

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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Welcome to Flushing Bank



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. 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

November 1, 2020

- Empire National Bank becomes Flushing Bank

November 2, 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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Large enough to help you.®

Flushing Bank is a registered trademark
FLFSR0920

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