



## GUIDANCE ON THE CNB BANK & TRUST, N.A. SHIPMAN BRANCH CLOSURE

The purpose of this document is to provide some guidance and clarification on concerns you may have regarding the Shipman branch closure. For specific product or regulatory related disclosures or for more detailed information, please contact any of our branches for assistance.

### REASON FOR PERMANENT CLOSURE

To provide the best products and services possible, CNB constantly looks for ways to gain efficiencies throughout our branch network. As part of this process, we monitor activity levels at all branches on a monthly basis. Over the past few years, customer activity levels at the Shipman branch declined to the point at which it is no longer economically feasible to maintain a brick and mortar branch at that location. Although we are closing the branch, we plan to continue to maintain our ATM at Shipman. Employees are not losing their jobs. All staff members in Shipman have been reassigned to other CNB locations.

Your account remains at CNB Bank, no matter the branch at which you choose to do business, and your account continues to be FDIC insured up to the applicable limits allowed by law. You have complete access to any of CNB Bank's full-service branches (17 locations). You may choose whichever CNB branch is most convenient for you.

The branches closet to Shipman, also offering an ATM on site are:

Carlinville to the North:	450 W Side Square	217-854-2674
Brighton to the South:	202 N Maple Street	618-372-3760
Litchfield to the East:	501 N State Street	217-324-2576
Jerseyville to the West:	533 S State Street	618-498-5656

The other branch locations you are welcome to use are: (\*ATM on site)

Alton	200 Homer Adams Pkwy*	618-465-5656
Carrollton	600 N Main St*	217-942-5454
Chapin	510 Superior	217-472-3211
Clayton Missouri	168 N Meramec, #350	314-726-4538
Hillsboro	549 S Main St*	217-532-6104
Jacksonville	1211 W Morton Ave*	217-245-4111
Jacksonville	903 S Main St	217-408-0267
Oak Forest	5459 W 159 <sup>th</sup> St*	708-535-8905
Palos Heights	12727 S Ridgeland Ave*	708-293-0121
Pittsfield	643 W Washington St*	217-285-5661
Taylorville	402 N Webster St*	217-287-2265
Tinley Park	9400 W 179 <sup>th</sup> St*	708-580-0305
Virden	100 N Dye*	217-965-4968

Information on all branch locations, addresses, phone numbers, hours of operation, and driving directions can be found on the CNB website: [www.cnbil.com](http://www.cnbil.com). Please look under the ATM/ Branch Locator page. Also, any branch may be reached through our toll-free number, 866-342-2620 and the receptionist will direct your call.



## GENERAL INFORMATION

Your deposit account and loan account numbers will not change. You will continue to receive your account statement in the same format (paper or email) around the same timeframe as you have in the past. Your direct deposits, automatic payments, and internal transfers between CNB accounts will continue. Any loan payment that is drafted automatically will continue. Should you need to setup a new direct deposit or automatic payment, the routing number for CNB Bank & Trust, N.A. is 081904662, and is the same for all branch locations.

Any branch can provide you with copies of prior bank statements, or your loan payment history. If you use Online Banking, you have access to prior statements. After logging into Online Banking, look in the Accounts Tab and then Documents Tab.

You can continue to use your existing CNB Bank checks. If you happen to have any checks with the Citizens State Bank logo and routing number, please destroy those, as they are no longer valid. If you need to order checks, please contact any of our branches for assistance.

## PAYING REAL ESTATE TAX OR WATER BILLS

To pay your Macoupin County Real Estate Tax Bill, on-time payments can be accepted at the Brighton and Jerseyville branches during normal branch hours. Otherwise, please refer to payment information provided within your Macoupin County Real Estate Tax Bill. Unfortunately, our Carlinville and Litchfield branches are not setup to accept Macoupin tax bills.

To pay your water bill, please refer to information provided within your water bill.

## DEBIT CARDS AND ATM WITHDRAWALS

Your debit card(s) will continue to work. Your point-of-sale limit will remain at \$1,000 per card per day. Should you need to increase this limit to permit a particular transaction to post, please contact any of our branches during normal lobby hours. If your card is set to expire soon, it will be automatically replaced. If you should ever need to notify us of a lost or stolen card, or of unauthorized card transactions, you may call 800-383-8000 for assistance.

The ATM machine located at the Shipman branch will remain in service. Your ATM withdrawal limit will remain at \$300 per day.

To protect your card from possible fraudulent transactions, you can control when your card is functional. The free Shazam Brella app can be downloaded in the App store. (Please note that Brella is the recent rebranding of the Shazam Bolt\$ app.)

## TELEPHONE BANKING

You can continue to use the free 24/7 CNB Infoline at 800-342-2620 for telephone banking. You will continue to use your same telephone banking PIN. If you need assistance, please contact any of our branches for assistance.



Helping to Open Doors • Since 1854

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### ONLINE AND MOBILE BANKING

Within the CNB website [www.cnbil.com](http://www.cnbil.com), your login credentials for Online Banking access remain the same. If you use Bill Pay, no action is required on your part; your payee, recurring payments and bill pay history are available. If you use the CNB Bank Mobile app, all credentials remain the same. If you currently do not have the CNB Bank Mobile app, from the Apple Store or Google Play, simply search for CNB Bank & Trust, N.A. and download the free app to your smartphone. If you wish to use our Mobile Check Deposit service, please apply for this service by visiting the CNB website. Within the website, select Personal followed by eServices and scroll until you see Mobile Check Deposit.

### SAFE DEPOSIT BOX

Prior to August 15, 2020, please contact Angie Hunn at 618-372-3760 to surrender your Shipman safe deposit box and arrange a time to remove the box contents and return the two box keys issued.

If you wish to rent a box at one of our other convenient locations, Angie can assist you.

### GENERAL LOAN INFORMATION

Your loan will continue with CNB Bank with no action necessary on your part. Please continue to make your payments as scheduled. You can make payments at any CNB location either in person, by mail, or online. All branch locations are listed above and listed on our website. If you have questions concerning your loan, please contact any of our branches for assistance.