

FAQs

QUESTIONS ›

When will the merger take place?

ANSWERS ›

On Friday, November 10, 2017, the Patriot Federal Bank branches will close at 5:00 PM. All Kinderhook Bank branches will be closed on Saturday, November 11th in honor of Veterans Day. Patriot Federal Bank branches will reopen on Monday, November 13th as Kinderhook Bank branches.

Will all of the Patriot Federal Bank branch locations remain open?

Yes! The Canajoharie, Johnstown and Amsterdam branches of Patriot Federal Bank will remain open and operate as Kinderhook Bank branches.

Will I get to keep my same account number?

Yes! Your account numbers will remain unchanged.

I have a Patriot Federal Bank checking account. Will I be able to continue using my existing supply of Patriot Federal Bank checks?

Yes! You will continue to use your existing supply of Patriot Federal Bank checks. When it comes time to re-order through the Bank's check printing vendor, the checks will be updated with Kinderhook Bank's name and information. Please note that if you purchase checks from an outside vendor, you will need to supply them with Kinderhook Bank's name and routing/transit number when you re-order.

Will I continue to receive my direct deposit(s) without interruption?

Yes, your direct deposits will continue uninterrupted. However, at your convenience, it is a good idea to update the originator of your direct deposit with Kinderhook Bank's name and routing/transit number.

Will my automatic payments drawn from my account continue without interruption?

Yes, your automatic payments will continue uninterrupted. However, at your convenience, it is helpful to update the originator of your automatic payments with Kinderhook Bank's name and routing/transit number. Please note that if you have automatic payments set up that charge your debit card, you will need to notify those vendors that your card number has changed.

Will I still have access to my accounts via Online Banking after the merger?

Yes, you will continue to have access to Online Banking. Your Access ID (User Name) and Passwords will remain unchanged. Once you sign in to Kinderhook Bank's Online Banking site, you will be required to create new security challenge questions and accept the terms and conditions of the site.

Will I have access to Online Banking over conversion weekend (Nov. 11th & 12th)?

Yes, you will have access to account information. However, you will not be able to generate any transfers or pay any bills during conversion weekend. You will once again have full access to all features of Online Banking on Monday, November 13, 2017.

Will I have to get a new debit card?

Yes. About a week prior to the merger, you will receive a new Kinderhook Bank Visa® debit card in the mail along with instructions on how to activate your new card. The new card can be activated as soon as you receive it, however you cannot begin using your new card until Monday, November 13th. Continue to use your Patriot Federal Bank debit card through Sunday, November 12th.

Please see your disclosure book for a more complete list of frequently asked questions.

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October 8, 2017

Hello and welcome to Kinderhook Bank!

It's great to have you with us as we get ready to take the final steps in bringing together Patriot Federal Bank and Kinderhook Bank. You should have already received communication from us including a timeline of what to expect during this transition.

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 Kinderhook Bank

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Your Patriot Federal Bank accounts and services will soon transfer to similar accounts and services at Kinderhook Bank. On November 13, 2017, Patriot Federal Bank branches will open as Kinderhook Bank branches and we will begin serving your banking needs as Kinderhook Bank.

This Welcome Package has all the information you need about your business accounts and services at Kinderhook Bank.

- You will be pleased to know that your account number will not be changing! You can continue to use your Patriot Federal Bank business checking account checks as you normally would.
- If you currently have an active Patriot Federal Bank Debit Mastercard®, you will receive a new Kinderhook Bank VISA® Check Card prior to the merger that will be ready to be activated for use on November 13, 2017 so access to your account is not interrupted.
- You will receive additional information regarding your online and mobile banking experience with Kinderhook Bank. Please keep an eye on your mailbox for that important information!
- Please review the enclosed Business Disclosure booklet for the details regarding your current Patriot Federal Bank account types and their new names and updated features as they become Kinderhook Bank accounts. This booklet also contains answers to some Frequently Asked Questions and information on the terms and conditions and associated fees for your accounts at Kinderhook Bank. Please be sure to review this information carefully.

We're here for you if you have any questions or need assistance:

- We've created a special "Meet Kinderhook Bank" website at www.meetkinderhookbank.com. Feel free to visit it at any time if you have additional questions about the transition or about banking with Kinderhook Bank.
- Email us at customerservice@patriotfederalbank.com, call us at (877) 673-4410 or stop by your local branch and we'll be happy to answer all your questions.

Sincerely,



George R. Cooper
Kinderhook Bank
Vice President, Retail Banking

WHAT TO EXPECT

RIGHT NOW ›

Continue to bank as you currently do...use your same accounts, checks, ATM/Debit cards, online banking and local branches. *Nothing has changed!*

BETWEEN OCTOBER 16 & OCTOBER 23, 2017 ›

Expect to receive a Welcome Kit that will have essential information you will need as we move through the merger. This will include information about:

- › Direct deposits, automatic payments and recurring transfers
- › Debit card and Online Banking
- › Important dates and contact information

BETWEEN OCTOBER 23 & OCTOBER 30, 2017 ›

If you have a loan with Patriot Federal Bank expect to receive information that will answer many of your questions about:

- › Coupon books and payments
- › Automatic recurring payments
- › Checks used to access your Home Equity Line of Credit or Personal Line of Credit account
- › Online payments

FRIDAY, NOVEMBER 10, 2017 ›

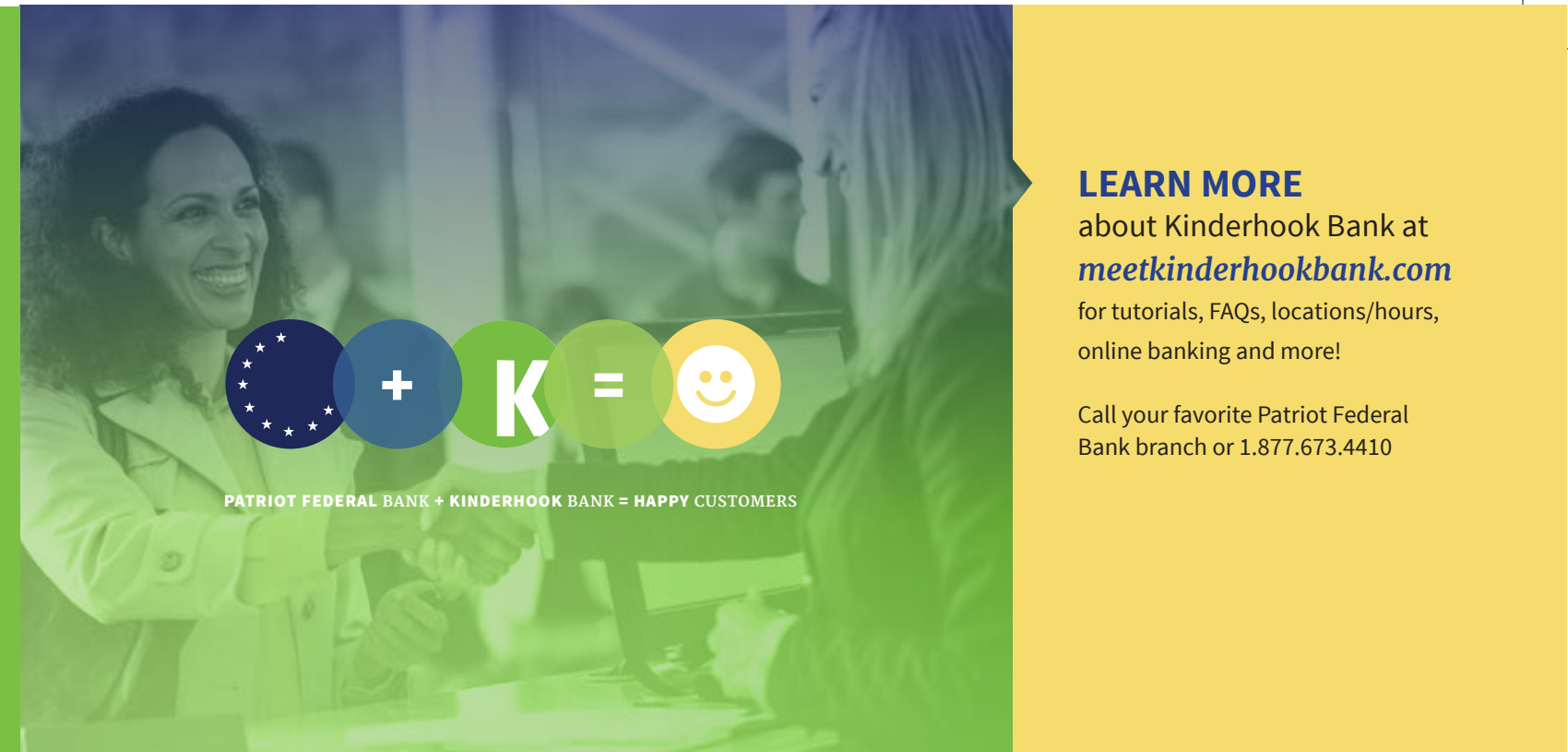
- › Patriot Federal Bank branches will close at 5:00 PM

SATURDAY, NOVEMBER 11, 2017 ›

- › All branches—including Kinderhook Bank branches—will be closed in honor of Veterans Day

MONDAY, NOVEMBER 13, 2017 ›

- › All former Patriot Federal Bank branches will reopen as Kinderhook Bank branches



LEARN MORE
about Kinderhook Bank at meetkinderhookbank.com

for tutorials, FAQs, locations/hours, online banking and more!

Call your favorite Patriot Federal Bank branch or 1.877.673.4410

BUSINESS PRODUCTS QUICK REFERENCE CHART

	If you currently have	You will have	Disclosure Book Page
BUSINESS CHECKING ACCOUNTS	Main Street Checking	Premier Business Checking	5
	Commerce Checking	Business Checking Plus	6
MONEY MARKET CHECKING ACCOUNTS	Money Market Checking & are a business	Business Tiered Money Market Checking	6
SAVINGS	Statement Savings Account & are a business	Business Statement Savings	7
	Passbook Savings Account	Passbook Savings Account	7-8
OTHER	Certificate of Deposit	Certificate of Deposit	8



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