

Welcome to Flushing Bank

It's official, our acquisition of Empire National Bank has been completed. We want to thank you for your patience during this transition and welcome you to the Flushing Bank Family. We look forward to serving your banking needs.

Important Updates

Please be advised of changes to some important phone numbers:

Client Services and Online Banking Support
Cash Management and remote Deposit Support
Debit Card: Activate Card/Change PIN

800.581.2889

800.516.8603

800.992.3808



Account Numbers and Statements

Most account numbers remained unchanged. You would have received a communication from us if you were affected by an account number change. Your final statement from Empire will include transactions through Friday, November 13, 2020. Transactions after that date will appear on your new Flushing Bank account statement.



Online Banking, Mobile Banking and Bill Pay

Empire Bill Pay was disabled on Thursday, November 12, 2020. Empire Online Banking and Mobile Banking were disabled on Friday, November 13, 2020. Flushing Bank Online Banking and Mobile Banking are available. Login at [FlushingBank.com](https://www.FlushingBank.com).



Checks

You should continue to use your Empire checks until your supply is depleted. If you need to reorder checks please contact your local Flushing Bank branch or visit the Customer Resources page on [FlushingBank.com](https://www.FlushingBank.com).



ATM/Debit Cards

You can use your Empire ATM/debit card at any Flushing Bank location. You can continue to use your Empire ATM/debit card until it expires. When your Empire ATM/debit card expires, you will be sent a new Flushing Bank ATM/debit card.



Debit Card Purchase Rewards Program

The Empire Debit Card Purchase Rewards Program has been discontinued.



CDs and IRAs

Your Empire CDs and IRAs have been converted to Flushing Bank CDs and IRAs. Interest rates and terms that were in effect on your Empire CDs and IRAs will remain unchanged until your renewal date. At that point, rates and terms may change to reflect current market conditions.

**Small enough to know you.
Large enough to help you.®**



Branch Locations

All four Empire branch offices are now Flushing Bank branches. For branch addresses and hours, please visit [FlushingBank.com](https://www.FlushingBank.com).



Safe Deposit Boxes

Terms and conditions of existing safe deposit box rentals have remain unchanged. Please contact your local branch for terms of new rentals.



Direct Deposit and ACH Debits

We recommend that you begin to transition your Direct Deposits and ACH payments to the Flushing Bank routing number **226070474**.



FDIC Insurance

Your Empire deposits will continue to be FDIC insured, separately from Flushing Bank accounts, for six months after the date of the merger. After the expiration of this six-month period, funds that you may separately hold on deposit with Flushing Bank will be combined for deposit insurance purposes with your Empire deposits, but will continue to be insured up to applicable coverage limits. After completion of the merger, please visit your local branch to restructure your accounts if necessary.

Empire Certificates of Deposit (CDs) will be FDIC insured, separately from Flushing Bank CDs, until the earliest maturity date after the six-month grace period. CDs that mature during the six-month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) will continue to be FDIC insured, separately from Flushing Bank CDs, until the first maturity date after the six-month period. If a CD matures during the six-month grace period and is renewed on any other basis, it would be FDIC insured, separately from Flushing Bank CDs, only until the end of the six-month grace period.

FLUSHING
Bank
Commercial ■ Business ■ Consumer