

WE'RE CHANGING OUR NAME, BUT WE'RE THE SAME.

*We want our customers to be the first to know that on October 10, 2017
First Bank & Trust Company and Mountain View Bank will become Waypoint Bank.
First Financial will become Waypoint Financial.*

Name changes are exciting and often build curiosity. For your convenience and peace of mind, here are answers to a few common questions about our big news:

1. Why are you changing your name to Waypoint?

There are many benefits to one name—buying bulk supplies, avoiding customer confusion, etc.—but the end result is a focused banking experience designed for customers, like you.

The renaming of First Bank & Trust, Mountain View Bank and First Financial was a choice of the owners—not bank regulators—as part of a strategic rebranding effort made by the bank's leadership to unify all locations and gain efficiencies.

Our new name was inspired by the definition of waypoint—"the chosen point one wants to find and arrive at with precision." It perfectly describes us. Waypoint Bank is where you take stock of your future and plot the next stage of your life with guidance from the people you know and trust.

2. Did ownership and/or management of the bank change?

The ownership of the bank has not changed. The owners did not sell the bank and there are no plans to sell. We are and always will be a family-owned bank dedicated to serving the community and helping our neighbors make sound financial decisions.

Waypoint Bank's financial standing is exceptional. The bank enjoys some of the highest capital ratios in its history.

Our name has changed but our friendly, knowledgeable employees who truly care for you have not. You have worked with these individuals for years and we do not want to disrupt those great relationships.

3. Do I need to change anything to receive the services I have?

You do not need to change anything on your accounts to continue your current services. Your account number and routing number will not change and all automatic deposits and payments deducted from your account will be made.

You can still use your ATM/debit/credit card until their expiration and then a new Waypoint card will be issued. Your current checks are good to use indefinitely. If you already have an endorsement stamp for depositing checks, you can still use it, too.



Waypoint Bank will continue to offer reliable and innovative banking through people you know and trust. Our hours of operation, products and services, rates and fees, and your FDIC insurance coverage will remain unchanged.

4. Will the bank contact information change?

Phone numbers and mailing addresses for all locations will stay the same. When making a loan payment, you can use the address you have always used.

As of October 10, 2017, websites www.firstbankandtrustcozad.com, www.fbtcozad.com and www.mtnviewbank.com will be redirected to www.waypointbank.com. Please reset your bookmarks/favorites when this happens.

On the same day, we will also send/receive emails from the @waypointbank.com domain (ex. jsmith@waypointbank.com). For a period of time, emails to @fbtcozad.com and @mtnviewbank.com will be transferred to the new email address.

This change will impact our locations in Cozad, Clay Center, Eustis, Imperial and Cambridge, Nebraska as well as Colorado Springs, Colorado. Our Loan Production Office in Loveland Colorado was previously operating as Waypoint Bank. First Financial in Cozad will also change to Waypoint Financial.

If you have any additional questions about our new name, just ask anyone at Waypoint Bank. We'd be glad to talk with you about this exciting change. Thank you.

Let Waypoint be your guide to financial success.