

FREQUENTLY ASKED QUESTIONS – BUSINESS

Investors Community Bank will merge with Nicolet National Bank at the end of the business day on **December 3, 2021**. All Investors Community Bank branches will close after normal business hours on that Friday, and re-open on Monday, December 6th as Nicolet National Bank. The following information is intended to help answer frequently asked questions for Investors Community Bank agricultural and business customers.

BUSINESS ONLINE BANKING

Q. How will I log in to see business accounts and treasury management solutions with Nicolet National Bank on Monday, December 6, 2021?

A. To login to Nicolet National Bank on Monday, December 6, 2021 you will navigate to www.nicoletbank.com, Choose **“Login”** from the top right side of the website homepage, Use the dropdown to choose **Business Online (Treasury Management)** and enter the same credentials you have with Investors Community Bank today. If you use a security token with Investors Community Bank today, you will continue to use the same process to login to Nicolet’s Business Online (Treasury Management) site.

Q. Will navigation within Nicolet National Bank’s business online banking solution be different from Investors Community Bank’s current online banking solution?

A. Navigation within Nicolet’s business online banking solution will be very similar to the current navigation experience within Investors Community Bank. See screenshot below.

The screenshot displays the Nicolet National Bank Business Online Banking interface. At the top, the Nicolet National Bank logo is on the left, and the user's name 'Jolene Hostak' and last login 'Jul 18, 2021' are on the right. Below the logo is a navigation menu with buttons for HOME, ACCOUNTS, PAYMENTS & TRANSFERS, CHECKS & DEPOSITS, and ADMINISTRATION. The main content area is divided into several sections:

- Alerts:** A section with a 'Manage Alerts' link and a message: 'You have no unread alerts.'
- Accounts:** A section with 'Edit Accounts' and 'Print' links. It lists several accounts:

Account Name	Balance	Activity
CHOCOLATE FACTORY ****9812	Available balance \$2.53	Recent
COMBIL SBA 9002	Principal balance \$110.00	Recent
HEALTH SAVINGS ACCOUNT ****0904	Available balance \$141.86	Recent
HELOC W/FIXED RATE 7777	Available credit \$110.00	Recent
IRA SAVINGS TRAINING ACCOUNT ****0002	Available balance \$81.35	Recent
- Credit Card:** A section with a table showing credit card details:

Card #	Current balance	Available Credit	Payment Amount Due	Payment Due Date
6039	\$0.00	\$100.00	\$0.00	8/02/2021
6303	\$0.00	\$100.00	\$0.00	8/12/2021
- Pay Or Transfer:** A section with a dropdown menu for 'Pay Or Transfer' containing options: Internal, ACH, ACH Import, and Wire. A red alert banner is visible below this section: 'Vendor/Employee Account Change Fraud Awareness. Click here to learn more.'

Have questions or need further clarification?

Email treasurymanagement@nicoletbank.com or call the Treasury Management team at 855.451.4793

Q. Will our Quickbooks / Quicken / Mint financial accounting software connection continue to work post-merger with Nicolet National Bank?

A. Companies who utilize this software for accounting purposes, will need to disconnect from the Investors Community Bank online banking site and connect to the appropriate Nicolet National Bank option within Quickbooks / Quicken / Mint post-merger.

To that end, it is a month-end the week of conversion. Please make plans now to download your November 2021 activity and bank statement as this information will not be available within Nicolet National Bank's online system on December 3, 2021.

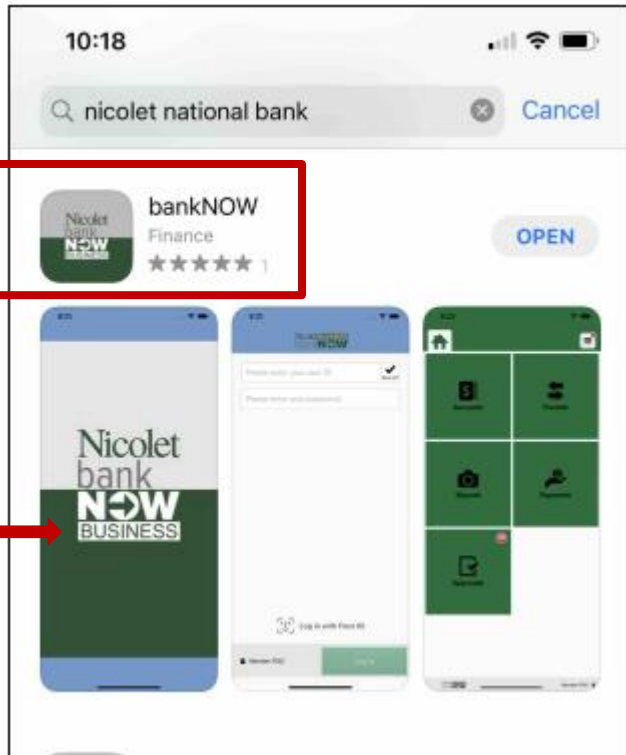
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MOBILE BANKING

Q. Will mobile banking continue to work with Nicolet National Bank post-merge weekend?

A. If you use mobile banking today with Investors Community Bank you will need to delete the Investors Community Bank mobile banking application from your mobile device and download the Nicolet National Bank **BankNOW Business** app from the app store on December 6, 2021 to continue using mobile banking with Nicolet National Bank. Once the application is downloaded, use your existing Business Online credentials to login to the application.



Mobile Deposited Checks must be endorsed as follows:

**FOR MOBILE DEPOSIT ONLY
[BUSINESS NAME]**

Checks for deposit within the BankNOW Business mobile banking app, must be endorsed as written per the Payee Name on the front of the check, which should match the account titling on the account the check is being deposited to.

Q. What is the Nicolet National Bank Mobile Deposit daily cutoff time?

A. The daily mobile deposit cutoff time is 6:00pm CST / 7:00pm EST, provided the item does not flag in our system for review.

Q. What is the daily mobile deposit limit with Nicolet National Bank?

A. There is no dollar limit to daily mobile deposits with Nicolet National Bank.

Have questions or need further clarification?

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ACH ORIENTATION

Q. I import a NACHA formatted ACH file for Payroll/Accounts Payable/Accounts Receivable/HSA Contributions, etc. will that process remain the same with Nicolet National Bank?

A. The process to import the file will remain the same, however if you are importing an ACH file (*Payroll, Accounts Payable, Accounts Receivable, HSA Contributions, etc.*) through ACH Manager within Business Online banking, **YOU MUST UPDATE THE ACH BATCH HEADER RECORD** information within your software to the **Nicolet National Bank routing number of 075917937 on December 6, 2021.** *Please note you cannot change this field until December 6th. If you try to import a file with the old Investors Community Bank routing number December 6th or after, the file will reject.*

The Batch Header Record is Record 5 of ACH file formatting. In some cases, you may need to ask your software provider for assistance in making this change on December 6, 2021. Plan now if assistance is needed to ensure a smooth ACH process post-merge.

Batch Header Record Required Changes:

Immediate Destination: 075917937

Immediate Origin: 075917937

Originating DFI Identification: 07591793 (*This is the Nicolet Routing Number minus the last digit*)

Immediate Destination Name: Nicolet National Bank

Special Note: At this time, it is NOT necessary to change all of the receiver routing numbers within your file and templates (6 Records) from Investors Community Bank to Nicolet National Bank's, however the change is strongly encouraged but may be done over time. This change also cannot be done until December 6th, 2021.

Customers utilizing 'Templates' within ACH Manager have no change to address.

Q. I use ACH Templates within the "Payments and Transfers" option on the "Templates" screen of ACH, will my Templates still be available with Nicolet National Bank come Monday, December 6th?

A. Yes, Nicolet National Bank will be bringing your Investors Community Bank ACH Templates over to the Nicolet National Bank site during merger weekend.

Q. I often use previously processed ACH files to send new payments, will any Investors Community Bank processed ACH File history be visible within Nicolet National Bank's online banking on December 6, 2021?

A. Yes, 90 days of past processed file history will be viewable within Nicolet National Bank's Business Online (Treasury Management).

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Q. Are the ACH File pick-up times with Nicolet Bank the same as they are today with Investors Community Bank?

A. Nicolet National Bank processes ACH files in batches throughout each business day. In addition, all ACH files are run through *Guardian Analytics*, a fraud detection and mitigation solution. Therefore, the following timeframes exist for ACH file processing with Nicolet National Bank:

Guardian Analytics Timeframes	Nicolet ACH File Retrieval Timeframes
10:00am CST / 11:00am EST	11:00am CST / 12:00pm EST
12:30pm CST / 1:30pm EST	1:30pm CST / 2:30pm EST
3:00pm CST / 4:00pm EST	4:00pm CST / 5:00pm EST
5:00pm CST / 6:00pm EST	6:00pm CST / 7:00pm EST

IMPORTANT: The **Daily ACH file cutoff is 5:00pm CST / 6:00pm EST** for next-day processing.
Same-day ACH file cutoff is 12:30pm CST / 1:30pm EST.

Q. What is Nicolet National Bank’s process for notifying me of ACH Corrections or ACH Returns for items my Company originates?

A. Nicolet National Bank will notify customers of ACH Corrections or ACH Returns in one of two ways: (1) We may send a secure email through Mimecast from opsach@nicoletbank.com when *Notifications of Change* or *Notifications of Return* are received for ACH entries your Company originated. It may be necessary to notify your Information Technology area to whitelist the Nicolet National Bank domain name of nicoletbank.com to help avoid any delays in receiving emails such as this from us. (2) You may receive a generic email notifying you of an ACH Correction or ACH Return and then you can retrieve the notice from within online banking by navigating to ‘ACH Reporting Files’.

Q. How will I know my ACH File has been successfully processed with Nicolet National Bank?

A. Once your file has gone through *Guardian Analytics*, and passed all verification steps, you will receive a second email indicating the file has been approved by Nicolet National Bank. The second email provides detailed file information and serves as your confirmation that your ACH File has been received by Nicolet National Bank and will be processed on to the Federal Reserve Bank for final processing. If you do NOT receive the second (File Approval) email, please contact the Treasury Management Team at treasurymanagement@nicoletbank.com or 855-451-4793 as there may be an issue with your ACH file.

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ACH & CHECK POSITIVE PAY

Q. My company utilizes ACH & Check Positive Pay fraud prevention solutions; how will I access these tools with Nicolet National Bank on December 6, 2021?

A. ACH & Check Positive Pay with Nicolet National Bank are accessed from the home screen of Business Online (Treasury Management) under the “Accounts” section of the homepage. You will click on your account name to launch into the Positive Pay system. See screenshot below.

The screenshot displays the following account information:

HEALTH SAVINGS ACCOUNT ***0004	Available balance \$141.66	Recent ▼
HELOC W/FIXED RATE 7777	Available credit \$110.00	Recent ▼
IRA SAVINGS TRAINING ACCOUNT ***0002	Available balance \$81.35	Recent ▼

Below the accounts, there is a "Show All Accounts" link. Under the "Credit Card SSO" section, a table lists credit cards:

Card #	Current Balance	Available Credit	Payment Amount Due	Payment Due Date
6039	\$0.00	\$100.00	\$0.00	8/02/2021
6303	\$0.00	\$100.00	\$0.00	8/12/2021

The bottom section, titled "Positive Pay, ACH Manager Return/Change Notifications, & EDI Remittance Advices", contains a table with two columns: "Positive Pay Account Client ID" and "Current Day Exceptions". A red box highlights this section, and a red arrow points to the "Small Bus Check" entry in the "Positive Pay Account Client ID" column, which corresponds to the "Account has no exceptions today" entry in the "Current Day Exceptions" column.

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WIRE MANAGER

Q. My Company submits Domestic and International Wire Transfers through Investors Community Bank's Business Online banking portal today, will that continue with Nicolet National Bank?

A. Yes, Nicolet National Bank has the same system for online Domestic and International wire transfer requests, AND Nicolet also offers the ability to send foreign dollar international wires by creating a foreign contract at point of entry for the outgoing wire transfer request within the online banking portal.

Q. My Company has several Wire Transfer Templates for vendors we frequently send funds to within Investor Community Bank's online banking portal, will those templates be available to us within Nicolet National Bank's online banking portal on December 6, 2021?

A. Yes, all existing Wire Transfers Templates (Domestic and International) will be available within the Nicolet National Bank Business Online (Treasury Management) portal on December 6, 2021. Users can access "Wires" by logging in and choosing "PAYMENTS & TRANSFERS" and then "Wire". The screens will be the same as what users are used to today.

Q. Sometimes, we use previously sent wires to send another payment versus accessing a template, will previously sent wire transfer data be available within the Nicolet National Bank online portal on December 6, 2021?

A. No, previously sent wire transfers will not be available within Nicolet National Bank's online banking on Monday, December 6th. It is strongly encouraged that users create templates NOW for any past wire transfer that you may need to send post merge weekend. Contact your local ICB Treasury Management Representative for assistance in creating a template or contact the Nicolet National Bank Treasury Management Team prior to merge weekend for assistance.

Q. My Company submits Wire Transfers regularly with Investors Community Bank currently, will we be able to submit wire transfers with Nicolet National Bank without issue on December 6, 2021?

A. Yes, however the Investors Community Bank Treasury Management Team will be reaching out to business customers who send frequent wire transfers through the online portal to obtain a signed Wire Transfer Agreement with Nicolet National Bank prior to December 6, 2021. This is important to avoid any wire transfer processing delays due to paperwork on or after December 6, 2021. The Wire Transfer Agreement specifies for Nicolet National Bank who is authorized by your Company to request a wire transfer and in which methods (6 available), approve a wire

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transfer (if applicable), and receive confirmation emails for sent wire transfers, as well as it specifies the applicable business accounts a user can wire from.

Q. My Company has recurring wire transfers scheduled within the Investors Community Bank online wire transfer system, will those continue to process with Nicolet National Bank post-merger?

A. No, previously scheduled wire transfers will not continue. Please plan to review your recurring wire transfer templates and reinitiate them on Monday, December 6th to ensure no processing delays occur.

Q. What are the Nicolet National Bank Wire Transfer daily cutoff times?

A. Nicolet National Bank daily Wire cutoff times are Domestic 3:00pm CST / 4:00pm EST and International 2:30pm CST / 3:30pm EST.

Q. Do we need to update our incoming Domestic and International Wire Instructions with our customers?

A. Nicolet National Bank will absorb the Investors Community Bank routing number at merger so your existing instructions will continue to work, however over time we suggest you update the instructions to the Nicolet National Bank routing information.

Nicolet National Bank has its own SWIFT number for international incoming wire transfers. You may reach out to your existing Investors Community Bank Treasury Management representative to receive the updated instructions pre-merger, however the Nicolet National Bank instructions may not be used until Monday, December 6, 2021.

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FRAUD MANAGEMENT

Q. What fraud prevention tools does Nicolet National Bank employ or and/or offer to its business customers?

A. Business Online (Treasury Management) is the Nicolet National Bank digital banking platform for business. Due to the complex nature of user setup within Business Online (Treasury Management), Nicolet National Bank maintains Company user setup. This means if you have Administrative permissions for your Company today to establish new users, you will lose this ability December 6, 2021 with Nicolet National Bank.

The Business Online (Treasury Management) system allows superior granularity in separation of roles and responsibilities across Users. Unique user permissions, based on job responsibilities, can be maintained throughout the system. User additions, deletions, and edits are communicated to the Treasury Management Team and paperwork is prepared and sent for signature for the requested changes. Setups are usually completed in 2 business days from signing, but rush requests can be accommodated based on the situation.

Straight through processing or Dual Control is offered on Internal Transfers, ACH Transfers, and Wire Transfers. Dual control is strongly encouraged on high-risk transactions such as ACH Origination and Wire Transfers.

Through agreement and setup documents each user receives a unique User ID, Password, and Security Questions. Security Tokens may be required for Users with certain high-risk transaction ability – ACH Origination (*Daily Exposure Limit of \$500K or more*) and online Wire Transfer initiation.

Additional fraud mitigation is offered through our use of *Guardian Analytics*. Guardian Analytics is the pioneer and leading provider of behavioral analytics solutions for preventing online banking fraud.

Guardian Analytics protects account and payment information by analyzing user online activities from login to logout and payment changes related to routing and account number information used. The system works to detect anomalous behavior based on device, geo-location, time, activities, transaction details, and more. These solutions are constantly working in the background of the online banking portal in real-time to detect anomalies within user login and ACH & Wire Transfer file processing.

Nicolet National Bank takes fraud risk very seriously. We know our customers expect our assistance in monitoring and detecting anomalous behaviors within the treasury functions of business online banking. Therefore, we have invested in *Guardian Analytics* technologies and frequently offer educational opportunities for our customers regarding the latest trends in fraud.

Fraud Awareness Bulletins can be found within the Business Online (Treasury Management) portal.

If ever you have a fraud breach or concern, please contact your local Business Banker or the Treasury Management Team.

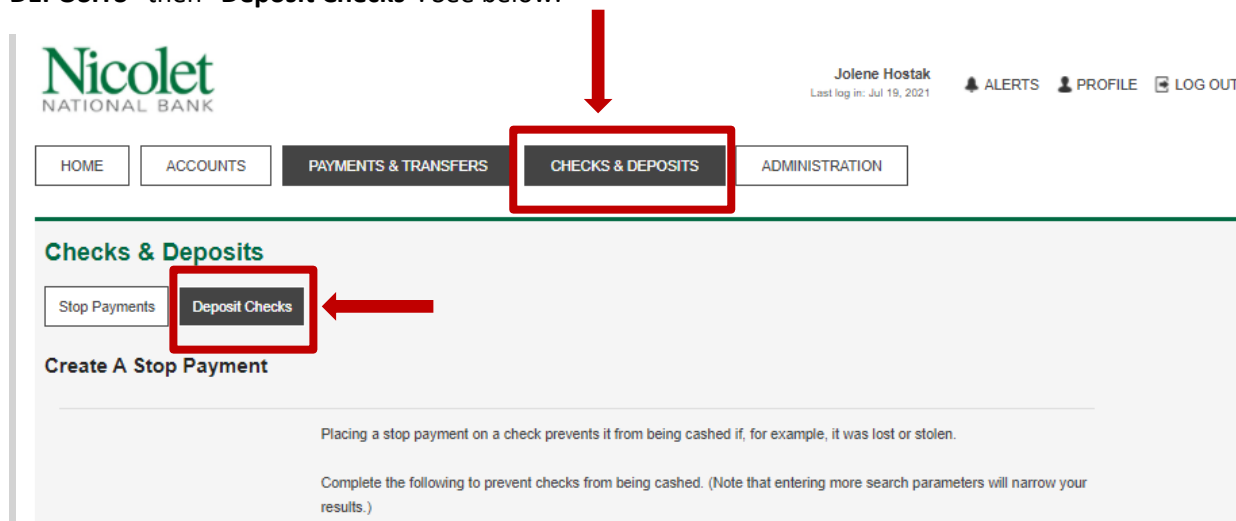
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REMOTE DEPOSIT CAPTURE

Q. How will I access Remote Deposit Capture with Nicolet National Bank on or after December 6, 2021?

A. Remote Deposit Capture is accessed through Business Online (Treasury Management) by Choosing “**CHECKS & DEPOSITS**” then “**Deposit Checks**”. See below.



Q. Will our current check scanner be compatible and continue to work?

A. Yes, your current check scanner will be compatible and should continue to work with Nicolet National Bank. Users may need to click on “Help” and “Workstation Status” if the check scanner doesn’t initialize at first login. Users can follow the install prompts or contact the Nicolet Treasury Management Team for assistance. If using Chrome, please add [***.jufsddata.com**] as an allowable pop-up site so Silver Bullet Technologies can initialize without interruption.

Q. What is the daily deposit cutoff time for remote deposit with Nicolet National Bank?

A. The Nicolet National Bank remote deposit capture daily cutoff for same-day credit, next day availability is 8:00pm CST / 9:00pm EST.

Q. What is the process with Nicolet National Bank if my remote deposit exceeds our Company established limit on any given business day?

A. Users exceeding the daily remote deposit limit can email or call the Nicolet National Bank Treasury Management Support Team for assistance with temporarily (or permanently) raising the limit for larger than normal deposits.

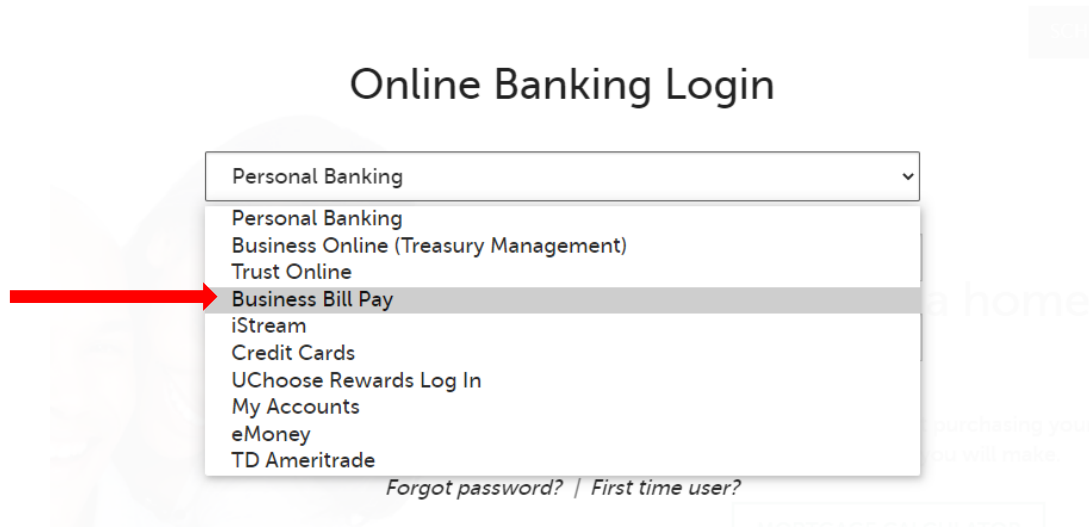
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BUSINESS BILL PAY

Q. Will Business Bill Pay be accessed the same way it is with Investors Community Bank today?

A. No, Business Bill Pay with Nicolet National Bank will be accessed from the Nicolet Bank website homepage by choosing **Login** and then **Business Bill Pay** from the dropdown menu. See screenshot below.



Q. I access Business Bill Pay from within the Investors Community Bank’s online Banking portal today so how will I login to Nicolet Business Bill Pay on December 6, 2021?

A. Bill Pay Users will receive an email from the Nicolet National Bank Treasury Management Team merge weekend with User ID and Temporary Password information for first-time login on or after December 6, 2021.

Q. Will our existing Payees, and any past processed payment history be available within Nicolet National Bank’s Business Bill Pay on December 6, 2021? Will recurring bill payments continue as scheduled?

A. Yes, Bill Payment Payees and recurring payments will be available within Nicolet’s Business Bill Pay system on December 6, 2021. Recurring payments and eBills will also convert. History may not be available so users may choose to print out the Investors Community Bank Business Bill Pay on December 3rd or sooner for reference.

Have questions or need further clarification?

Email treasurymanagement@nicoletbank.com or call the Treasury Management team at 855.451.4793

MISCELLANEOUS

Q. Will the existing Investors Community Bank online banking support phone number and email address continue to work post-merger?

A. The existing online banking phone number and email address will continue to work as they will forward to the Nicolet National Bank Treasury Management support team of treasurymanagement@nicoletbank.com and **855.451.4793**. The existing treasury management support team members will continue to assist you along with existing support team members of Nicolet National Bank. Support hours are Monday through Friday, 7:00am CST / 8:00am EST through 5:00pm CST / 6:00pm EST.

Q. Where will I find monthly bank statements within Nicolet's Business Online system?

A. For eStatement customers, monthly statements can be found online within the "Documents" tab of an account. Please be advised that Nicolet National Bank only displays monthly statements online if your Company is truly engaged in eStatements. If you are not sure whether or not your Company is truly engaged in eStatements, please check with your local Investors Community Bank Banker. You may choose to engage in eStatements prior to December 6, 2021 so you do not lose the ability to retrieve monthly bank statements online post-merger with Nicolet National Bank.

Q. Will previous months' statements from Investors Community Bank be available within Nicolet's online system December 6, 2021?

A. Previous months statements will NOT be immediately available within Nicolet's online banking system come December 6, 2021. Downloading previous month's statements now is strongly encouraged.

Q. Will I receive a new Business Credit Card to replace my Investors Community Bank business credit card account?

A. No, your current Investors Community Bank credit card will remain the same as it is today.

Q. Will my existing check stock continue to work?

A. Yes, you may continue to use your existing check stock. Nicolet Bank will absorb the Investors' routing number as part of the merger, so your existing checks and deposit tickets will continue to work. We ask when you reorder these supplies post-merger that you update to the Nicolet National Bank Routing Number of 075917937.

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