

IMPORTANT UPDATE BELOW



SAME GREAT FOLKS. SAME FRIENDLY SERVICE. BRAND NEW NAME.

AMERICAN BANK OF TEXAS & FIRST UNITED BANK JOIN TOGETHER.

Dear Customer,

American Bank of Texas and First United Bank are joining together. The partnership of these community banks ensures short- and long-term success for our customers, our communities, and our employees. As of Veterans Day, November 11, 2016, our preparations will be complete. Beginning on Saturday, November 12th, American Bank of Texas will begin operating under the First United Bank name.

This letter and the accompanying booklet provide key information and answers to common questions.

KEY INFORMATION

- Your debit cards, credit cards, and checks will continue to work.
- Telephone banking customers will re-register with First United beginning on November 13th. *Detailed information can be found in the booklet enclosed beginning on page 10.*
- The same great people you have always worked with are here to serve you.
- Online banking customers will begin using First United's online banking and mobile app on Sunday, November 13th. *Detailed information can be found in the booklet enclosed beginning on page 9.*

American Bank of Texas and First United Bank are here to serve customers in all our communities. On Veterans Day, Friday, November 11, 2016, customer service will be available by telephone from 9:00 a.m. to 5:00 p.m. Beginning Saturday, November 12, 2016, our telephone Customer Care Center will be open 24-hours a day. On holidays we will be open from 9:00 a.m. to 5:00 p.m. with the exception of Thanksgiving and Christmas. Please do not hesitate to visit your bank or give us a call at 1-800-567-1817 with any questions.



Sincerely,
American Bank of Texas

firstunitedbank.com/ABTexas



AMERICAN BANK OF TEXAS

1 First United[®]
SPEND LIFE WISELY[®]



**American Bank of Texas
and First United Bank
Join Together**



WHAT DOES THIS MEAN FOR ME?

A CUSTOMER GUIDE

LOOK INSIDE FOR THIS INFORMATION & MORE...

American Bank of Texas and
First United Bank join forces

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What will happen to my
accounts?

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Can I still use my debit card,
credit card, & checks?

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What about online &
telephone banking?

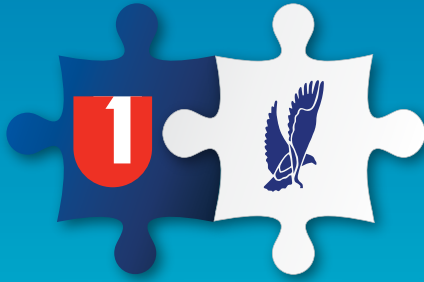
pg. 9

Welcome to



firstunitedbank.com/ABTexas

.....
TWO BANKS. ONE SHARED PURPOSE.
.....



**AMERICAN BANK OF TEXAS
AND FIRST UNITED BANK
ARE JOINING TOGETHER.**

We are excited to open the doors to greater opportunities for you and all of our loyal customers. The banking team you have come to know and trust is here to answer your questions as we complete the partnership with First United Bank. We have compiled answers to the most commonly asked questions in this booklet. If you do not find the answer you are looking for, please call us at 1-800-567-1817. We would love to chat!

Thank you for your loyalty and trust, which we will continue to earn every day.

SAME GREAT FOLKS.
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SAME FRIENDLY SERVICE.

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ABOUT FIRST UNITED

Established in 1900, First United Bank & Trust is a progressive and innovative community banking organization with approximately \$3 billion in assets.

John Massey became a stockholder in 1963 and took over leadership of the bank in 1986.

Greg Massey, John's son, joined the bank in 1990 and became CEO in 2003. Together they have developed and expanded First United into a community-minded organization. Today, First United delivers services to over 125,000 customers through a network of 41 locations in 30 communities throughout Texas and Oklahoma.

First United strives to participate in and support local communities. Each community bank has its own bank president who provides local leadership and decision making. Throughout the past 100 years of service and commitment to its community, First United has grown to be one of the largest, well-capitalized banking organizations in the southwestern United States. First United focuses on retail and community banking, serving consumers and small- to mid-sized businesses within its market areas.

First United believes that doing business should be a winning situation for everyone involved: customers, employees, partners, communities, and shareholders.

PURPOSE, VISION, & VALUES

PURPOSE

To inspire and empower others to Spend Life Wisely.

VISION

First United is dedicated to building a culture of care in the communities we serve and helping others find their unique path to success. We will build lifelong, multigenerational relationships and use our collective talents to make our community a better, stronger, more stable place, one customer, one family, one company at a time.

VALUES

Knowing What's Right

We put God first, our family second, and our jobs third.

We know we have unshakable **faith**.

We cherish family: our own, our bank family, and the families of others. We know **family** is our foundation.

Living What's Right

We hold each other to high standards; our actions speak louder than words. We live with **integrity**.

We combine our individual talents to achieve **high performance**.

We live as a **team**, succeeding together.

Sharing What's Right

We meet others where they are and help them get where they want to be. We share lifelong **relationships**.

We make a difference in the lives of others. We share our time and our hearts with our **communities**.

We Do What's Right . . .

for our Customers, our Employees, our Shareholders, our Partners and Suppliers, and our Communities.

FREQUENTLY ASKED QUESTIONS

THE CULTURE

- 1. Can you tell me more about First United Bank?** First United is a family-owned company headquartered in the Texoma area. By joining together, we will now serve 32 communities in Texas and 24 communities in Oklahoma with a full range of banking, mortgage, insurance, and investment products and services.
- 2. Will First United be actively involved in my community?** First United will continue the legacy of community involvement began by American Bank of Texas. First United has been recognized multiple times as an outstanding community bank with regard to community involvement.
- 3. Will the name of the bank change?** Yes, all banks will be called First United Bank effective November 12, 2016.
- 4. What is First United's website?** The website is firstunitedbank.com
- 5. Will the phone number for my bank be the same after the partnership?** Yes, your community bank will keep the same phone numbers.
- 6. Can I still go to my favorite community bank?** Yes, all community bank locations will remain open.
- 7. Will I see new faces that I do not know?** No, you will see the same great folks that you've grown accustomed to seeing when visiting the community bank.
- 8. Will bank hours be impacted?** No. Friday, November 11, 2016, the banks will be closed for Veterans Day. American Bank of Texas will be open on Saturday, November 12, 2016, during normal business hours under the First United Bank name.



9. **Will the normal hours of operation change at my community bank?** At this time, there are no plans to modify business hours.
10. **Will I be able to use other First United locations?** Yes, customers can fully use all First United locations beginning Saturday, November 12, 2016. See a listing of locations on page 12 or visit the website, firstunitedbank.com.
11. **What are the normal business hours to call the Customer Care Center?** The Customer Care Center is available 24-hours to assist you. On Federal holidays (New Year's Day, Martin Luther King, Jr. Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day), the Customer Care Center is open 9:00 a.m. to 5:00 p.m. Our Customer Care Center is closed on Thanksgiving Day and Christmas Day so our employees may spend this time with their families.
12. **Will I be able to call the Customer Care Center during the transition weekend?** Yes, American Bank of Texas and First United Bank will be available to assist you. On Veterans Day, Friday, November 11, 2016, service hours are from 9:00 a.m. to 5:00 p.m. On Saturday, November 12, 2016 and Sunday, November 13, 2016 the Customer Care Center will be open 24-hours to assist you.

MY ACCOUNTS & SERVICES

13. **What will happen to my American Bank of Texas accounts?** On November 12, 2016, all American Bank of Texas accounts and products will be transferred to First United Bank. If you have accounts at both institutions, you will continue to have two separate First United accounts. Customers can choose to combine the accounts, if desired.
14. **Will my account number(s) change?** Account numbers for almost every customer will remain the same. Some account numbers were modified, but those customers were contacted directly.
15. **Will the routing number change?** For any transaction completed without a paper check, for instance online check drafts, you will need to use the new routing number **111911321**.
For payments you have already set up with vendors, we will send a notification to them with the updated routing number the next time they send a transaction to your account. The transaction will still post to your account as it should.
16. **What do I need to do to ensure that my direct deposit and automatic drafts continue?** Because your account number will not change, you will not need to do anything in most cases. Some employers may request you fill out new paperwork, but our systems will still process your items.

17. **Will automated withdrawals from other institutions still work?** Yes, because your account number(s) will remain the same.
18. **How will my statement cycle be affected in November since the transition is in the middle of the month?** Customers will receive a final statement from American Bank of Texas as of Thursday, November 10, 2016, on all checking and savings accounts. Interest bearing accounts will be paid accrued interest, but no accounts will be service charged. After November 10, 2016, you will receive your next statement from First United Bank.
19. **Will I continue to receive my checking account statement or eStatement at approximately the same time each month?** After November 10, 2016, statements will be issued a little later than normal. However, starting in December, the statement cycle should be very close to the day you normally receive your statements.
20. **Will my statement look different?** Yes, there will be a slight difference in look, however the information will remain the same. The check images are printed 12 to a page.

DEBIT CARDS

21. **Will my current debit card still work?** Yes, you will be able to continue to use your current debit card until it expires. Prior to the expiration date, you will receive a new First United debit chip card.
22. **Does First United offer personalized debit cards?** Yes, First United offers **YouFirst** personalized debit chip cards. After November 12, 2016, you will have the option to personalize your card. Visit firstunitedbank.com/youfirst for details. Fees may apply.
23. **Will my debit card PIN still work?** Yes, your current debit card PIN will still work.

PERSONAL & BUSINESS CHECKS

24. **Can I continue to use my American Bank of Texas checks?** Yes, you can continue using your existing American Bank of Texas checks. Future check orders processed through the bank will be converted to an equivalent check style with First United's logo and routing number.

PERSONAL & BUSINESS CREDIT CARDS

25. **Can I continue to use my American Bank of Texas Credit Card?** Yes, you can continue using your existing American Bank of Texas credit card.

ONLINE BANKING

26. How will my online banking be impacted during the transition weekend?

You will be able to view all accounts and their respective balances and transaction histories throughout the transition period. You will not be able to perform any transactions online as of Thursday, November 10, 2016, through noon Sunday, November 13, 2016. The Customer Care Center is available 24-hours to help you with any type of transaction and if you have any questions or need assistance.

27. Will my online banking password change? Yes, to ensure that your information remains as secure as possible, you will receive a separate communication prior to November 12, 2016, with a temporary password. Beginning Sunday, November 13, 2016, you may begin using your temporary password to login. At that time you will be able to select a new password of your choice.

28. I currently use Online Bill Pay. Will my payees transfer to First United?

Yes, your current bill pay information from American Bank of Texas will be transferred to your First United online banking account.

29. How will my Online Bill Payments be processed during the transition weekend?

Online Bill Payments will work the same way they do today.

30. I currently use eStatements. Will my prior statement(s) be available?

Yes, eStatement history will be available for the previous 18 months for you to download in approximately mid- to late-December. If you need any assistance with eStatements prior to their availability, you can call, visit, or send a secure message through online banking and our Customer Care Center will provide those statements up to 18 months. We are also able to provide statements up to the prior 7 years; however, fees may apply.

31. Will transaction history be available from online banking? Yes, First United's online banking allows you to view account history for up to two years. American Bank of Texas customers will have a full two years of history available as of December 13, 2016.

32. Will my online banking username remain the same? Yes, most usernames will remain the same unless you are notified otherwise.

33. I currently use the ABTexas mobile app. Will I need to download First United's app? Yes, First United's mobile app is available from the Apple iTunes or Google Play Store for free. Before accessing the app, you must log-in to the website version of online banking to set up your new password. The app will be available for use on Sunday, November 13, 2016. Learn more at firstunitedbank.com/mobile.

34. **Will I need to re-enroll to make mobile deposits?** Enrollment is not required, mobile deposit is readily available on the First United mobile app.

24-HOUR PHONE BANKING

35. **Will the 24-hour telephone banking number change?** No, customers will still have access to account information 24-hours a day by calling **800-567-1785**. First United's enhanced telephone banking service allows you to check account balances and transactions, manage your debit cards, and make internal transfers. Plus, this service also features keypad or voice recognition with English or Spanish options.
36. **Will my 24-hour telephone banking login change?** Yes, you will simply enroll by using your account number and the social security number or tax identification number of the primary account holder. If you have any issues accessing your account, please call the Customer Care Center at **800-567-1817**. As a reminder, our Customer Care Center is available 24-hours should you have questions or need assistance.

LOANS

37. **Does the new partnership mean a lot of other people will get in the way of managing my accounts or pending loans?** No, First United is a community bank dedicated to serving customers locally. Loan officers and leadership at the American Bank of Texas locations will still be the same decision makers.
38. **Will I need to mail my loan payments to a different address?** No, you can mail your payments to the same place you do today. You can also visit any First United location to pay in person.
39. **Will my loan need to be re-approved if it has not closed before the transition date?** Loan approvals will still be intact, but new documentation with First United may be issued and require signatures.
40. **Will my loan statement look different?** Yes, there will be a slight difference in look, however the information remains the same.

OTHER SERVICES

41. **What if I have questions regarding Treasury Management Services?** Treasury Management customers will be receiving a separate communication with information regarding these services. If you have questions, please contact First United Bank's Treasury Management Department either by phone at **580-634-6497** and **1-800-924-4427 ext. 1497** (toll free) or by email at **treasurymanagement@firstunitedbank.com**.

42. **What will happen to my Safe Deposit Box?** All current terms and conditions will continue to apply for all Safe Deposit Boxes.
43. **What happens if suspicious activity or potential fraud is detected on my account?** Beginning November 12, 2016, you will be automatically enrolled at no charge into First United's Fraud Prevention Service. If suspicious activity is detected, you will receive an email, text message, or phone call. The phone number for the fraud center is **800-417-4592**. If you will add this number to your contacts and label it "Fraud Center", then it will be displayed on your phone whenever you get a call from this number. If you have any questions, call the Customer Care Center.
44. **Will my deposits continue to be insured by the FDIC?** Yes, your deposit accounts will continue to be FDIC insured up to the applicable limits allowed by law.

The standard deposit insurance amount is \$250,000 per depositor, per insured bank, for each account ownership category. Depositors may qualify for coverage over \$250,000 if they have funds in different ownership categories and all FDIC requirements are met. For more information, visit <https://www.fdic.gov/edie/>

FDIC insurance covers all deposit accounts, including checking and savings accounts, money market deposit accounts, and certificates of deposit. FDIC insurance does not cover other financial products and services that banks may offer, such as stocks, bonds, mutual fund shares, life insurance policies, annuities, or securities. The FDIC provides separate coverage for deposits held in different account ownership categories.

45. **What happens to my coverage if I have deposits at both American Bank of Texas and First United Bank?** Deposits previously from American Bank of Texas are separately insured from deposits at First United Bank for at least six months after November 10, 2016. This grace period gives you the opportunity to restructure your accounts, if necessary. CDs from American Bank of Texas are separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month period and are renewed for the same term and in the same dollar amount continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period.

GROWING TO EMPOWER MORE

With the new partnership, First United will have over 85 bank, mortgage, and insurance locations throughout Texas and Oklahoma. While we are growing to offer you more convenience, your local community bank experience will stay the same. First United strongly believes in empowering local bank teams to make decisions and serve our customers.

COMMUNITY BANKS

Texas

Austin, TX
Bonham, TX
Bulverde, TX
Dallas, TX
Denison, TX
Denton, TX
Fredericksburg, TX
Frisco, TX
Gainesville, TX
Garden Ridge, TX
Horseshoe Bay, TX
Kingsland, TX
Krum, TX
Lakeway, TX
Leonard, TX
Marble Falls, TX
McKinney, TX
Pottsboro, TX
Prosper, TX
Sanger, TX
Schertz, TX
Seguin, TX
Sherman, TX
Temple, TX
Whitesboro, TX

Oklahoma

Ada, OK
Bokchito, OK
Calera, OK
Colbert, OK
Durant, OK
Holdenville, OK
Hugo, OK
Madill, OK
Maysville, OK
Moore, OK
Norman, OK
Oklahoma City, OK
Pauls Valley, OK
Purcell, OK
Sapulpa, OK
Seminole, OK
Shawnee, OK
Tecumseh, OK
Wewoka, OK

MORTGAGE OFFICES

Texas

Austin, TX
Burleson, TX
Dallas, TX
Fort Worth, TX

Grapevine, TX

Highland Village, TX
Plano, TX
Rockwall, TX
Southlake, TX

Oklahoma

Ardmore, OK
Edmond, OK
Moore, OK
Muskogee, OK
Norman, OK
Owasso, OK
Tulsa, OK

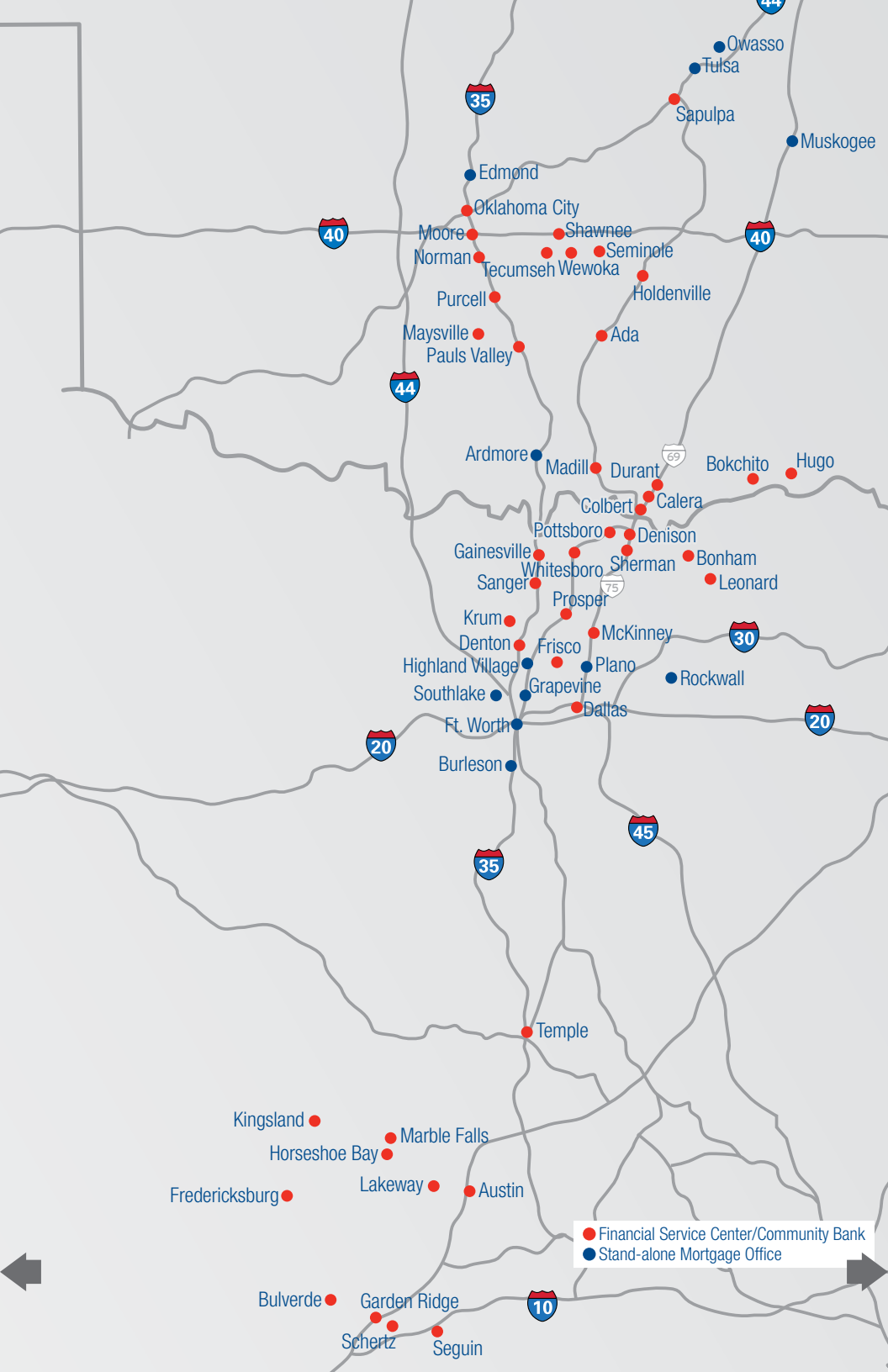
INSURANCE OFFICES

Texas

McKinney, TX

Oklahoma

Durant, OK
Edmond, OK
Holdenville, OK
Moore, OK
Pauls Valley, OK



● Financial Service Center/Community Bank
● Stand-alone Mortgage Office

HOW TO CONTACT US

Customer Care Center

1-800-567-1817

Learn more about First United by visiting

[firstunitedbank.com](https://www.firstunitedbank.com)



facebook.com/firstunited1



twitter.com/FirstUnitedBank



linkedin.com/company/first-united-bank

Corporate Office:

1400 West Main

Durant, Oklahoma 74701

For articles on Faith, Financial Well-Being, Personal Growth, Health and Wellness, and to see what First United is taking to the world, visit www.spendlifewisely.com

If you have additional questions about the American Bank of Texas and First United Bank partnership and how it may affect you, please visit your nearest location of either bank or call our Customer Care Center at 1-800-567-1817 or visit the website at firstunitedbank.com/ABTexas

Customer Care Center Hours

24-hours a day

Customer Care Center Hours During the Transition Weekend

Veterans Day

Friday, November 11th

9:00 a.m. to 5:00 p.m

Saturday, November 12th and

Sunday, November 13th

24-hours a day





TWO COMPANIES
joined together to create a
BRILLIANT FUTURE!



Banking | Mortgage | Insurance | Investments

firstunitedbank.com



WELCOME TO



Banking | Mortgage | Insurance | Investments

800-567-1817
firstunitedbank.com



KEY INFORMATION

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- The **same great people** you have always worked with are here to serve you.
- Telephone banking customers **will re-register with First United** beginning on November 13th. Call 1-800-567-1785 to use this service.
- Online banking customers **will begin using First United's online banking and mobile app** on Sunday, November 13th.
- Telephone Customer Care Center available 24-hours most days at 1-800-567-1817.



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SAME FRIENDLY SERVICE. BRAND NEW NAME.