


MCB General


iii Who are we?

 *Morton Community Bank:* Our legal, chartered bank name. MCB was established in 1960 as a locally-owned, hometown community bank in Morton, IL.

Hometown Community Banks: As our Bank began to grow, we realized the need to form an overall identity which is Hometown Community Banks. You will see Hometown Community Banks on our Website, Online Banking, Mobile App and all Debit/Credit Cards.


Clock Tower Community Bank: With the addition of Marine Bank offices to our Family of Banks, you will have the convenience of 55 Hometown Community Banking Offices with over 600 local employee-owners to service all your financial needs.

iii What is the merger timeline?


 Conversion Weekend is Friday, June 9 – Monday, June 12. Our first legal day as a combined organization will be Monday, June 12, 2023. Please refer to page 6 of the Welcome Booklet for all the details.

Marine Bank Accounts


iii Will my accounts continue to be FDIC insured?

 Yes! Deposits in both banks are currently insured up to \$250,000, or more, depending on how the account ownership is structured. If you have savings or checking accounts with both Marine Bank and Morton Community Banks, each account in each bank will remain fully insured for an additional six-month grace period following the acquisition (Dec. 12, 2023). To read more on this topic, locate page 8 of the Welcome Booklet.


iii What will happen to my Marine Bank account?

 Your current account will be converted to a Morton Community Bank account and the features may be different. For a full description of the new account type, please visit www.hometownbanks.com, contact your local banker, or contact our Customer Service Support staff at 888-418-5585.

iii What will happen to my statements?

 You will receive your final Marine Bank statement as of June 9th. If you enjoy the convenience of e-statements, please reenroll in this free service using Online Banking.

iii What will happen to my automatic payments and deposits?

 Unless you have been notified of a duplicate account number, your automatic payments and deposits will continue to occur as they do today.

iii What will happen to my checks?

🔑 Unless you have been notified of a duplicate account number, please continue using your current checks until you need to re-order. If you have received notification of a duplicate account number, please refer to the video on duplicate accounts.

iii What will happen to my debit card?

🔑 Your new debit card will arrive in your mailbox around the 3rd week of May. Please continue using your current debit card until June 12th and then begin using your new debit card. You can activate your card and establish your PIN by calling the phone number on the sticker on the front of your new card. If you like, you can complete this step in advance. Your new card will say Hometown Community Banks and feature our Clock Tower logo.

iii What will happen to my duplicate accounts?

🔑 If you have a duplicate account number, you will be notified by mail. You will receive a complimentary order of checks that contain your new account number. As you update your information with those companies who debit or credit your account automatically, please be sure to change both the account number and the routing number. MCB routing number is 071123204.

Note: This number can also be found at the bottom of all pages of our website.

iii What will happen to my loan payments?

🔑 Beginning with your July 1st payment, you will receive a statement that includes a payment coupon. If you make your payment by check, please include this coupon.

iii What will happen to my Mobile Banking?


🔑 Your current mobile banking app will be available until 5:00 PM on Friday, June 9th. Over conversion weekend, the app will be available only for inquiries. You will be able to enroll in the new mobile banking beginning on Monday, June 12th. Download the Hometown Community Banks App through the App Store or Google Play. Be sure to select the app featuring our Clock Tower! Use your current user ID in all lowercase. Accept the terms and conditions. The password is the last 6 digits of your Social Security Number.

iii What will happen to my Online Banking and Bill Pay?

🔑 Your current online banking will be available until 5:00 PM on Friday, June 9th. Over conversion weekend, it will be available for inquires only. Your current bill pay will be available through Thursday, June 8th. Beginning June 12th, both online banking and bill pay will be available at www.hometownbanks.com. Use your current user ID in all lowercase and the last 6 digits of your Social Security Number as your first-time login credentials. Your bill pay payees will transfer over. You will need to reestablish scheduled transfers and alerts.

Marine Bank Products & Services

- iii Does Morton Community Bank offer comparable products and services to what I received at Marine Bank?

 Morton Community Bank is proud to offer a wide array of financial products and services to help you meet your financial goals. These products are similar in scope, but with additional features and options that may not have been previously available through Marine Bank. Learn more about each of our offerings at the links below.

Note: Many links provide video tutorials and click-through demos depending on the topic.

Personal Accounts

[Classic Checking](#)

[Interest Checking](#)

[Classic Savings](#)

[Platinum Money Market](#)

[Certificates of Deposit](#)

[Health Savings Account](#)

[Christmas Club](#)

[Individual Retirement Accounts](#)

Cards

[Rewards Credit Cards](#)

[Mastercard® Debit Card](#)

[ATM Card](#)

[MoneyPass ATM Network](#)

Loans

[Home Mortgage Loans](#)

[Home Equity Loans](#)

[Vehicle Loans](#)

[Personal Loans](#)

Personal Online and Mobile Banking

[Online Banking](#)

[Online Bill Pay](#)

[TransferNow](#)

[Debit Card Management](#)

[Mobile App Banking](#)

[Mobile Deposit](#)

[Text Message Banking](#)

[Bank by Phone](#)

Commercial

[Commercial Lending](#)

[Small Business Administration \(SBA\) Lending](#)

[Agriculture Banking](#)

Business Services

[Business Credit Card](#)

Business Accounts

[Business Checking](#)

[Hometown Community Checking](#)

[Business SuperNow Checking](#)

[Commercial Money Market](#)

[Business Savings](#)

Business Online and Mobile Banking

[Business Online Banking](#)

[Business Online Bill Pay](#)

[Business Mobile App Banking](#)


[Business Mobile Deposit](#)

MCB Trust & Wealth Management

www.MCBTrust.com

Marine Bank Service

- iii What will happen to Marine Bank employees?

 The same talented employees at your locations - your local branch managers and favorite tellers-look forward to serving you beginning June 12, 2023 with the same commitment to excellent service with a personal touch.

- ③ Will I still receive personalized service?
 - 🏠 For more than 60 years, Central Illinois residents, businesses, and farms have look to Morton Community Bank for their banking needs. As one of the leading, privately-held banks in Illinois, we pledge to work diligently for you and your financial needs and goals.

 - ③ What if I have additional questions?
 - 🏠 We have 'time' for **YOU!** If you need customer service assistance, please contact a friendly, local Banker to assist you. Call our Customer Service Support 888-418-5585 or visit our website at www.HometownBanks.com
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Marine Bank Branches & ATM

- ③ Will the Marine Bank branch locations remain open?
 - 🏠 All of the Marine Bank branch locations will be open Friday, June 9. Saturday, June 10 they will all be closed for System Conversion Activities. Sunday, June 11 they will be closed. Starting Monday, June 12, conduct your banking at any of our 55 Hometown Community Banks locations. For a full list of our Hometown locations click here: [Locations - Hometown Banks](#)
**Note: E. Jackson St. in Macomb will permanently close June 9 at 5:30pm. ATM will no longer be available June 9 after 3pm.*

- ③ Will ATMs be available the weekend of June 9-11?
 - 🏠 Yes, in preparation for the conversion, both Hometown Community Bank and Marine ATMs will be available without interruption. Note: ATM in Macomb will no longer be available June 9 after 3pm.

- ③ Where can I use my Hometown Community Bank's ATM/Debit Card without an ATM fee?
 - 🏠 Hometown Community Banks' membership in the MoneyPass ATM Network gives cardholders the freedom to use any Hometown Community Banks' ATM plus any of the over 40,000 MoneyPass ATMs across the nation without paying a surcharge. Learn more here: [MoneyPass ATM Network - Hometown Banks](#)
**Note: AlphaLink Alliance ATM's will no longer be surcharge free.*

For more Frequently Asked Questions visit page 7 of the Welcome Booklet.