

Frequently Asked Questions

Your experience as a Crane Member:

We are confident that you will enjoy excellent service and competitive products as a member of Crane. We understand that you may have some additional questions regarding Crane's purchase of all of the assets and assumption of certain liabilities of Our Community Bank ("OCB") (the "Transaction"). Please review the Frequently Asked Questions (FAQs) below and contact us if you have additional questions.

About the Transaction

Why is OCB entering into the Transaction with Crane?

The Transaction benefits the customers, shareholders, employees and communities of both companies. OCB and Crane share a focus of providing consumers with resources to make confident decisions and plans for their financial future. OCB is pleased to have found a partner in Crane that will continue to provide you with this level of commitment and support. Crane is poised for growth; and the geographic location of the branches aligns with Crane's growth plans. The teams at OCB and Crane are committed to ensuring this transition results in added value for you, our customer. The Transaction is expected to close on August 31, 2021 (the "Closing Date").

Who is Crane and where are they located?

As a state-chartered credit union, Crane has over 50,000 members and 18 office locations across Central and Southern Indiana. Crane cares about the communities it serves. The credit union focuses on community support through volunteering and charitable donations. For more information visit cranecu.org.

Crane has offices at the following locations:

Branch Name	Address
Crane Branch	Highway 361, Crane, IN 47522
Washington Branch	2102 State Street, Washington, IN 47501
Linton Branch	2033 East State Road 54, Linton, IN 47441
Bedford Branch	1201 James Avenue, Bedford, IN 47421
Bloomington Branch	3855 W. Jonathan Drive, Bloomington, IN 47404
Loogootee Branch	2 Loogootee Plaza, Loogootee, IN 47553
Terre Haute Branch	1125 Ohio Street, Terre Haute, IN 47807
Plainfield Branch	905 Southfield Drive, Suite 190, Plainfield, IN 46168
Franklin Branch	2028 N Morton Street, Franklin, IN 46131
Camp Atterbury	Building 502, Camp Atterbury, IN 46124
Corporate Branch	1 West Gate Drive, Odon, IN 47562
Terre Haute Branch	5650 N 13th Street, Terre Haute, IN 47805
Evansville MLK Branch	100 Martin Luther King Blvd, Evansville, IN 47708
Evansville 1 st Ave Branch	2511 First Avenue, Evansville, IN 47710
Poseyville Branch	220 S. Lockwood St., Poseyville, IN 47633
Cynthiana Branch	10351 Evansville St., Cynthiana, IN 47612
St. Wendel Branch	4800 St. Wendel-Cynthiana Rd., Wadesville, IN 47638
Mt. Vernon Branch	201 W 4 th St., Mt. Vernon, IN 47620

About the People

What will happen to the current staff?

Crane intends to maintain the same friendly staff of OCB you have come to know and trust.

Will there be any changes to the Board of Directors?

Following the Closing Date, OCB will have no material operations and its corporate existence will be terminated as soon as all regulatory permissions are received. The OCB Board of Directors will resign and none of the OCB Directors will be part of the Board of Directors of Crane.

Who will be the President?

Kevin Sparks is the current President and CEO of Crane and will hold that position after the Closing Date.

About the Future

Where are Crane's headquarters located?

The Crane headquarters is located at 1 West Gate Drive, Odon, IN 47562. We will maintain a strong local and community presence in every community we serve.

When will I see signage begin to change at the acquired locations?

Signage will change on or after the Closing Date.

About My Accounts

How will this affect my rates and service charges/fees?

Shortly following the Closing Date, on or around September 10, 2021, OCB's system is expected to be integrated with Crane's (the "Conversion Date"). On the Conversion Date, the rates and fees convert to Crane's structure. The timing for rates varies according to the product or service:

- Deposit accounts, other than Certificates of Deposit (CDs), will automatically begin earning interest at Crane's rates following the Closing Date.
- CDs will continue to earn interest at the rate contracted with OCB until the maturity date. If renewed, they will renew at Crane's rates.
- Loan interest rates remain as currently defined in your loan agreements unless the loan is refinanced.

Further information will be communicated closer to the Closing Date. Learn more about Crane's products and services at cranecu.org.

Will my deposits continue to be federally insured?

Crane is insured by the NCUA (National Credit Union Administration) through the NCUSIF (National Credit Union Share Insurance Fund). Your deposits will continue to be federally insured to the maximum amount available – currently to at least \$250,000 per member and backed by the full faith and credit of the United States Government. Please see the helpful comparison guide in the letter above to review differences between NCUA and FDIC insurance.

Will my account number change?

Yes. Customers will be issued new account numbers. Crane will keep the transition as simple as possible. We will continue to keep you updated. Watch for additional communication from Crane.

Will I be able to access my account?

On the Closing Date, you will continue to have access to your account at the current OCB branch offices, as well as the ATMs located at the Spencer and Cloverdale branches. Immediately following the Conversion Date, you will be able to access your account via the Crane Online Banking portal. Additionally, after the Conversion Date you will have access to all of Crane's branch office locations and ATMs, as well as over 5,000 different credit union locations nationwide through the CO-OP Shared Branch Network. As an added benefit, you will also be able to utilize the STAR Network, which gives cardholders access to their money at over 2 million retail and ATM locations across the United States. Visit www.star.com to find a location near you. In addition to that, you have access to Alliance One ATMs nationwide. The Alliance One network provides over 4,800 surcharge free ATMs nationwide. Visit www.AllianceOne.Coop to find a location near you. More details regarding your upcoming access to Crane locations and ATMs will be provided to you shortly following the Closing Date.

Will I still be able to use my current checks?

Yes, you will be able to use your current checks. Soon after the Conversion Date, you will be issued new checks by Crane which will contain your new account number and routing number. Your initial checks will be automatically ordered for you at no cost and mailed to the address listed on your account. However, if you currently have more than one box of checks in your supply, you may continue using those for several months. Crane will continue to honor OCB checks for several months following the Closing Date. More details regarding checks will be provided in a future mailing prior to the Closing Date.

Will some services currently offered by OCB be discontinued?

No, Crane will continue offering the products and services currently offered by OCB, including mobile banking and safe deposit boxes. Additionally, Crane offers products and services not previously available at OCB, such as IRA's, investment services and certain loan products.

How will my loans be affected?

Upon completion of the Transaction, Crane will assume all of OCB's loans. The terms of your loan will not change, but loan payments should be made to Crane. Loan payments can be made through the Crane Online Banking and mobile banking platforms, through the Crane website at cranecu.org, mailed to Crane's headquarters at 1 West Gate Drive, Odon, IN 47562, or in-person at any Crane branch location. More details regarding loans will be provided in a future mailing prior to the Closing Date.

Will I still be able to use my debit card?

In advance of the Closing Date, you will receive a new Crane debit card. However, you should continue to use your current debit card until the Conversion Date. Immediately after the Conversion Date, your new Crane debit card will be activated for use. More details regarding debit cards will be provided in a future mailing.

How will Online Banking be affected?

All of your accounts will be transitioned to the Crane Online Banking portal and mobile banking systems. Crane will communicate the details of this E-Services transition well in advance of the Closing Date and will include clear instructions for accessing and using our Online Banking portal. You can also call Crane Member Services for assistance at 1-800-692-3274.

When the Transaction is complete, will my direct deposit still work?

Your direct deposit and automated regular withdrawals will continue to work without interruption.

What is Crane's website?

The website is cranecu.org. Visit the website to learn more about Crane and to view their products and services. You may also access Online Banking through the website after the Conversion Date.

Will there be changes to office hours?

Branch hours will remain the same for your convenience. Additionally, Crane representatives may be reached by phone through the Member Services line from 8:30 a.m. – 5:00 p.m. EST Monday – Thursday, Friday 8:30 a.m. – 6:00 p.m. EST, and 8:30 a.m. – 12:00 p.m. EST on Saturday. For the Member Services line please call 1-800-692-3274.

Spencer Branch:

Lobby Hours (EST):
Mon – Thurs: 9:00am – 5:00pm
Fri: 9:00am – 6:00pm
Sat: 9:00am – 12:00pm

Cloverdale Branch

Lobby Hours (EST):
Mon – Thurs: 9:00am – 5:00pm
Fri: 9:00am – 6:00pm
Sat: 9:00am – 12:00pm

Will there be any changes to my account notices and statements?

All your account notices and statements will be updated to Crane's user-friendly format when the Transaction is complete. You will receive a final statement from OCB reflecting activity through the Closing Date. All transactions occurring after the Closing Date will be reflected on your new statement from Crane.

How will I receive additional information about this Transaction?

You will receive mailings and have access to updates at the local branch offices. We also send periodic emails with all of our updates and important notices, so please take this opportunity to update your email address on file. For more information about the Transaction and to learn more about Crane, visit cranecu.org.

What if I want to keep my accounts with OCB?

Following the Transaction, OCB will no longer conduct banking activities and its corporate existence will be terminated. Please call OCB at 1-812-829-2095 for more information.

Who do I contact if I have additional questions?

If you have questions, please call Kurt Rosenberger at 1-812-829-2095 (OCB) or Member Services at 1-800-692-3274 (Crane) or contact your local branch location:

Branch Name	Address
Spencer Branch	279 East Morgan Street, Spencer, Indiana 47460
Cloverdale Branch	102 South Main Street, Cloverdale, Indiana 46120