



Skyline
National Bank



Johnson County
Bank

Frequently Asked Questions About Our Combination With Skyline National Bank

Why are we combining with Skyline?

Together with Skyline, we can leverage our strengths and resources to invest more in technologies, products, and services needed to enhance your overall banking experience. And the best part is that we can do this without sacrificing the local, hometown touch that has been the foundation of Johnson County Bank since our inception almost fifty years ago. We love our customers and our community, and we can't wait to share with you all the benefits this partnership will bring.

What are the key benefits of joining Skyline National Bank?

Here are some key benefits of Johnson County Bank joining Skyline National Bank:

- Enhanced Banking Products and Services
- More Innovative Technology
- Higher Legal Lending Limits
- Wider Array of Lending Products

Will I still see the same employees?

Yes! You will continue to bank with the same people you have always banked with.

Why is Johnson County Bank now a division of Skyline National Bank?

In order for a financial institution to do business, it needs a charter that is issued by a state agency or by the national agency, the OCC (Office of the Comptroller of the Currency). Johnson County Bank was a state bank, chartered in the state of TN. Skyline National Bank is a national bank, chartered by the OCC. Effective September 1st both banks are legally one, and are operating under the same charter. Since we have not yet rebranded the combined bank (which we expect to do in early November 2024), Johnson County Bank is legally a division of Skyline National Bank.

Will you hours of operation change?

The hours we are open today are the hours that we plan to remain open.

Will this change our products and Services?

Not in the near term; however, you will receive communications over the next few months that will keep you abreast of the transition process. The staff of both banks will continue to be available to answer questions, whether in the branch, online, or over the phone.

Will loan decisions be made locally?

Yes. Both Johnson County Bank and Skyline National Bank believe in local bankers serving local customers. The philosophy and practice will carry over to our combined bank.

When will the two banks be integrated?

Our systems integration will be operationally combined over the weekend of November 8th.

Will my Johnson County Bank account number change?

At this time, we do not anticipate a significant number of changes to existing Johnson County Bank account numbers. Should you be affected by an account number change, you will be contacted by a representative from Johnson County Bank well before the merger.

Will I need to order new checks?

No, your existing checks you use today for your account(s) at Johnson County Bank will continue to be used. If there are any changes to your account number, you will be contacted with plenty of advance notice by a representative from Johnson County Bank.

Will the merger affect my existing Johnson County Bank loan?

This merger has no impact on existing loan rates, terms and conditions.

Will my direct deposits, automatic payments, and transfers remain the same?

Until the system conversion on November 8, 2024, these services will continue for you without interruption. When your accounts convert to Skyline National Bank, so will your direct deposits and almost all automated payments and transfers. If there are any payments or transfers that we become aware of that we cannot convert, we will notify you in advance. Additional information will follow specific to Online Banking bill pay transactions.

Is my money safe? What happens to my FDIC insurance?

Yes. Both Johnson County Bank and Skyline National Bank are FDIC insured. See FDIC Merger Notice dated September 1, 2024

Can I make a Johnson County Bank payment or deposit at a Skyline National Bank branch, or vice versa?

We look forward to the day when that can happen, but it will not take place until both bank systems are merged, which will be in November of 2024.

Can I use my Johnson County Bank debit card at a Skyline National Bank ATM?

Yes, you can. We are working to eliminate any foreign transaction fees you might receive by using a Skyline National Bank ATM. This process may take a few weeks. In the meantime, if you do use a Skyline National Bank ATM and receive a fee on your transaction, just stop into your Johnson County Bank branch and we will be happy to reverse the charge! No need to keep the receipts! We'll do the work for you.



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Stronger Together
