



Welcome to
Thinking Forward.

myprogressbank.com

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Our Story

At Progress Bank, we're thinking forward. Here, innovation leads to the very best banking relationship you've ever had. Expect uncomplicated banking from smart bankers and good listeners who respond with an insightful solution that's just for you. We're committed to giving back to our community, passionate about sparking the progress of local businesses and dedicated to being something more than just another bank—something different, better and truly positive for everyone we serve.

Our Mission

Build a long-term client relationship based on service and trust. Serve the entire community with all our resources. Create a work environment where associates will thrive personally and professionally. Generate superior long-term value for our shareholders.

Our Values

- Make banking with us a pleasurable and uncomplicated experience.
- Always take time to understand our clients' needs.
- Empower our associates to make decisions and give sound advice.
- Each client represents a long-term relationship worth our time.



Timeline

June 30, 2017 - Merger closed

First Partners Bank became Progress Bank.

October 20, 2017 - Operational conversion

All products and systems will migrate to Progress Bank during the operational conversion. In the meantime, you will continue to log into Online Banking and Business e-Banking at firstpartnersbank.com. The First Partners' mobile banking apps (consumer & business) will also continue through October 20, 2017.

Locations

Lobby Hours: Monday - Friday: 8:30 a.m. - 5:00 p.m.

ALABAMA

Birmingham Office

2121 Highland Avenue S.
Birmingham, AL 35205
205.822.5500

Decatur Office

255 Grant St. S.E.
Decatur, AL 35601
256.280.9150
24-Hour ATM

Florence Office

230 E. Tennessee St.
Florence, AL 35630
256.712.3220
24-Hour ATM

Huntsville Main Office

201 Williams Ave.
Huntsville, AL 35801
256.319.3600
24-Hour ATM

Jones Valley Office

2746 Carl T. Jones Dr.
Huntsville, AL 35802
256.319.1200
24-Hour ATM

Madison Office

8337 Highway 72
Madison, AL 35758
256.319.4920
24-Hour ATM

Vestavia Office

1360 Montgomery Highway
Suite 100
Birmingham, AL 35216
205.705.1500

FLORIDA

Destin Office

35008 Emerald Coast Parkway
Destin, FL 32541
850.837.1380
24-Hour ATM (Coming August 2017)

Contact

Progress Bank is committed to making the transition for First Partners Bank customers as smooth as possible.

For General Customer Service: 888.513.2288

For Merger or Transition Questions: Ann Hamiter, 205.705.1607
ahamiter@myprogressbank.com

General Information

Every effort has been made to ensure a smooth transition to Progress Bank. Account headers in **BLUE** indicate a change now or in the future.

Account Numbers

All account number(s) will remain unchanged. Progress Bank has acquired First Partners Bank's routing number so this number remains effective also.

Account Statements

You will continue to receive your account statements either by mail or online.

Automatic Funds Transfers

No change.

ATMs

No change.

Branch Hours

Branch lobby and drive-thru hours have been expanded. All locations are now open Monday through Friday from 8:30 a.m. to 5:00 p.m.

Certificates of Deposit

Account numbers will remain the same and accounts will auto-renew as scheduled.

Checks

Progress Bank has purchased the routing number for First Partners Bank. This will allow you to use your current supply of First Partners Bank checks until they are depleted. When you reorder checks, they will change to Progress Bank's routing number and name but your account number will remain the same.

Debit Cards

You will continue to use your existing debit card(s). Debit cards will be reissued as a Progress Bank debit card when they expire. After operational conversion on October 20, 2017, new accounts and expiring cards will be issued Progress Bank EMV cards. Any non-EMV cards in existence after October 17, 2017, will be replaced with Progress Bank EMV cards during 2018.

Direct Deposit

No change.

End-of-Day Cut-Off Times

No change.

e-Statements

You will continue to receive your e-Statements with no change. On October 20, 2017, following the operational conversion, you may be asked to re-enroll in order to continue to receive e-Statements.

Merchant Services

No change.

Mobile Banking

You may continue to use the existing First Partners Bank Mobile Banking app until October 20, 2017. You will then be asked to download the Progress Bank Mobile Banking app.

Online Banking & Business e-Banking

These systems will be converted to Progress Bank on October 20, 2017. Until that time, you will continue to log into your online banking and/or business e-banking at firstpartnersbank.com.

Personal or Commercial Loans Lines of Credit / Mortgages

No change.

Wire Transfers

The daily cut-off time for wire transfers within consumer and business online banking is 2:30 p.m. The daily cut-off time for all other wire transfers is 3:00 p.m.

Fee Comparison

Progress Bank fees will become effective October 20, 2017.

	First Partners	Progress Bank
ATM/Check Card Replacement Normal Replacement (10 business days) Expedited Delivery (3 business days) Emergency Delivery (1 business day if requested by 12pm CT) Instant Issue cards (mail to customer within 3 days)	\$7.50	No Charge 1st Card \$10.00 \$35.00 \$80.00 \$5.00
ATM Transactions (excludes foreign currency exchange charges)	\$1.50 (in excess of 8 transactions monthly)	Free Worldwide
Account Balancing Assistance Charge per hour	\$50.00	\$50.00
Closed Account Charge (if closed during initial 90 days)	\$20.00	\$20.00
Collection Items (foreign cash letter)	\$25.00	\$15 minimum + bank cost
Excessive Money Market Account Items Charge per Item in excess of 6 per statement cycle	\$3.00	\$5.00
Excessive Savings Account Items Charge per Item in excess of 3 per statement cycle	\$3.00	\$5.00
Foreign Currency Purchase Current exchange rate + bank cost + mail cost	\$10 minimum + Bank Cost	\$12 minimum + Bank Cost
Foreign Currency Exchange (conversion to dollars)	\$10.00	\$10 minimum + Bank Cost
Gift/Reloadable/Payroll Card Issue Charge (See Trans Card Product Sheet for Complete Cost Details)	\$3.00/\$4.95	\$5.00
Inactive & Dormant Account Maintenance Charges One-time charge at time of status change to Inactive Checking, NOW, Savings, MMA Inactive Status begins after no customer activity for 12 months - Dormant Status begins after no customer activity for 24 months - Balance escheats to State of Alabama after no customer activity for 3 years Monthly Maintenance Charge for Checking, NOW & Savings Accounts Money Market Account Inactive/Dormant Status	No Charge	\$10.00
	No Charge	\$5.00
	No Charge	No Charge
Levy or Garnishment Charge per account & per occurrence	No Charge	\$100.00
Night Deposit Service Charges Disposable Bags Replacement Key	No Charge No Charge	Bank Cost \$10.00
Non-sufficient Funds Fees (NSF): Overdraft & NSF Check Charge per item - No charge for items that create an overdraft less than \$10 - maximum daily NSF check charge = Consumer Accounts \$300 Non-Consumer (Business & Not For Profits) No daily maximum - NSF Items are paid based on lowest dollar amount to highest dollar amount	\$35	\$35

Additional charges may apply for special services not listed. All miscellaneous fees and charges are subject to change at Bank's discretion.

Fee Comparison

Progress Bank fees will become effective October 20, 2017.

	First Partners	Progress Bank
Notary Service – Bank Customers Only	No Charge	No Charge
Official Bank Check	\$5.00	\$8.00
Online Banking & Bill Payment Service	No Charge	No Charge
Online Banking Service Request		
Returned Check due to customer error	No Charge	\$10.00
Check copy mailed/faxed to customer or bank	No Charge	\$7.00
Check copy mailed/faxed to merchant	No Charge	\$7.00
Stop Payment	\$30.00	\$30.00
Overdraft Protection (ODP)		
Transfer from Deposit Account - per transfer (Overdraft amount plus charge transferred)	\$10.00	\$10.00
Transfer from ODP Line of Credit - per transfer (transfers in \$100 increments)	\$10.00	\$10.00
ODP LOC Credit Product Charge - renewal charge at each 2 year maturity/renewal - No Setup Charge	No Charge	\$25.00
Overnight Mail	\$35.00	\$36.00
Re-Deposited Item (charge per item)	No Charge	\$5.00
Research Services		
Charge Per Hour	\$50.00	\$50.00
Charge Per Statement Reprinted	\$5.00	\$5.00
Charge Per Item Reprinted	\$1.00	\$1.00
Returned ACH Item		
Customer or other bank error – per item	\$5.00	\$8.00
Returned Deposited Item	No Charge	\$6.00
Stop Payment	\$30.00	\$30.00
Telephone Banking Transfer by bank employee per customer request	\$5.00	\$5.00
Wire Transfers (Incoming & Outgoing)	\$25.00	\$15/\$25.00
Domestic Wire In & Out (Incoming add sending bank's charges)		
International Wire In & Out	\$45.00	Minimum \$15 in / \$25 out plus other bank charges

Additional charges may apply for special services not listed. All miscellaneous fees and charges are subject to change at Bank's discretion.

Frequently Asked Questions

Q: Will branch locations change?

A: You are now welcome to visit any one of our combined branch locations. More information on locations can be found at myprogressbank.com.

Q. Are branch hours the same?

A: The branch and drive-thru hours have been expanded to 8:30 a.m. to 5:00 p.m.

Q: Will my account numbers or routing number change?

A: No, your account numbers will remain the same. Progress Bank has acquired First Partners Bank's routing number, so this number remains effective also.

Q: When should I expect a new debit or credit card?

A: Debit cards will be reissued as a Progress Bank debit card either when they expire or in 2018 with the introduction of EMV chips, whichever comes first. Credit cards will be reissued as they expire. You can continue to use your existing debit/credit cards until they are reissued.

Q: Do I need to order new checks?

A: No, you can continue to use your existing check stock until depleted. When you reorder checks, they will be changed to Progress Bank.

Q: Does the merger affect my loans, lines of credit or mortgage?

A: No, there are no changes to any loans, lines of credit or mortgage accounts.

Q: How do I log into my online banking or business e-banking accounts?

A: These systems will be converted to Progress Bank on October 20, 2017. Until that time, you will continue to log into your online banking and/or business e-banking at firstpartnersbank.com.

Q: Does Progress Bank offer any products or services that were not previously available from First Partners Bank?

A: Yes, Progress Bank offers a number of new opportunities, including:

Private Banking

For higher income individuals, Progress Bank offers Private Banking, a special program designed to meet these unique financial needs. From an extensive array of benefits for your private banking checking account to a special private banking line of credit, we are passionate about providing a private banking service that is unlike anything you've ever experienced before. In Birmingham, contact Ann Hamiter at 205.705.1607 and in Huntsville, contact Clint Kirkland at 256.319.3611. You can learn more at <https://myprogressbank.com/Wealth-Management/Private-Banking>.

Investment & Brokerage Services

Progress Bank has an investment and brokerage services firm serving individual, corporate and municipal clients in 36 states. Known as Progress Financial Services, this full-service financial firm is committed to helping people pursue their financial goals. Our financial advisors offer Investment Advisory, Equities, Bonds, Retirement Plan Services, College Savings Plans, Life Insurance and Estate Planning. Please note securities issued through Progress Financial Services are not FDIC insured. For more information on Progress Financial Services and more specific offerings, contact Stuart Bridges, Director of Investment Services, at 256.319.3656 or check out our website at progressfinancialservices.com.

Progress Bank provides free resources for business owners and entrepreneurs in our community. You can learn more about these resources at progressthinkingforward.com.

Tools for Success Blog

The Tools for Success blog provides articles on topics of interest for business owners including marketing, human resources, leadership and more. You can subscribe to the blog to receive a notification when a new article is posted.

To subscribe to the Tools for Success blog, please visit progressthinkingforward.com/subscribe.

Tools for Success Magazine

Progress Bank publishes **Tools for Success** magazine twice a year as a free resource for business owners and entrepreneurs. We are passionate about helping business owners grow by thinking forward.

Print copies of **Tools for Success** magazine are available at our branch locations, chambers of commerce and public libraries. You can also view the digital version online at progressthinkingforward.com/subscribe.

Tools for Success Workshops

Progress Bank occasionally sponsors events including FREE workshops open to all business owners in the community. These events feature topics and resources that help small business owners grow.



Product Conversion Guide

Products will convert to Progress Bank effective October 20, 2017.

Personal Checking

First Partners Pure Checking

Progress Bank Value Checking

Minimum Opening Balance	\$100	\$50
Monthly Low Balance Charge	\$0	\$3 or no charge to full-time students up to age 26 or those age 62+
Methods to Avoid Monthly Low Balance Charge	N/A	Average monthly balance of \$100 or combined personal and business average balances of \$1,000 required per statement cycle
Online Banking with Bill Pay	Included	Included
Unlimited Check Writing	Included	Included
*ATM	Included (up to 8 transactions, no receipt required)	Included (unlimited)
Debit Card	Included	First card included

*Excludes foreign currency charges.

First Partners Perks Checking

Progress Bank Rewards Checking**

Minimum Opening Balance	\$100	\$100
Monthly Low Balance Charge	\$5, reduced to \$4 if e-statement option elected	\$5 Note: the Rewards Package can be added to Preferred Checking or Private Banking for \$3 per month.
Methods to Avoid Monthly Low Balance Charge	N/A	N/A
Online Banking with Bill Pay	Included	Included
Unlimited Check Writing	Included	Included
*ATM	Included (up to 8 transactions per month, no receipt required)	Included (unlimited)
Debit Card	Included	First card included plus Scorecard Rewards (points earned on all signature based purchases)
Accidental Death & Dismemberment Coverage	Included	Included
ID Theft Coverage	Included	Included
3-in-1 Credit File Monitoring	Included	Included
Gas & Gift Card Program	Included	Included
Cash Back Member Rewards	Included	Included
Travel & Entertainment Discounts	Included	Included
Pharmacy Discount Card	--	Included
Mobile Phone Insurance	--	Included

*Excludes foreign currency charges.

**Rewards Checking: Some services may require customer enrollment or registration.

Product Conversion Guide

Products will convert to Progress Bank effective October 20, 2017.

Personal Checking

First Partners Prime Checking

Progress Bank Preferred Checking

Minimum Opening Balance	\$100	\$50
Monthly Low Balance Charge	N/A	\$8
Methods to Avoid Monthly Low Balance Charge	N/A	Minimum daily balance of \$500, average monthly balance of \$1,000 or combined personal and business average balances of \$5,000 required per statement cycle.
Interest	Interest rates vary by balance tier	Accrues daily and is paid monthly on collected tiered balance.
Online Banking with Bill Pay	Included	Included
Unlimited Check Writing	Included	Included (unlimited)
*ATM	Included (up to 8 transactions per month, no receipt required)	Included
Debit Card	Included	First card included plus Scorecard Rewards (points earned on all signature based purchases)
Notary	Included	Included

*Excludes foreign currency charges.

First Partners Premier Checking

Progress Bank Preferred or Value Checking

		Preferred	Value
Minimum Opening Balance	\$100	\$50	\$50
Monthly Low Balance Charge	N/A	\$8	\$3 or no charge to full-time students up to age 26 or those 62+
Methods to Avoid Monthly Low Balance Charge	N/A	Minimum daily balance of \$500, average monthly balance of \$1,000 or combined personal and business average balances of \$5,000 required per statement cycle.	Average monthly balance of \$100 or combined personal and business average balances of \$1,000 required per statement cycle.
Interest	Interest rates vary by balance tier	Accrues daily and is paid monthly on collected tiered balance.	N/A
Online Banking with Bill Pay	Included	Included	
Unlimited Check Writing	Included	Included	
*ATM	Included (up to 8 transactions per month, no receipt required)	Included (unlimited)	
Debit Card	Included	First card included plus Scorecard Rewards (points earned on all signature based purchases)	First card included
Notary	Included	Included	

*Excludes foreign currency charges.

Product Conversion Guide

Products will convert to Progress Bank effective October 20, 2017.

Personal Savings

First Partners Prep Savings

Progress Bank Savings

Minimum Opening Balance	\$5	\$50
Monthly Low Balance Charge	N/A	\$10 or no charge for ages 18 and younger
Methods to Avoid Monthly Low Balance Charge	N/A	Minimum daily balance of \$100 or combined personal and business balances of \$5,000 required per statement cycle.
Withdrawal Limitations	3 no-cost withdrawals per statement, \$3 per withdrawal thereafter	3 no-cost withdrawals per statement, \$5 per withdrawal thereafter
Online Banking	Included	Included

First Partners Primary Savings

Progress Bank Savings

Minimum Opening Balance	\$100	\$50
Monthly Low Balance Charge	\$10, waived with minimum balance	\$10
Methods to Avoid Monthly Low Balance Charge	\$100	Minimum daily balance of \$100 or combined personal and business balances of \$5,000 required per statement cycle.
Withdrawal Limitations	3 no-cost withdrawals per statement, \$3 per withdrawal thereafter	3 no-cost withdrawals per statement, \$3 per withdrawal thereafter
Online Banking	Included	Included

First Partners Priority Money Market

Progress Bank Money Market Savings

Minimum Opening Balance	\$100	\$100
Monthly Low Balance Charge	\$10, waived with minimum balance	\$10
Methods to Avoid Monthly Low Balance Charge	\$1,000	Minimum daily balance of \$1,000 or combined personal and business balances of \$10,000 required per statement cycle.
Transaction Limits	Up to Six Pre-Authorized Transfers per Month (Including checks, phone, overdraft or computer transfers)	Six (6) withdrawals, transfers or third-party payments per statement cycle at no charge, \$5 per withdrawal thereafter. Unlimited withdrawals if made in person or at an ATM.
Interest	Tiered Interest	Interest accrues daily and is paid monthly on collected tier balance.
Online Banking	Included	Included

Product Conversion Guide

Products will convert to Progress Bank effective October 20, 2017.

Business Checking

First Partners Business Basics

Progress Bank Business Economy

Minimum Opening Balance	\$100	\$100
Monthly Low Balance Charge	\$0	\$10
Methods to Avoid Monthly Low Balance Charge	N/A	Minimum daily balance of \$500 or average monthly balance of \$1,000 or combined personal and business average balances of \$5,000 required per statement cycle.
Transaction Limits	Up to 100 Including items paid, deposits posted and items deposited; additional items \$.50 each	Up to 150 Including items paid, deposits posted and items deposited; additional items \$.35 each <i>Excludes electronic debits and credits.</i>
Online Banking with Bill Pay	Included	Included
Unlimited Check Writing	Included	Included
*ATM	Included (up to 8 transactions, no receipt required)	Included (unlimited)
Debit Card	Included	First card included

**Excludes foreign currency charges.*

First Partners Small Business Checking

Progress Bank Regular Business Checking

Minimum Opening Balance	\$100	\$100
Monthly Low Balance Charge	\$5, waived with minimum balance	\$10
Methods to Avoid Monthly Low Balance Charge	\$2,000	Minimum daily balance of \$1,000 or average monthly balance of \$2,500 or combined personal and business average balances of \$25,000 required per statement cycle.
Transaction Limits	Up to 200 Including items paid, deposits posted and items deposited; additional items \$.50 each	Up to 400 Including items paid, deposits posted and items deposited; additional items \$.35 each <i>Excludes electronic debits and credits.</i>
Online Banking with Bill Pay	Included	Included
Unlimited Check Writing	Included	Included
*ATM	Included (up to 8 transactions per month, no receipt required)	Included (unlimited)
Debit Card	Included	First card included plus Scorecard Rewards (points earned on all signature based purchases)

**Excludes foreign currency charges.*

Product Conversion Guide

Products will convert to Progress Bank effective October 20, 2017.

Business Checking

First Partners Business Interest Checking

Progress Bank Business Checking Plus Interest

Minimum Opening Balance	\$100	\$100
Monthly Low Balance Charge	\$15, waived with minimum balance	\$20
Methods to Avoid Monthly Low Balance Charge	\$2,000	Minimum daily balance of \$2,000 or average monthly balance of \$5,000 or combined personal and business average balances of \$25,000 required per statement cycle.
Transaction Limits	Up to 150 Including items paid, deposits posted and items deposited; additional items \$.25 each	Up to 400 Including items paid, deposits posted and items deposited; additional items \$.35 each Excludes electronic debits and credits.
Interest	Variable rates based on account balances	Accrues daily and is paid monthly on collected tiered balance.
Online Banking with Bill Pay	Included	Included
Unlimited Check Writing	Included	Included
*ATM	Included (up to 8 transactions per month, no receipt required)	Included (unlimited)
Debit Card	Included	First card included plus Scorecard Rewards (points earned on all signature based purchases)

*Excludes foreign currency charges.

First Partners Commercial Checking

Progress Bank Business Analysis Checking

Minimum Opening Balance	\$100	\$100
Monthly Low Balance Charge	Net charge based on fees for services used less Earnings Credit for collected balances maintained	\$20 Earnings Credit may offset all or part of the per item charges.
Methods to Avoid Monthly Low Balance Charge	No minimum balance required	Minimum daily balance of \$1,000 or average monthly balance of \$2,500 or combined personal and business average balances of \$25,000 required per statement cycle.
Transaction Limits	\$0.25 per deposit, \$0.15 per deposited check, \$0.08 per customer check paid Earnings Credit applied to offset fees	\$0.35 per deposit, \$0.10 per deposited check, \$0.15 per customer check paid Excludes electronic debits and credits. The accumulated item charges are deducted from the Earnings Credit allowance.
Online Banking with Bill Pay	Included	Included
Unlimited Check Writing	Included	Included, subject to per item activity charges
*ATM	Included (up to 8 transactions per month, no receipt required)	Included (unlimited)
Debit Card	Included	First card included plus Scorecard Rewards (points earned on all signature based purchases)

*Excludes foreign currency charges.

Product Conversion Guide

Products will convert to Progress Bank effective October 20, 2017.

Business Checking

First Partners IOLTA

Progress Bank IOLTA

Monthly Low Balance Charge	Interest, less any applicable account charges, is remitted to the Alabama Law Foundation, the Alabama Civil Justice Foundation or The Florida Bar Foundation.	Interest, less any applicable account charges, is remitted to the Alabama Law Foundation, the Alabama Civil Justice Foundation or The Florida Bar Foundation.
Online Banking with Bill Pay	Included	Included
Unlimited Check Writing	Included	Included

Product Conversion Guide

Products will convert to Progress Bank effective October 20, 2017.

Business Savings

First Partners Business Savings

Progress Bank Business Savings

Minimum Opening Balance	\$100	\$100
Monthly Low Balance Charge	\$10, waived with minimum balance	\$10
Methods to Avoid Monthly Low Balance Charge	\$100	Minimum daily balance of \$500 or combined personal and business average balances of \$50,000 required per statement cycle.
Transaction Limits	3 no-cost withdrawals per statement, \$3 per withdrawal thereafter	3 no-cost withdrawals per statement, \$5 per withdrawal thereafter
Online Banking	Included	Included

First Partners Business Money Market

Progress Bank Business Money Market Savings

Minimum Opening Balance	\$100	\$100
Monthly Low Balance Charge	\$15, waived with minimum balance	\$15
Methods to Avoid Monthly Low Balance Charge	\$2,500	Minimum daily balance of \$2,000 or average monthly balance of \$5,000 or combined personal and business average monthly balance of \$50,000.
Transaction Limits	Three (3) withdrawals thereafter, transfers per month (including checks, phone, overdraft or computer transfers)	Six (6) withdrawals thereafter, transfers or third-party payments per statement cycle at no charge, \$5 per withdrawal thereafter. Unlimited withdrawals if made in person or at an ATM.
Online Banking	Included	Included

myprogressbank.com

