



Welcome to



RENASANT

This guide will walk you through every step of your conversion.

Let's get started!



Welcome to Renasant,

We are committed to understanding you and your financial needs while delivering personalized service and guidance. Your banking relationship is extremely important to us, and we are pleased to introduce an expanded range of both traditional and innovative solutions designed to meet your needs.

As we prepare for the upcoming conversion on August 4, we want to ensure you have all the information you need. This conversion guide includes important details regarding key dates and updates to your account services. Some items will require your immediate attention, so please be sure to review the guide thoroughly.

Our dedicated team is fully committed to ensuring a seamless transition. If you have any questions or need assistance, please refer to the specific contact information provided throughout this conversion guide. You can also speak with your local banker or visit us online at renasantbank.com/welcome.

Thank you, once again, for your trust in us, and for allowing us to be your financial services provider of choice. We are committed to providing you with exceptional service and look forward to serving you.

Sincerely,



Kevin D. Chapman
President & Chief Executive Officer

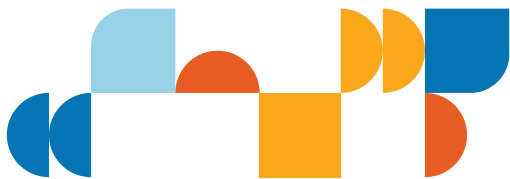




Table of Contents

Get Ready for Your Conversion	2
Contact Us	
Connect with Us	
Personal Banking	3
Conversion Checklist	
Personal Online and Mobile Banking	4
Bill Pay	
Funds Transfers	
E-Statements	
Banking Features	
Additional Information	
Debit Cards	8
Treasury Solutions	9
Conversion Checklist	
Basic and Enhanced Business Internet Banking	10
Personal and Business Banking Additional Information	11
Account Numbers	
Checks	
Direct Deposit and ACH	
Personal and Business Loans	
Telephone Banking	
Wire Transfers	

Get Ready for Your Conversion








If you have
questions or
concerns, we're
here to help.



During conversion weekend, Friday, August 1 to Monday, August 4, 2025, your account(s) will be securely converted to Renasant core systems. This is an important step that allows us to better serve you with improved tools and features. While we work behind the scenes to update and transfer your information, there may be brief periods when access to your account is limited. We understand how important it is to stay connected to your finances, and we're committed to keeping any disruptions as minimal as possible. Everything you need to know for both your personal and business accounts, including a list of action items, is all available and accessible in this conversion guide.

Contact Us

-  **Customer Experience Center**
1.877.367.5371
-  **Personal Online and Mobile Banking Support**
1.833.962.1833
-  **Treasury Solutions Support**
1.844.680.3739
-  **Email**
customerservice@renasant.com
-  **FAQs**
renasantbank.com/welcome

Connect with Us

-  facebook.com/renasantbank
-  x.com/renasantbank
-  instagram.com/renasantbank
-  linkedin.com/company/renasant-bank
-  youtube.com/RNSTTV

Personal Banking



Conversion Checklist

Prior to Friday, August 1, 2025

- ❑ Verify your phone number, email address and mailing address are correct within The First Online and Mobile Banking.
- ❑ Verify and remember your The First Online Banking user ID.
- ❑ Verify your scheduled bill payments in The First Online Banking and act as needed to change or delete scheduled bill payments.
- ❑ Print or save Loan e-Statements and notice history for your records.
- ❑ Print or save payment history in The First Bill Pay for your records.

On and After Monday, August 4, 2025

- ❑ Log in and set up Renasant Online Banking beginning at or after 7 AM CT.
- ❑ Download the Renasant Mobile App on your mobile device and log in using your Renasant Online/Mobile Banking user ID and password.
- ❑ Set up account nicknames and alerts.
- ❑ Set up Deposit and Loan e-Statements if you have not already enrolled in e-Statements with The First.
- ❑ Verify your Bill Pay payments are correct in Renasant Online Banking.
- ❑ Reestablish e-bills in Renasant Online Banking.
- ❑ Pay close attention to your account balance(s) from July 31, 2025, to August 4, 2025, as account balances and reconciliations may be delayed during this time.
- ❑ **Mail loan payments to:**
Renasant Bank
P.O. Box 4140
Tupelo, MS 38803

Personal Online and Mobile Banking



The First Online and Mobile Banking will not be available after 5 PM CT on Friday, August 1, 2025. Transaction activity from January 1, 2025, until August 1, 2025, will be converted to Renasant Online and Mobile Banking. For login assistance, call our conversion online banking support line at 1.833.962.1833.

Before August 1, 2025, verify that your phone number, email address, and mailing address are correct within The First Online and Mobile Banking or FirstConnect.

The First Online or Mobile Banking



1. Log in to The First Online or Mobile Banking.
2. Click the user profile icon, which appears as a circle in the top-right corner of the screen. The circle displays your initials or a profile picture you have uploaded to the system. In online banking, you will also need to click *Profile*. In mobile banking, you can skip this step.
3. Review your email address, phone number, and mailing address.
4. If changes are needed, click *Edit*, update your information, and click *Save*.

FirstConnect Online or Mobile Banking



1. Log in to FirstConnect Online or Mobile Banking.
2. Open the navigation menu.
3. Select *Settings and Security*.
4. Click *Update My Information*.
5. Review your email address and phone number. If changes are needed, click *Edit*, update your information, and click *Save*. If your mailing address needs to be updated, please contact your local branch or customer care at 1.855.257.2265.

Renasant Online and Mobile Banking

Renasant Online and Mobile Banking will be available to you at 7 AM CT on Monday, August 4, 2025. If you were enrolled in The First Personal Online or Mobile Banking as of Friday, August 1, 2025, you will not need to enroll in Renasant Online or Mobile Banking. For login assistance, call our conversion online banking support line at 1.833.962.1833.

Initial Login to Renasant Online Banking

1. Visit RenasantBank.com.
2. On a desktop, you will see the Personal Banking login box on the right. On a mobile device, click *Login* to see the Personal Banking login box.
3. Unless you receive a separate notification, your user ID will be the same that you currently use to access The First Online and Mobile Banking. Remember and save your user ID for The First Online and Mobile Banking before August 1, 2025.
4. Your temporary password will be the last six (6) digits of your Social Security Number. You will be prompted to change your password after logging in.
5. During your first login to Renasant Online Banking, you will be prompted to continue with a one-time security code.
 - ★ To receive your one-time security code, you will have the option to receive the code either by phone call or text message.
6. During your first login to Renasant Online Banking, you will be prompted to review and accept the terms and conditions of the Renasant Digital Banking Agreement. If you are currently enrolled in e-Statements, you will be prompted to accept the disclosure for Electronic Documents. You can access a copy of the disclosures at any time by clicking on the *More* tab, selecting *Settings and Security*, and clicking on the *Disclosures* heading.



If you have not already logged into Renasant Online Banking and changed your password:

1. From the app store, search for Renasant Mobile or visit renasantbank.com/mobile-banking.
2. Download and open the Renasant Mobile App.
3. Follow the instructions listed above for Initial Login to Renasant Online Banking.

If you have already logged into Renasant Online Banking:

1. From the app store, search for Renasant Mobile or visit renasantbank.com/mobile-banking.
2. Download and open the Renasant Mobile App.
3. Login using your current user ID and the new password you created upon first login to Renasant Online Banking.



Bill Pay

Access to Renasant Bill Pay will be available on Monday, August 4, 2025, at 7 AM CT. Access to The First Bill Pay will no longer be available beginning Friday, August 1, 2025, at 3 PM CT. Scheduled bill payments will be processed through The First Online Banking and cannot be changed or deleted after this date. Verify your scheduled bill payments and take action as needed to change or delete scheduled bill payments before 3 PM CT on August 1, 2025.

Scheduled Payments

- Bill payments scheduled on Renasant Bill Pay for payment on a weekend or holiday will process on the next available business day.
- If you have any recurring bill payments with a scheduled payment date for the 28th through the 31st of any month, processing will be initiated on the last business day of the month in Renasant Bill Pay.

Payees

- The payees you have set up in The First Bill Pay on August 1, 2025, will be converted to Renasant Bill Pay on August 4, 2025.
- Bill payment history from The First will not be converted to Renasant Bill Pay. Payment history should be printed or downloaded from The First Bill Pay prior to 3 PM CT on Friday, August 1, 2025.
- Multiple recurring payments to the same payee will not be converted to Renasant Bill Pay and will not be available beginning August 4, 2025. If you already have one recurring payment for a payee, the option to set up another recurring payment to that payee will not be available. However, you will have the option to modify existing recurring payments. In addition, one-time payments to a payee set up on the same day as an existing recurring payment to the same payee will not be converted.
- Beginning August 4, 2025, at 7 AM CT, you may use Zelle® to send money to individuals you know and trust using either their email address or mobile phone number.

Bill Pay Changes

- eBills will not be converted to Renasant Online Banking. You can reestablish any such eBills on or after August 4, 2025, in Renasant Online Banking.
- For bill payment, Renasant verifies that funds are available in your account as of the date a bill payment is scheduled to be sent to the payee (the "payment" and "send on date") and not the date when the payee receives the payment (the "deliver by date"). Therefore, if sufficient funds are not available on the "payment" and "send on date", the bill may not be paid.
- When a payment is scheduled in Renasant Bill Pay, the deliver by date reflects the expected date the payee will receive the payment. Therefore, schedule payments in advance of the payment's due date to allow sufficient time for the payment to reach your payee on the expected delivery date.
- Bill payments to payees who are not set up to receive electronic payments will be made with a check drawn on your account. Bill Payment will indicate whether a payee is paid electronically or by check. Funds for payments made by check will be debited from your account when the payee receives and deposits the check. Funds for electronic payments will be debited from your account on the scheduled payment date.
- Rushed Delivery is not supported in Renasant Bill Pay.

Funds Transfers

- Funds transfers scheduled with an effective date of Friday, August 1, 2025, through Sunday, August 3, 2025, will post on Friday, August 1, 2025.
- Any funds transfers scheduled for Monday, August 4, 2025, or after, whether one-time or recurring transfers, will process as scheduled. Please verify that all scheduled funds transfers are accurate and up to date.
- If a transfer date falls on a weekend or holiday, the transfer will occur on the following business day.
- Any weekly or biweekly transfers set to occur on Saturday will occur on Friday moving forward.
- Loan payments using external transfers will not be available after August 1, 2025. If you currently make loan payments at The First using external transfers, you will need to use the One-Time or Schedule Loan Payments tool by visiting renasantbank.com/loans beginning August 4, 2025.
- Customer to customer transfers using account number and name will no longer be available. Zelle® can be used to send money to individuals at participating Zelle banks with either their email address or mobile phone number.
- Renasant's internal transfer cutoff is 8 PM CT. Internal transfers submitted before 8 PM CT will be posted that day.
- Renasant's external transfer cutoff time is 6 PM CT. External transfers submitted before 6 PM CT will be posted that day.



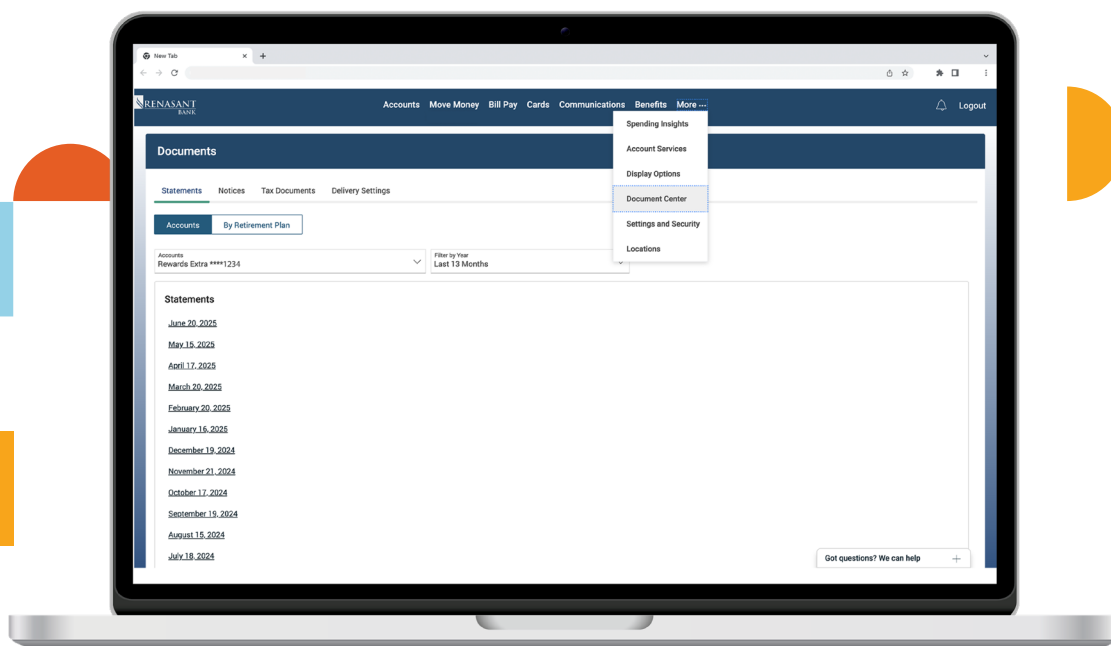
E-Statements

Beginning August 4, 2025, you can view e-Statements through Renasant Online and Mobile Banking. Follow the steps below.

1. Log in to Renasant Online or Mobile Banking.
2. Click *More* in Online Banking, or click the menu in Mobile Banking and then click *More*.
3. Click *Document Center*.
4. Select the desired account.
5. Select the statement date to view the statement.

E-Statements issued prior to June 1, 2025, will be available in Renasant Online and Mobile Banking on August 4, 2025. E-Statements issued between June 1, 2025, and August 1, 2025, will be available in Renasant Online and Mobile Banking by August 31, 2025.

- Loan e-Statement and notice history from The First will not be converted to Renasant Online and Mobile Banking. Loan e-Statement and notice history should be printed or downloaded from The First Online Banking prior to 5 PM CT on Friday, August 1, 2025.
- If you currently receive loan e-Statements, you will continue to receive your loan e-Statements in Renasant Online and Mobile Banking beginning with your next statement after August 1, 2025.



Renasant Online and Mobile Banking Features

- **Card Control** Take control of your Renasant MasterCard® Debit Card by turning your debit card on or off and setting spending limits. Your The First Debit card will appear as a Renasant Debit Card in Card Control. Card Control is available for card owners only.
- **Spending Insights** Track and manage your spending with less work. Within the Renasant Mobile App, you can instantly view your daily spending and cash flow activities and make saving and managing your money easy.
- **Zelle®** Send money to almost anyone you know with Zelle®. It's quick and easy and requires no special setup.

Additional Online and Mobile Banking Information

- Beginning July 31, 2025, and continuing through August 4, 2025, your account balances and reconciliations may be delayed in The First and Renasant Online and Mobile Banking. Pay close attention to your account balance(s) during this period as our systems will not be fully converted until the morning of August 5, 2025, when all Debit Card transactions will be posted in Renasant Online and Mobile Banking.
- Debt analysis/payoff calculation will no longer be available in The First Online and Mobile Banking system after August 1, 2025.
- Notes and tags will not be converted to Renasant Online and Mobile Banking.
- The financial tools linked accounts feature within The First Online and Mobile Banking will no longer be available after August 1, 2025.
- Account nicknames and alerts will not be converted to Renasant Online and Mobile Banking. These can be reestablished after initial login on August 4, 2025.
- Mobile deposits approved before the cut-off time of 6 PM CT are generally available the next business day after the business day of your deposit, unless a hold is placed.
- If you currently use an account management product such as Quicken® or QuickBooks™, take action with your third-party provider to set up online access for your account(s) using Renasant as your financial institution. Scan the QR code below to guide you through the Quicken or QuickBooks conversion process.
- After August 1, 2025, the Autobooks link will no longer be available. Beginning August 4, 2025, you can use app.autobooks.co to continue accessing your Autobooks account. Upon your first login to Autobooks after August 4, 2025, you will be prompted to create a new username and password.



Quicken or
Quickbooks
Conversion Process



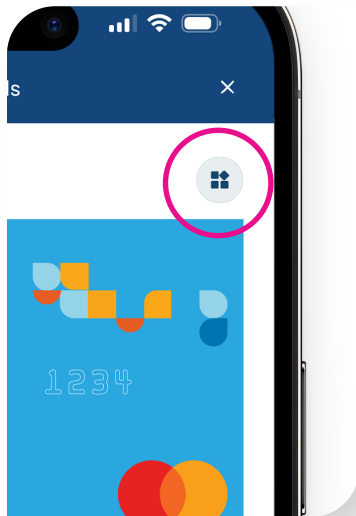
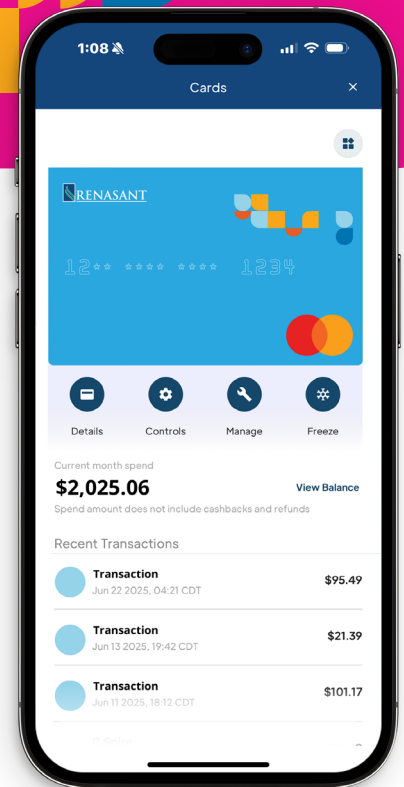
[app.autobooks.co/](https://app.autobooks.co)

Debit Cards



You will continue to use your The First Debit Card. This card may appear as a Renasant Debit Card in Renasant Online and Mobile Banking and your Mobile Wallet.

- PIN numbers will not change for The First Debit Cards.
- Debit card transactions will be displayed in the Renasant Mobile App under *Cards*. Debit card transactions between July 31 and August 3, 2025 will be available in Renasant Online and Mobile Banking on August 5, 2025.
- Your debit card is part of the Presto! Network. Presto! Surcharge-free ATMs are located in Publix® supermarkets. Visit publix.com/presto for more information.
- Debit card balance inquiries will not be available at ATMs from July 31, 2025, until after August 4, 2025.
- After August 4, 2025, call 1.877.367.5371 to report a lost or stolen The First or Renasant debit card during business hours and 1.800.236.2442 after hours.



Setting Debit Card Alerts

Renasant Mobile App

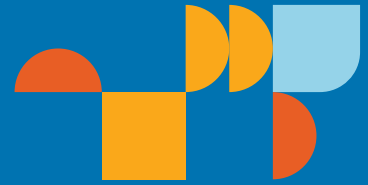
1. Log in to the Renasant Mobile App on or after Monday, August 4, 2025.
2. Click *Cards*.
3. Click the icon at the top right, select *Notification Settings*.
4. Your device must be enrolled for Push Notifications in Manage Alerts under Communications.

Renasant Online Banking

1. Log in to Renasant Online Banking on or after Monday, August 4, 2025.
2. Click *Cards*.
3. Select *Manage Debit Card Alerts*.
4. Input your Debit Card number and the last four digits of your Social Security Number.



Treasury Solutions



Conversion Checklist

Prior to Friday, August 1, 2025

- Ensure your contact information is correct and complete with The First Business Online Banking.
- Track any template or user changes made on The First Business Online Banking after Monday, July 14, 2025. These changes will need to be made on Renasant Business Internet Banking during the preview period from Monday, July 21, 2025, at 7 AM CT to Thursday, July 31, 2025, at 2 PM CT.
- Print current transaction history, account statements, account transfer details and Bill Pay payee details if needed.
- Attend one of the Enhanced Business Internet Banking Preview Webinars which will be conducted in the weeks leading up to conversion.
- Watch videos on the Treasury Solutions Resource Center website for specific service training.
- Login to Basic Business Internet Banking (BIB) and Enhanced Business Internet Banking (EBIB) from the Treasury Solutions Resources Center Website. See preview period instructions for more details.
- Download the Business Mobile App (RenasantBiz).



On or After Monday, August 4, 2025

- Reestablish any scheduled transactions in Enhanced Business Online Banking for ACH, Wire Transfer and Bill Pay on or after live date.
- Update any single sign-on or links to account aggregator tool such as QuickBooks® online.

If you have questions about your Treasury Solutions Services, please contact Treasury Solutions Support at 1.844.680.3739.



Basic and Enhanced Business Internet Banking



Preview Period Monday, July 21, 2025, through Thursday, July 31, 2025

Access to Basic Internet Banking (BIB) and Enhanced Business Internet Banking (EBIB) during the preview period will allow you to prepare for the online banking conversion. The preview period will begin on Monday, July 21, 2025, at 7 AM CT through Thursday, July 31, 2025 at 2 PM CT. We will provide the link and instructions for access via USPS mail and your new company ID via email.

During the preview period, you can entitle current users with the services and roles they will need at conversion. All users will have access to the BIB or EBIB during the preview period, but until the Company Primary User completes their entitlements, they will not have access to any services or screens. The Company Primary User will be able to set up additional users, create templates, set preferences, and set alerts. Be aware that transactional activity, e-Statements, and Bill Pay Services will not be available during the preview period. You will also be prompted to confirm your name, phone number, and email address. We recommend that you provide two (2) phone numbers: office and mobile.

Preview Period Service Feature Availability:

Use The First Business Online Banking until 2 PM CT on August 1, 2025, for your online banking needs. Account balances, transaction history, and access to treasury services will not be available during the preview period. See the services availability schedule below:

Account Balances and Transaction History

Service Availability	August 4, 2025	August 5, 2025
Checking, Savings, and Money Market Accounts	Available, includes 18 months of previous transaction history	Available, includes 18 months of previous transaction history
Certificates of Deposit and Loans	Not available	Available

Other Services

Service Availability	August 4, 2025	August 5, 2025
Schedule Transactions	Available	Available
All other Treasury Services	Available	Available

Company Primary User Preview Period Action Items

- Review Account Numbers and Account Descriptions in the Administration tab by selecting *Company Administration* and *Manage Account Information*.
- If you are using an Intuit® Service, ensure you update your Branding ID (BID) with your new BIB and EBIB credentials.
- Review, create, and update all BIB and EBIB users and their service entitlements, account entitlements, and limits in the Administration tab by selecting *Company Administration* and *Manage Users*.
 - Confirm the user has a valid phone number to receive Out-of-Band Authentication (OOBA) and Alerts.
 - Add any missing user information such as missing phone numbers and email addresses.
 - Modify incorrect email addresses.
 - Contact Treasury Solutions Support if user phone numbers require updating.
 - All users will map over as ACTIVE – delete any inactive users on your BIB and EBIB profile during the preview period.
 - Only users with an administrative role can view the full account number in the Manage Account Information section.
 - Set Company Approval Levels for specific users in the Administration tab by selecting *Company Administration* and *Manage Approval Settings*. Familiarize yourself with the various BIB and EBIB roles and capabilities of each.

All Users Preview Period Action Items

Log in as soon as possible during the preview period Monday, July 21, 2025, through Thursday, July 31, 2025, to update your password, verify that your company primary administrator has given access to all required services, and familiarize yourself with BIB and EBIB. Enable alerts for all relevant services in the Administration tab by selecting *Communications* and *Manage Alerts*.

Personal and Business Banking Additional Information



Account Numbers

Most customer account numbers will stay the same, but some will change due to being duplicates of existing Renasant account numbers or otherwise not conforming to Renasant's format for account numbers. Renasant will work closely with these customers to ensure banking transactions are not impacted. If your account number is changing, you will receive a letter in July outlining important information related to this change.

Checks

You may continue using your current check supply and The First routing number unless you receive a letter notifying you that your account number will change.

- If you receive a letter indicating that your account number has changed, follow the instructions included in the letter.
- If you do not receive a letter indicating your account number has changed, continue to use your current The First check supply until your next check order. At that time, you will receive Renasant checks with Renasant's account and routing number.

Personal and Business Loans

If you have a pre-existing loan with The First and did not receive a change of servicing letter, your current loan processing will not change. Effective August 4, 2025, mail-in payments should be sent to:

Renasant Bank
P.O. Box 4140
Tupelo, MS 38803

Special Statement

At the close of business on August 1, 2025, a special statement will be produced on your account that will include all activity from your former The First account since your last statement. Interest earned through August 3, 2025, will also be paid at this time on checking and savings accounts.

Direct Deposit and ACH

Your direct deposits and incoming, recurring ACH transactions at The First will not be interrupted during the conversion to Renasant's system.



Telephone Banking

The First's 24-hour Automated Account Information Service will be unavailable starting Friday, August 1, 2025, at 5 PM CT. Starting on Monday, August 4, 2025, you can access Renasant's 24-hour Automated Account Information by calling 1.800.680.1601.

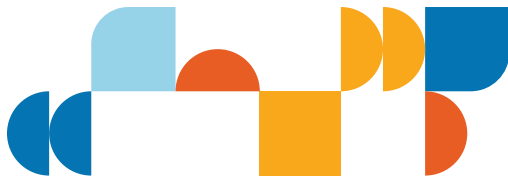
On Monday, August 4, 2025, when you call Renasant's 24-hour Automated Account Information system, your Personal Identification Number (PIN) will be reset to the last four digits of the primary account holder's Social Security Number (SSN) or Tax Identification Number (TIN). The first time you call after this change, you will be prompted to create a new PIN.

After calling, please follow the prompts to utilize the immediate self-service options. If you need to report your debit card as lost or stolen after hours, call 1.800.236.2442.

Telephone Banking provides after-hours contact information for assistance with your debit card.

Renasant's Automated Account Information Service is available 24 hours a day, 7 days a week.

- Press 1 for checking and savings account information.
- Press 2 for loan account information.
- Press 3 to transfer funds between accounts.
- Press 4 to activate your debit card or for card information.
- Press 5 for information on debit card transaction disputes.
- Press 6 for branch information, online banking questions, or bill payment inquiries.
- Press 7 to change your telephone banking Personal Identification Number (PIN).
- Press 0 to speak to a Customer Experience Specialist.



Wire Transfers

Beginning Monday, August 4, 2025, use the following wire transfer instructions.

Domestic Wire Transfers (United States)

Wire transfer to:
Renasant Bank in Tupelo, Mississippi.

Routing Number (ABA): 084201294.

For credit:

- Customer Name
- Customer Account Number

International Wire Transfers

Wire transfer to:
Renasant Bank in Tupelo, Mississippi.

Swift Code: RNSTUS42.

For credit:

- Customer Name
- Customer Account Number

Outgoing Wire Transfers

If you have questions, contact your local branch for assistance with outgoing wires.





Renasant Bank is a member of the FDIC, and deposits are insured as provided under FDIC rules and regulations. For more information, please visit www.fdic.gov.

Deposits of The First Bank have been insured separately by the FDIC and will continue to be insured separately for a period of at least six months, which began on April 1, 2025. If you have deposits at both The First and Renasant, you may lose FDIC deposit insurance coverage after the six-month period ends and deposits are combined at Renasant. Renasant will notify you prior to the end of the six-month period so you can review your accounts and determine if you want to restructure your deposits to continue receiving full deposit insurance from the FDIC.



P.O. Box 709
Tupelo, MS 38802

RETURN SERVICE REQUESTED

PRSRT STD.
U.S. POSTAGE
PAID
TUPELO, MS
PERMIT # 290

MEMBER
FDIC
EQUAL HOUSING
LENDER
Renasant Bank NMLS #402669

www.renasantbank.com

