

# Welcome to Flushing Bank

Flushing Bank has entered into an agreement to acquire Empire National Bank (“Empire”). As a result of this agreement, we are looking forward to welcoming you to the Flushing Bank family and providing you with the same quality service that has made Flushing Bank one of the most trusted banks in the New York Metropolitan area for more than 90 years. The conversion of your bank account to Flushing Bank is scheduled for the weekend of **November 14, 2020**. We expect that on **Monday, November 16, 2020**, all deposit and loan accounts will have been integrated into Flushing Bank’s systems. You will be notified of any changes to this conversion schedule.

## Important Information

We are committed to making this change an easy and seamless experience for you. For your convenience and peace of mind, we have gathered some related information to highlight what to expect in the coming weeks.



### Account Numbers and Statements

Most account numbers will remain unchanged. If you are affected by an account number change, you will be notified with a separate communication.

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 and Bill Pay

If you are currently an Empire online banking and bill pay customer, you should continue using the service to perform transactions and access your accounts. As we get closer to our conversion date, we will notify you about accessing Flushing Bank online banking and bill pay services on November 16, 2020.



### Mobile Banking and Mobile Deposits

You should continue using your Empire mobile banking and mobile deposit services to perform transactions and access your accounts. As we get closer to our conversion date, we will notify you about accessing the Flushing Bank Mobile Banking and Mobile Check Deposit services on November 16, 2020.



### ATM/Debit Cards

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. Beginning Monday, November 16, 2020 you can use your Empire ATM/debit card at any Flushing Bank location.



### Debit Card Purchase Rewards Program

The Empire Debit Card Purchase Rewards Program will be discontinued effective Friday, November 13, 2020. Any offers available to you through the program should be redeemed or used prior to this date.



### 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.

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## CDs and IRAs

Interest rates and terms now in effect for 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.



## Checks

You should continue to use your Empire checks until your supply is depleted. If you need to reorder checks prior to November 16, 2020, please contact your Empire branch.



## Branch Locations

Provided that the merger closes as scheduled, all four Empire branch offices will open as branch offices of Flushing Bank on Monday, November 2, 2020. The Empire branches will continue to operate under their normal business hours. For branch addresses and hours, visit [empirenb.com](http://empirenb.com). During the weekend of November 14, 2020, the hours may need to be adjusted to accommodate conversion activities. If so, the temporary hours will be posted at each location and on the Empire website.



## Safe Deposit Boxes

Terms and conditions of existing safe deposit box rentals will remain unchanged. Please contact your local branch for terms of new rentals after Monday, November 16, 2020.



## Direct Deposit and ACH Debits

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



## Client Services

If you have any questions regarding this information, please contact your local Empire branch.



## Important Dates

### **October 30, 2020**

- Empire National Bank becomes Flushing Bank

### **October 31, 2020**

- Empire National Bank branch offices open as Flushing Bank branches

### **November 13, 2020**

- Discontinuation of Empire Debit Card Purchase Rewards Program

### **November 14-15, 2020**

- Conversion of Empire accounts to Flushing Bank

### **November 16, 2020**

- Flushing Bank online banking and bill pay service available to Empire customers
- Flushing Bank Mobile Banking app can be downloaded
- Flushing Bank's routing number available for ACH payments and Direct Deposit

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## Empire Bank Consumer Online Banking Conversion to Flushing Bank FAQs

### What is happening?

Flushing Bank has acquired Empire National Bank, effective October 31, 2020. Empire accounts will be converted to Flushing Bank accounts. To perform this conversion, **Empire's Online Banking and Mobile Banking access will be disabled on Friday, November 13 at 4 p.m. ET.** Access to Flushing Bank's Online and Mobile Banking will be available on Monday, November 16 at 9 a.m. ET.

### Will my User Name change?

No, your user name will not change. You may use your current user name if duplicates do not exist.

### Will my Password change?

No, your password will not change. You may use your current password if it meets the security requirements.

### How do I log into Flushing Bank Online Banking?

You will use your existing credentials and access via FlushingBank.com by clicking the login button at the top right side of the screen.

### Will my bill payments and bill payment information convert to Flushing Bank?

Yes, all scheduled bill payments and existing payees will convert. Ebills will not convert and upon conversion completion, you will need to reestablish them.

### What do I have to do to prepare for the conversion?

To ensure a smooth conversion, please plan your bill pay transactions according to the dates below. We also recommend that you print out or take screen shots of your accounts, and internal and external transfers, so that you can confirm that they converted correctly and/or reestablish them.

Date	Action Required
By November 12 at 4 p.m. ET	Schedule any bill payments in Empire Online Banking or Mobile Banking.
Prior to November 13	Print copies or take screen shots of your accounts, internal and external transfers, and messages.
November 13	Empire Online and Mobile Banking will be disabled on Friday, November 13 at 4 p.m. ET.
November 16 at 9 a.m. ET	Access to Flushing Bank's Online and Mobile Banking will be available at 9 a.m. ET. You can log in, confirm account items converted correctly, and reestablish external financial institutions.

### What do I need to do after Flushing Bank's Online Banking is available?

You should log in using either a desktop or laptop computer instead of a mobile device when accessing Bill Pay for the first time and accept our terms and conditions, confirm that your accounts converted correctly, and reestablish your Ebills. You will need to reenter external transfer information into the system upon conversion completion. Additionally, to use the external funds transfer service, you will need to establish these financial institutions in your Online Banking profile and validate trial deposits. Please note that revalidation could take 2-3 business days to complete.

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## Empire Bank Consumer Online Banking Conversion to Flushing Bank FAQs

### Are there any differences between Empire Bank's Bill Pay and Flushing Bank's Bill Pay?

Yes. Empire's Payment Scheduling is based on "Send On" date and Flushing Bank's is based on "Deliver By" date. In Empire's system, funds are debited two (2) business days before "Send On" date (electronic and checks) and in Flushing Bank's system, funds are debited when payment is received, typically on "Deliver By" date (electronic) and when check is presented for payment (checks).

### Will the Empire Mobile Banking app be replaced?

Yes, the Empire Mobile Banking app will be disabled on Friday, November 13 at 4 p.m. ET. The Flushing Bank mobile banking app with Mobile Check Deposit can be downloaded from the App Store or Google Play on November 16 at 9 a.m. ET.

### Will prior online statements be available after conversion?

The availability of prior online statements is not confirmed yet. We recommend that you print or download those statements you want or need.

### What is Flushing Bank's routing number?

Flushing Bank's routing number, 226070474, is available on November 16, 2020 for ACH payments, Direct Deposit, and wire transfers.

### What are the Online Banking password requirements?

- The Online Banking password requirements are:
- Must be between 8 and 32 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case character
- Password must contain a minimum of 1 special character

### Who do I call with questions?

Contact our Customer Service Solutions Center at **800.581.2889**, (Monday – Sunday from 7 a.m. to 11 p.m. ET) or email [customerservice@flushingbank.com](mailto:customerservice@flushingbank.com).

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## Empire Bank Business Online Banking Conversion to Flushing Bank FAQs

### What is happening?

Flushing Bank has acquired Empire National Bank, effective October 31, 2020. Empire business accounts will be converted to Flushing Bank accounts. To perform this conversion, **Empire's Online Banking and Mobile Banking access (if applicable) will be disabled on Friday, November 13 at 6 p.m. ET.** Access to Flushing Bank's Business Online Banking and Mobile Banking (if applicable) will be available on Monday, November 16 at 9 a.m. ET. **You should have received an email on November 4 informing you as to how to access Flushing Bank's Business Online Banking, either via "Business Banking" or "Cash Manager Direct."** Please refer to the FAQs below that are applicable to you.

### Will my User ID change? [Business Banking and Cash Manager Direct]

No, your user ID will not change.

### Will my Company ID change? [Cash Manager Direct]

Yes, your Company ID will change. Further information will be provided the week of November 9.

### Will my Password change? [Business Banking]

No, your password will not change. You may use your current password if duplicates do not exist and it meets the security requirements.

### Will User Password change? [Cash Manager Direct]

Yes, your user password will change. Further information about default passwords will be provided the week of November 9.

### Will user permissions convert? [Business Banking]

No, user entitlements will not convert. Upon conversion completion, these should be reestablished by the business administrator.

### Will user permissions convert? [Cash Manager Direct]

Yes, user entitlements will convert. Upon conversion completion, these should be verified by the business administrator.

### How do I log into Flushing Bank Business Online Banking? [Business Banking]

You can access via FlushingBank.com by clicking the login button at the top right side of the screen, click "Business," and select "Business Banking."

### How do I log into Flushing Bank Business Online Banking? [Cash Manager Direct]

You can access via FlushingBank.com by clicking the login button at the top right side of the screen, click "Business," and select "Cash Manager Direct."

### Will my bill payments and bill payment information convert to Flushing Bank?

[Business Banking and Cash Manager Direct]

Yes, all scheduled bill payments and existing payees will convert.

### Will transaction history convert? [Business Banking and Cash Manager Direct]

No, transaction history will not convert.

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## Empire Bank Business Online Banking Conversion to Flushing Bank FAQs

### What do I have to do to prepare for the conversion? [Business Banking and Cash Manager Direct]

To ensure a smooth conversion, please plan your bill pay transactions according to the dates below. We also recommend that you print out or take screen shots of your accounts, internal transfers, and alerts so that you can confirm that they converted correctly and/or reestablish them, as necessary. **Those converting to Cash Manager Direct should also do the same for ACH transactions and wire transfers.**

Date	Action Required
By November 12 at 5 p.m. ET	Schedule any bill payments in Empire Online Banking or Mobile Banking.
Prior to November 13	Print copies or take screen shots of your accounts, internal transfers, messages, and alerts.
November 13	Empire Online and Mobile Banking will be disabled on Friday, November 13 at 6 p.m. ET.
November 16 at 9 a.m. ET	Access to Flushing Bank's Business Online Banking and Mobile Banking will be available at 9 a.m. ET. You can log in, confirm account items converted correctly, and reestablish any Ebills, transfers or transactions, and alerts.

### What do I need to do after Flushing Bank's Online Banking is available? [Business Banking]

You should log in using either a desktop or laptop computer instead of a mobile device when accessing Bill Pay for the first time and accept our terms and conditions, confirm that your accounts converted correctly and reestablish any Ebills, transfers or transactions and alerts.

### What do I need to do after Flushing Bank's Online Banking is available? [Cash Manager Direct]

You should log in and confirm that your accounts converted correctly and reestablish any transfers or transactions and alerts.

### Are there any differences between Empire Bank's Bill Pay and Flushing Bank's Bill Pay processing? [Business Banking and Cash Manager Direct]

No, Bill Pay processing is the same at Flushing Bank as it was at Empire Bank.

### Will the Empire Mobile Banking app be replaced? [Business Banking and Cash Manager Direct]

Yes, the Empire Mobile Banking app will be disabled on Friday, November 13 at 6 p.m. ET. The Flushing Bank mobile banking app with Mobile Check Deposit can be downloaded from the App Store or Google Play on November 16 at 9 a.m. ET. **For Cash Manager Direct, Flushing Bank's Business Mobile Banking is not currently available, but is expected to be available by March 2021.**

### Will prior online statements be available after conversion? [Business Banking and Cash Manager Direct]

The availability of prior online statements is not confirmed yet. We recommend that you print or download those statements you want or need.

### What is Flushing Bank's routing number? [Business Banking and Cash Manager Direct]

Flushing Bank's routing number, 226070474, is available on November 16, 2020 for ACH payments, Direct Deposit, and wire transfers.

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- Must contain at least 1 number
- Password must contain a minimum of 1 lower case character
- Password must contain a minimum of 1 special character

### What are the Online Banking password requirements? [Cash Manager Direct]

A separate communication will be provided the week of November 9 with further information about default passwords.

### Who do I call with questions? [Business Banking and Cash Manager Direct]

Contact our Customer Service Solutions Center at **800.581.2889**, (Monday – Sunday from 7 a.m. to 11 p.m. ET) or email [customerservice@flushingbank.com](mailto:customerservice@flushingbank.com). For Cash Management Services support, call 800.516.8603, Monday – Friday from 8:30 a.m. to 6:00 p.m. ET, or email [cashmanagementsupport@flushingbank.com](mailto:cashmanagementsupport@flushingbank.com).

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