

## **Frequently Asked Questions**

### **Why is Harbourside Community Bank now The Savannah Bank?**

Harbourside Community Bank and The Savannah Bank are both subsidiaries of The Savannah Bancorp, headquartered in Savannah. The two banking companies were merged to allow for improved product offerings and services for the Harbourside banking customers under the older, larger, more established, The Savannah Bank.

### **Tell me about The Savannah Bank?**

The Savannah Bank has been a trusted part of the Savannah community for almost 20 years and based on the latest FDIC market report, is the largest community bank in the Savannah market. With the merger, we now have eight full service offices plus two offices of our sister bank, Bryan Bank & Trust, in Richmond Hill.

### **What happens now?**

For now it will be "business as usual"...same branch personnel, same accounts, same products and services.

### **Can I continue to use my same checks, deposit slips and ATM/Debit card?**

You will be able to continue using existing personal and commercial checks and deposit slips, as well as your ATM/Debit card.

### **Can I continue to use my same Online Banking Account?**

Yes, continue to use your same Online Banking account. You do not have to re-enroll. Under the Online Banking button, click on Personal Banking Login - Harbourside Customers.

### **How do I access my Commercial Banking Online Account?**

Under the Online Banking button, click on Commercial Banking Login. The login screen will have a The Savannah Bank logo. Please proceed with your login like you have in the past.

### **How does the merger affect FDIC insurance?**

Deposit accounts will be insured separately by the FDIC for six months after the integration date of October 1, 2009. CDs will remain separately insured by the FDIC until their maturity date.

If funds are in a non-interest bearing account, FDIC insurance will cover the full amount in the account, with no limitations, through June 30, 2010. After June 30, 2010, FDIC insurance will cover up to \$250,000 per depositor through December 2013.

If the funds are in a NOW or IOLTA account, with an interest rate of 0.50% or less, FDIC insurance will cover the full amount in the account, with no limitations, through June 30, 2010. After June 30, 2010, FDIC insurance will cover up to \$250,000 per depositor through December 2013.

**Will my automatic payments through Bill Pay continue?**

At this time, there will be no changes to your Bill Payment service. Any payments scheduled will continue as usual.

**What will happen to my direct deposit?**

Direct deposits will continue as normal, including Social Security checks. If you need to change anything in the future, please contact your former Harbourside branch location to make those arrangements.

**What will happen to the checks that have not cleared my account?**

Checks that were drawn on Harbourside Community Bank will clear your account as usual up to your available balance.

**Can funds be wired to me?**

Please contact your former Harbourside branch location to obtain information regarding your wire request.

**Who will send my 1098 and/or 1099 information after the end of the year?**

The Savannah Bank will be responsible for mailing your 1099 and 1098 tax information.

**How do I make my loan payments?**

You should continue to make your payments and send them to the same address you have used in the past unless you are instructed otherwise.

**Please make your checks payable to The Savannah Bank.**

**Will my ACH transaction still occur on its assigned date?**

You should experience no disruption in this service.

**Is there any change in fee schedules or charges due to this event?**

No. All fee schedules remain the same.

**For additional information, please contact your local branch staff at:**

**Hilton Head Island: (843) 341-1200**

**Bluffton: (843) 706-7900**