

All checking and savings account customers will receive a paper statement dated December 4, 2026, regardless of their normal statement cycle. This statement will serve as your final Grand River Bank statement before your accounts transition to Isabella Bank.

Accessing Historical Statements and Tax Documents

With year-end and tax season approaching, now is a good time to download and save any Grand River Bank statements or other important documents you may need in the coming months.

Historical documents will be available after the transition, but there will be a delay before some records can be accessed through Isabella Bank's systems. For easy access to your records, we encourage you to **download or save any Grand River Bank account statements, transaction history, or other documents you may need before December 4, 2026,** for tax preparation, financial recordkeeping, or other personal/business purposes.

If you need assistance accessing or downloading your documents, please call or visit your local Grand Rapids branch.

$100 Credit for New Checks

All business checking account customers will be provided with a $100 credit to be used towards the purchase of new checks or other business products available through our check vendor, MainStreet. To redeem this $100 credit, contact us between December 7, 2026 and December 7, 2027.

You may continue using your existing Grand River Bank business checks until December 7, 2027.

Treasury Management Services

If you currently use Treasury Management services through Grand River Bank, you'll continue to have access to powerful tools and support through Isabella Bank. Our Treasury Management team is committed to making your transition as smooth as possible while helping your business operate efficiently and securely. You will receive a separate communication with important details related to your Treasury Management services.

Courier Service

Businesses currently using Grand River Bank's Courier Service can continue to take advantage of this convenient service.

What This Means for You

- Existing pickup schedules and pricing will remain the same
- Continued secure and convenient deposit transportation
- Courier vehicles will transition to Isabella Bank branding

Lockbox Services

We understand that efficient payment processing is an important part of running your business. That's why businesses currently using Lockbox Services through Grand River Bank will be able to continue using this service after joining Isabella Bank.

Grand River Bank Credit Card Holders

If you currently have a Grand River Bank credit card, your account will continue to be serviced by TCM Bank, N.A. following the transition to Isabella Bank. Your existing Platinum Visa® credit card will remain active, and no action is required on your part. An updated Isabella Bank branded card will be mailed to you at a later date. For questions about your credit card account, please contact TCM Bank customer service at 800-883-0131.

FDIC Insurance Coverage

Generally, Grand River Bank deposit accounts will remain separately insured by the Federal Deposit Insurance Corporation (the FDIC) from any other Isabella Bank deposit accounts for a period of six months after the merger. The merger date is November 2, 2026. This grace period is intended to give depositors an opportunity to restructure the accounts if the merger causes a depositor to have funds more than the insurance limits at each bank. If you only hold funds at Grand River Bank, this grace period would not apply, as your coverage would be unaffected by the merger.

Starting May 2, 2027, your Grand River Bank deposit accounts will be counted together with your other Isabella Bank accounts for determining deposit insurance coverage by the FDIC. Certificate of Deposit (CD) accounts which mature between the six-month grace period, will remain separately insured only until May 2, 2027, unless they are renewed for the same dollar amount (with or without accrued interest) and the same term as the original deposit, in which case the separate FDIC deposit insurance applies until the first maturity date after May 2, 2027.

However, Certificates of Deposit that mature between the six-month grace period that renew for a different dollar amount or a different time period (even if Isabella Bank does not offer Certificates of Deposit for the original time period), are separately insured only until May 2, 2027.

For more information on how a bank merger affects the FDIC coverage visit **FDIC.gov**.

Watch Out for Scams

During the transition process, please be alert for potential scams. Scammers may attempt to take advantage of the merger by posing as representatives of Grand River Bank or Isabella Bank and requesting sensitive account information. Grand River Bank and Isabella Bank will never call, text, or email you for your password, PIN, verification codes, or to transfer funds for "security" purposes.

If you receive an unexpected request for this information, do not click any links or provide any personal details. **A good rule of thumb is this: if you did not initiate the contact, stop, hang up, and do not share any information.**

If you are unsure whether a request is legitimate, contact us using a phone number provided in this welcome guide. You can also visit a local branch to verify the request.

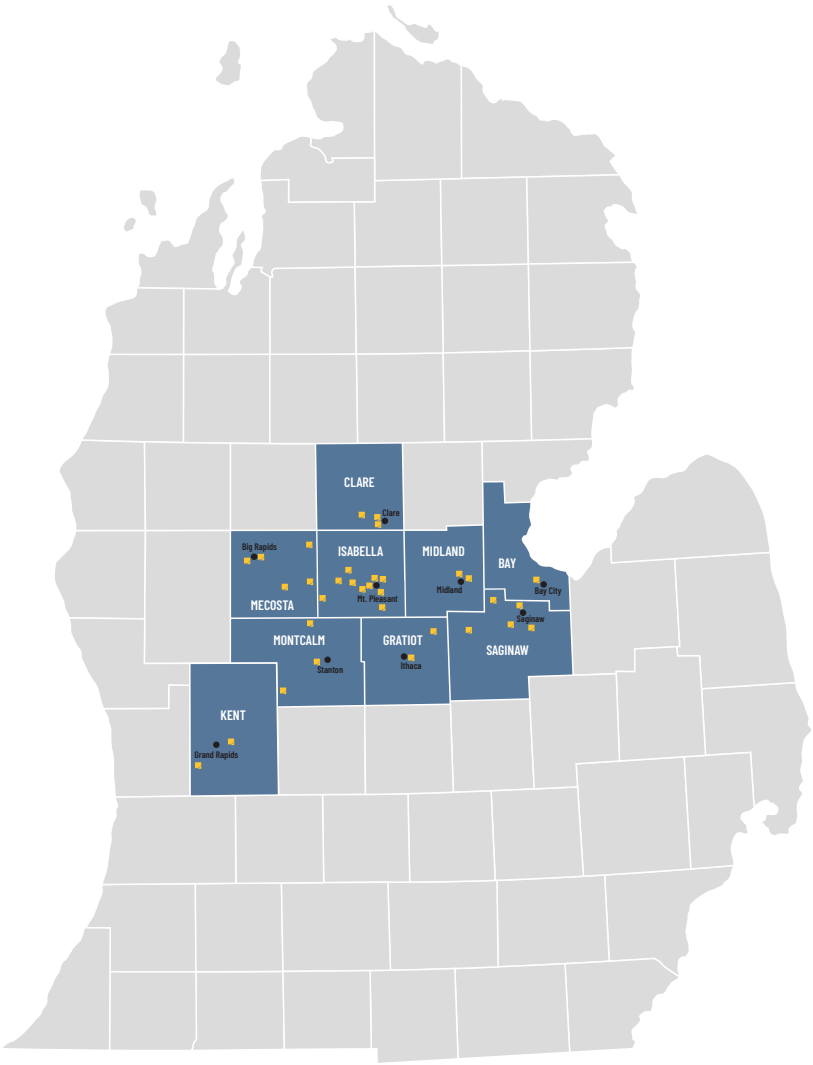
What We'll Contact You About

During the transition, you may receive communications from Isabella Bank about:

- **Important dates and deadlines**
- **Debit card information**
- **Online banking enrollment**
- **Account updates related to the transition**
- **Notices that are required by Federal Banking Regulations**

Branches & Support

We're pleased to share that the **Grandville** and **Cascade** branches will continue serving customers with no changes to their locations or hours of operation. You can continue banking at your preferred branch during the same convenient hours you use today.



Grand Rapids Branch Locations & Hours

Grandville

4471 Wilson Ave SW
Grandville, MI 49418

Cascade

50 Crahen Ave NE
Grand Rapids, MI 49525

Branch Hours

- Monday - Friday:
  8:30 a.m. to 5:00 p.m.
- Lobby and drive-thru services available
- Closed Saturdays

Now Serving You Across Michigan

- 33 locations
- Access to 55,000+ ATMs
- Locations from Lake Michigan to Lake Huron

As an Isabella Bank customer, you'll also gain access to a larger network of branch locations across Michigan. Hours vary by location. Find a branch near you, visit **isabellabank.com/locations**.

Expanded Support Through Our Call Center

In addition to your local branch team, beginning December 7, you'll have access to our Isabella Bank Call Center for help with account servicing, online banking, debit card support, transfers, and general banking questions. Simply call **800-651-9111** and we will take care of you.

Call Center Hours

Monday - Friday:
8:00 a.m. - 7:00 p.m.

Saturday:
9:00 a.m. - 1:00 p.m.

Current Isabella Bank deposit account offerings

Checking

Flexible checking solutions for businesses of every size.

Every organization has unique banking needs. Isabella Bank offers checking solutions designed to help businesses manage day-to-day operations, maintain cash flow, and access convenient banking services.

Business Checking

Ideal for businesses with smaller transaction volumes.

Corporate Business Checking

Designed for businesses with large transaction volumes.

Business Interest Checking

Earn interest on operating funds while maintaining the flexibility and convenience needed for day-to-day transactions.

Municipal Interest Checking

Tailored specifically to the needs of municipalities and public entities, combining interest earnings with convenient account management tools.

Available Checking Account Features:

- Business Online Banking
- Mobile Banking
- eStatements if enrolled
- Telephone Banking
- A Mastercard® Business Debit Card with Isabella Bank MyRewards®
- Access to more than 55,000 surcharge-free Allpoint® ATMs
- Access to Mobile Deposit
- Business Bill Pay
- Eligible for enrollment in Treasury Management services

Savings

Smart savings solutions for every business goal.

Strong businesses are built on strong financial foundations. Isabella Bank offers savings solutions that can help your organization grow balances, maintain liquidity, and prepare for future needs.

Business Savings Accounts

Provide a simple way to earn interest while maintaining access to funds for everyday business needs.

Business Money Market Accounts

Offer competitive interest rates and convenient access to cash, helping you make the most of excess operating funds.

Business Certificates of Deposit (CDs) and CDARS®

Provide secure savings options with competitive fixed rates for businesses seeking stability and predictable returns.

Employee Benefit Accounts: SEP IRAs & Health Savings Accounts (HSAs)

Help support employee financial wellness while offering valuable tax advantages.

Questions about your account options?

Our Business Banking team is here to help. To explore our checking and savings accounts, visit **isabellabank.com**, contact your local branch, or call 800-651-9111.

Business Lending

Whether you're managing day-to-day operations, investing in new equipment, expanding your facilities, or planning for future growth, Isabella Bank offers a variety of lending solutions designed to support your business goals.

Business Lines of Credit

Provide flexible access to working capital for seasonal needs, cash flow management, and unexpected expenses.

Equipment Financing and Leasing

Help your business acquire vehicles, machinery, technology, and other equipment while preserving capital and maintaining financial flexibility.

Commercial, Agricultural, and Business Real Estate Financing

Support a wide range of borrowing needs, from farm operations and commercial property purchases to business expansion projects.

Business Credit Cards

Offer convenient purchasing power, expense management tools, and employee card controls.

SBA Loans and MEDC Programs

Provide additional financing options for eligible businesses, including longer repayment terms, lower equity requirements, and specialized economic development programs.

Our experienced lenders take a local approach to banking, providing personalized service and financial solutions tailored to the unique needs of your business.

Find a commercial lender by visiting **isabellabank.com/commercialteam**.

Treasury Services

Isabella Bank offers a full suite of treasury management solutions designed to help you save time, manage cash flow, and protect your accounts.

Tools That Keep Business Moving

- **ACH Origination** for payroll, vendor payments, and recurring transactions.
- **Business Online and Mobile Banking** for secure account access anytime.
- **Online Wire Transfers** for fast, secure movement of funds. Send domestic wire transfers quickly and securely through Business Online Banking — without visiting a branch.

Get Paid Faster

- **Autobooks** can create and send invoices and accept online payments.
- **Merchant Card Services** to help you accept debit and credit card payments.

Enhance Security & Control

- **Positive Pay** to help protect against check and ACH fraud.

Simplify Deposits & Cash Handling

- **Remote Deposit Capture and Mobile Deposit** for convenient check deposits.
- **Courier Service** provides secure pickup and transportation of deposits, as well as delivery of petty cash and change orders, helping save time, and reduce the risks associated with transporting cash. Contact your branch team for availability.
- **Lockbox Services** help simplify receivables processing, reduce administrative burden, and provide faster access to deposited funds.

Optimize Cash Flow

- **Sweep Services and Liquidity Management** to help maximize excess cash.
- **IntraFi® Services** for expanded FDIC insurance options and cash management solutions.

For questions about Treasury Services, please contact **treasurysales@isabellabank.com**.

Additional Services That Make Banking Easier

Your NEW Surcharge-Free ATM Network!

Beginning **November 4, 2026**, all Grand River Bank debit card customers will have access to the Allpoint® ATM Network, giving you access to thousands of ATMs nationwide and around the world. You'll find Allpoint® ATMs in many convenient locations, including Target, Costco, Walgreens, CVS, and other retailers.

What This Means for You

- Access to 55,000+ surcharge-free Allpoint® ATMs
- Easy ATM lookup through the Allpoint® ATM Locator
- Convenient ATM locations where you shop and travel
- Surcharge-free access at 30 Isabella Bank branch ATMs

This expanded network gives you more convenient access to your money than ever before. Visit **isabellabank.com/atm** to find an ATM near you.

Transactions conducted at ATMs outside the Allpoint® Network and Isabella Bank are subject to a $3 Isabella Bank ATM service charge, in addition to fees charged by the ATM owner.

Get a Debit Card Instantly

Beginning December 7, you'll have access to the convenience of Instant Issue Debit Cards at select Isabella Bank locations, including our Grandville office in Grand Rapids.

While your new Isabella Bank debit card will be mailed to you as part of the transition, Instant Issue allows you to receive a replacement* debit card the same day if your card is ever lost, stolen, damaged, or compromised.

Benefits of Instant Issue Debit Cards:

- Avoid waiting for a replacement card to arrive by mail.
- Quickly replace lost, stolen, or damaged cards.
- Minimize interruptions to everyday purchases, bill payments, and account access.
- Leave the branch with an activated card ready to use.

*Fees may be incurred when requesting a replacement card.

Online Banking Alerts Available

We encourage you to set up online banking account alerts to help you manage your money. Notifications can also help you quickly identify unexpected transactions or unusual account activity and take action if needed.

Customize alerts for activities such as:

- Account balances
- Deposits and withdrawals
- Debit card transactions
- Low balance notifications
- Loan and payment reminders

Getting Started

1. Beginning December 7, 2026, log on to Isabella Bank Online Banking or Mobile Banking.
2. Navigate to Settings > Manage Alerts.
3. Select the alerts you'd like to receive and choose your preferred notification method.

Mobile Banking App

Do your banking anywhere, anytime from your mobile device. Pay bills, transfer funds, and so much more with our easy-to-use mobile banking app.

Download the Isabella Bank app from your phone's app store and get started with online banking.

Download on the App Store

GET IT ON Google Play

Bank at Work

A valuable employee benefit at no cost to your business.

Isabella Bank's Bank at Work program helps support the financial well-being of your employees through financial education, personalized banking support, and exclusive banking benefits.

Program highlights include:

- Financial wellness resources and educational workshops
- Preferred banking and lending offers for employees
- Access to Isabella Wealth investment and retirement planning services
- Personalized support from local Isabella Bank bankers

Bank at Work is an easy way to enhance your employee benefits package while helping employees build confidence in their financial future. Learn more at **isabellabank.com/bankatwork**.

Wealth Management & Financial Planning Services

Your banking relationship just got bigger.

At Isabella Bank, we're committed to helping individuals, families, and businesses achieve their financial goals. Through **Isabella Wealth**, you'll have access to experienced professionals who can help you navigate life's opportunities and challenges through financial planning, retirement planning, trust services, and other specialized financial solutions.

Whether you're planning for the future, protecting what you've built, or preparing a legacy for future generations, we're here to help. Contact us at **800-378-2555** or visit **isabellawealth.com/contact-us** to schedule a complimentary financial review.

Wealth services are offered through Isabella Bank. Most wealth products are not insured by FDIC, are not a deposit or other obligation of, or guaranteed by, the depository institution, and are subject to investment risk including possible loss of the principal amount invested. Isabella Bank and its representative do not offer legal or tax advice. Please consult an independent tax advisor or attorney for more information.

A Community Bank with a 120+ Year Legacy

Since 1903, Isabella Bank has been helping individuals, families, businesses, and communities achieve their financial goals. Headquartered in Mt. Pleasant, Michigan, we are an independent community bank with more than 33 locations serving customers from Lake Michigan to Lake Huron.

ISABELLA BANK

Local. Growing. Staying.

We've remained committed to delivering personal service and trusted financial guidance throughout our history. While banking has evolved, our focus on building strong relationships and supporting the communities we serve has never changed.

At Isabella Bank, Local. Growing. Staying. is more than a tagline. It's a reflection of who we are, what we value, and the promise we make to the people and communities we serve.

Local.

We are deeply rooted in Michigan. Our team members live, work, and volunteer in the same communities as our customers. We believe banking is personal, and we are committed to building lasting relationships through local service and local decision-making.

Growing.

We continuously invest in new products, technology, and services to meet the changing needs of our customers. By balancing innovation with personal service, we make banking more convenient while staying true to our community banking roots.

Staying.

We're committed to remaining a strong, independent community bank for generations to come. Our long-term focus allows us to support local businesses, families, schools, non-profits, and municipalities while helping our communities grow and thrive.



Rooted in Our Communities

At Isabella Bank, service is more than what we do. It's our culture.

We are committed to making a positive impact through ethical leadership, community involvement, and meaningful investments in the places we call home. Every day, our team works to create value for our customers, employees, shareholders, and communities.

Being a trusted community partner has been at the heart of our organization for more than 120 years, and it will continue to guide us into the future.

Rooted in the past. Committed to the present. Focused on the future.

See the impact we're having in our communities by reading our Impact Report at isabellabank.com/impact.

We Are Here To Help

November 2 - December 4, 2026

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Saturday: 9:00 a.m. - 1:00 p.m.

24/7 Telephone Banking: 800-314-3340

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For transition updates:
isabellabank.com/welcomegrb

ISABELLA BANK

Member FDIC Equal Housing Lender

10/2026