ISABELLA BANK

Local. Growing. Staying.

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

This guide was created specifically for Grand River Bank customers to help make your transition to Isabella Bank as smooth as possible.

Inside, you'll find important dates, information about your accounts and services, and digital banking details. We've organized everything in one place so you can quickly find the information most relevant to you.

While most customers will experience little disruption during the transition, we encourage you to review this guide carefully and take note of any dates, account changes, or actions that may apply to you.

We're excited to serve you and look forward to helping you achieve your financial goals 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

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.
	2 p.m.	▪ Retail Mobile Deposit service will be disabled.
	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 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 payment 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.

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.

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.
- You can continue to use your existing check stock until December 7, 2027. ***See page 7, Your New Isabella Bank Checks Are Coming Soon.***
- 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.

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 Online Banking and our 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 conversion. The Isabella Bank routing number is: 072403004.
- Your new account information will be available through Isabella Bank Online Banking beginning December 7, 2026.
- Your Isabella Bank 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 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.

Your New Isabella Bank Checks Are Coming Soon

You may continue using your existing Grand River Bank checks after your account conversion. To support a smooth transition, all consumer checking account customers will automatically receive a complimentary order of 90 single checks with the Isabella Bank name and routing number, mailed to the address we have on file. Checks are expected to arrive in early December.

A complimentary order of Money Market, Home Equity Line of Credit (HELOC), or Health Savings Account (HSA) checks are available upon request.

You can begin using your new checks on December 7, 2026.

Additional checks can be ordered in a variety of ways: our website, online or mobile banking, phone, or in a branch. For details on ordering your checks, visit **isabellabank.com/checks**.

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.

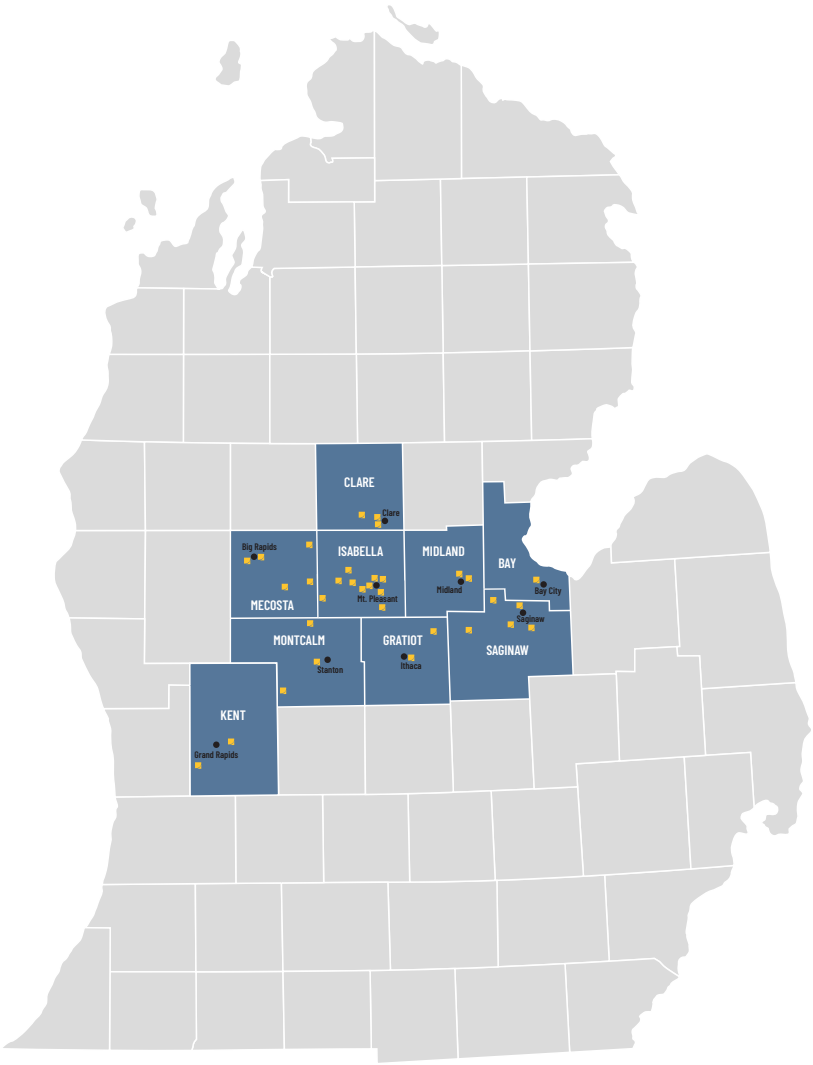
What We'll Contact You About

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.

Personal Checking

Whether you're looking for a simple everyday account, interest-earning options, or specialized features, Isabella Bank offers a checking account to fit your needs.

Anywhere Checking

Offers enhanced digital banking benefits with no additional cost and no monthly service fee with a qualifying direct deposit.*

Tailored Checking

Designed for customers age 55 and older and includes interest-earning potential and additional account benefits.

Student Checking

Helps students manage their finances with convenient digital banking tools and no monthly service fee.

Local Checking

Offers simple, straightforward banking with no monthly service fee and no minimum balance requirement.

Elite Checking

Rewards higher balances with competitive tiered interest rates and premium features.

Available Checking Account Features:

- Online Banking
- Mobile Banking
- Mobile Deposit
- Bill Pay
- A contactless debit card with Isabella Bank MyRewards®
- eStatements if enrolled
- Account alerts
- 24/7 Telephone Banking

Personal Savings

Whatever your financial goals may be, Isabella Bank offers a variety of savings options to help you plan for the future.

Savings Accounts

Build your savings with accounts designed for everyday goals, including our **Local Savings Account** and **Kids Club Savings Account** for young savers.

Specialty Savings

Prepare for seasonal expenses with a **Holiday Club Savings Account** or offset healthcare costs with a **Health Savings Account (HSA)**.

Higher-Yield Savings Options

Earn competitive returns with our **Money Market Accounts, Certificates of Deposit (CDs)**, and **Individual Retirement Accounts (IRAs)** which provide opportunities to grow your savings while meeting your financial objectives.

Questions about your account options?

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

*The $5 monthly fee will be waived with a direct deposit into the account during the statement cycle.

Lending Solutions

Isabella Bank offers a variety of lending solutions designed to help you achieve your goals.

Home Financing

We offer a variety of mortgage solutions for home purchases, refinancing, construction projects, and vacant land purchases. Home Equity Loans and Home Equity Lines of Credit (HELOCs) are also available to help you put the equity in your home to work.

Vehicle and Recreational Loans

Finance new or used automobiles, motorcycles, boats, campers, RVs, and other recreational vehicles with flexible loan options and local decision-making.

Personal Loans

From debt consolidation to unexpected expenses and major purchases, personal loans can provide the funds you need with convenient repayment options.

With local decision-making, competitive rates, and personalized service, our lenders are here to help you find the option that's right for you. Discover our lending options by visiting **isabellabank.com/borrow**.

Credit Cards

As an Isabella Bank customer, you'll have access to a variety of TCM credit card options designed to fit different needs, including rewards, cash back, low rate, secured, and premium card offerings. Whether you're looking to earn rewards, save on interest, or build credit, we can help you find the card that's right for you. Visit **isabellabank.com/creditcards** to compare cards and apply.

Is subject to credit approval. This card is issued by TCM Bank N.A.



Debit Card Options

Choose the Debit Card That's Right for You

All Isabella Bank debit cards include access to the MyRewards® program, allowing you to earn points on qualifying purchases and redeem them for travel, gift cards, merchandise, and more.

My Rewards® Debit Card

- Complimentary with your checking account
- Earn reward points on qualifying purchases

My Rewards® Gold Debit Card

- Enhanced rewards and added travel and roadside assistance benefits
- $9.95 monthly fee

My Rewards® Platinum Debit Card

- Our highest rewards level, plus cell phone protection and additional premium benefits
- $14.95 monthly fee

Customers age 18 and older are eligible to upgrade to a Gold or Platinum card. Visit your local branch or **isabellabankrewards.com** to learn more.

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.

ClickSWITCH & CardSwap

Easily switch direct deposits, automatic payments, and subscription services to your Isabella Bank account and debit card, saving time and eliminating paperwork. Visit **isabellabank.com/clickswitch** or **isabellabank.com/cardswap** to learn more.

Zelle®

Send and receive money quickly and securely with friends, family, and people you trust directly from your Isabella Bank account. Visit **isabellabank.com/zelle** to learn more.

Financial Education

Access Financial Focus, Isabella Bank's free online financial education center, available 24/7 at **isabellabank.com/financialfocus**.

Explore educational resources, interactive tools, and financial calculators designed to help you make informed financial decisions and achieve your goals.

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.

Banking On The Go

Mobile Banking App

Download on the App Store

GET IT ON Google Play

Do your banking anywhere, anytime from your mobile device. Pay bills, transfer funds, make deposits, 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.

Mobile Wallet

Pay

G Pay

SAMSUNG Pay

Whether you're shopping online, buying groceries, or paying for a ride, our mobile wallet makes everyday payments faster and safer — all from your smartphone.

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

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:
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ISABELLA BANK

Member FDIC Equal Housing Lender

10/2026