

Answers to Your Questions for Business Accounts

When will Macatawa Bank, N.A. systems be updated?

We will be open our normal business hours on Friday, April 25, 2025. Your accounts will be upgraded to the new system after closing on Friday, providing you with more account options and services. Please also be aware that we will be making changes to the website. Because of this, intermittent outages may occur beginning Friday night and lasting through the weekend. For assistance, please call the bank directly.

Will the hours for the branch office change?

Yes. We are excited to announce the hours listed below, which include expanded lobby hours.

Effective April 28, 2025, new expanded branch hours will be:	
Monday – Friday	9 a.m. – 5 p.m.
Saturday	9 a.m. – 12 p.m.
Exceptions to the new branch hours are:	
Grand Rapids: 116 Ottawa Ave.	Closed Saturday
8th St.: 141 E. 8th St.	Closed Saturday
Zeeland Main: 815 E. Main	Drive Thru Only M – F, 10 a.m. – 3 p.m.
Freedom Village: 145 Columbia Ave.	M, T, Th, F, 10 a.m. – 3 p.m.

Will my funds availability change?

We will continue to make check deposits available to you on the first business day after the day of deposit. For extended holds, ATM deposits, and new account availability, please see the information outlined in the section titled *Your Ability to Withdraw Funds in Disclosures and Other Information*.

Will any services be unavailable during conversion?

Yes. Some services may have interrupted service over the conversion weekend. Please see the table below for details on specific services.

	When will my current service end?	When will my new services begin?
ACH Origination	4/25/2025 4 p.m.	4/28/2025 8 a.m.
ATM/Debit Cards	You can use your current card until it expires.	
Branch ATM	There will be no interruption in ATM availability.	
Internal Transfers via Online Banking	4/25/2025 7 p.m.	4/28/2025 8 a.m.
Online Banking Access	4/25/2025 7 p.m.	4/28/2025 8 a.m.
Bill Pay Access	4/25/2025 7 a.m.	4/28/2025 8 a.m.
Remote Deposit Capture	4/25/2025 5 p.m.	4/28/2025 8 a.m.
Online Wires	4/25/2025 4 p.m.	4/28/2025 8 a.m.
Positive Pay Decisions	4/25/2025 1 p.m.	4/29/2025 9 a.m.*

All Times Are Eastern Time

*Customers will be contacted on Monday, 4/28/2025, for Positive Pay dispositioning

Will I need to reorder personalized savings deposit and withdrawal slips?

No. You will no longer need deposit and withdrawal slips for your savings account. Our new teller system creates virtual documents automatically.

Is there a cut-off time for deposits?

Yes. For deposits made after the close of business or on a day that we are not open, we will consider the deposit made on the next business day that we are open. The term business day means any day other than a Saturday, Sunday, or federally declared legal holiday. If you make a deposit at one of the more than 200 affiliated Wintrust Community Banks, different cut-off times may apply.

Will I need new checks and deposit slips?

No. You can continue to use your current Macatawa Bank checks and you will no longer need deposit slips, but we can continue to support your tickets as needed. When you need to place a new order, please contact your branch.

Will my incoming direct deposits, automatic payments, and transfers need to be changed or updated?

No. Your existing direct deposits, automated payments, and transfers will continue to be processed using the same Macatawa Bank routing number and account number.

When will my new account statement arrive?

You will receive a final cut-off paper statement as of April 25, 2025, for checking, savings, and money market accounts. Your first statement using the new format will cover the period beginning April 26, 2025 through your normal statement cycle date.

Will my statement cycle change?

All savings accounts will now cycle monthly, at month end. Checking, money market, and certificate of deposit account statement dates will not change. E-statements are delivered on the second business day of the month.

Will there be any changes to my periodic statement?

Statements produced beginning April 26, 2025, will reflect the updated bank logo for your Macatawa Bank, N.A. bank account. While the design of the statement will be somewhat different from your previous statements, it will contain comparable information. Each statement will include the front side of cleared checks and deposit tickets posted during the statement period (if the image is available). Images will be printed in three columns and up to six rows per statement page. Any combined statement relationships will convert.

Will I be paid interest if I close my interest-bearing checking, money market, or savings account before the statement cycle?

No. If the account is closed before interest is credited, you will not receive the accrued interest.

Will I be able to see my pending check transactions that will clear my account throughout the day?

No. Checks pending to post to your account will become available for viewing the next business day.

Will there be a fee for paper statements?

Yes. However, we will waive the paper statement fee for most business accounts for the first 120 days. Please see the Guide to Business Accounts for information on your specific account type.

Will my certificates of deposit (CD) be affected?

Account terms will remain the same until maturity. Any CD opened after April 26, 2025, will be under the terms and conditions in effect at the time of the CD opening. A maturity notice will be mailed 30 days prior to maturity. Upon maturity, if you do not contact us, CDs will automatically renew at the bank's posted rates in effect at maturity. There may also be changes to the term of your renewed CD. Any request for interest transfers or checks will remain in effect.

See below for additional information.

Will my penalty remain the same if I were to break the term of my CD?

Yes. The penalty on your CD will remain the same until the maturity date. After the CD renews, the following early withdrawal provisions will apply:

If your account has an original maturity of less than or equal to 12 months:

- The fee we may impose will equal 3 months' interest on the amount withdrawn subject to penalty.

If your account has an original maturity of more than 12 months but less than or equal to 36 months:

- The fee we may impose will equal 12 months' interest on the amount withdrawn subject to penalty.

If your account has an original maturity of more than 36 months but less than or equal to 60 months:

- The fee we may impose will equal 18 months' interest on the amount withdrawn subject to penalty.

If your account has an original maturity of more than 60 months:

- The fee we may impose will equal 24 months' interest on the amount withdrawn subject to penalty.

Will the term on my CD remain the same?

The term will remain the same until the CD matures. CDs that automatically renew will be assigned to the term indicated below:

Initial Term:	At renewal it will become:
Daily CD	3 months
3 – 5 months	3 months
6 – 8 months	6 months
9 – 11 months	9 months
12 – 14 months	12 months
15 – 20 months	18 months
21 – 26 months	24 months
27 – 33 months	30 months
34 – 40 months	36 months
41 – 50 months	48 months
51 months or greater	60 months

Will the interest on my CD calculate the same?

Yes.

Will the interest payment method and frequency for my CD remain the same?

Interest payment methods and frequency will remain the same until the CD matures. Upon renewal, all CD products will pay interest monthly.

Will I receive a new ATM/debit card for my account?

No. You can use your current card until it expires.

Which ATMs will I be able to use?

You can use any of the more than 200 surcharge-free ATMs in the Wintrust Community Banks network throughout northern Illinois, southern Wisconsin, and west Michigan. In addition, you will have access to more than 65,000 nationwide surcharge-free ATMs bearing the Allpoint, MoneyPass, or SUM logo. For a complete listing, visit wintrust.com/findus.

Will my ATM/debit card limits or fees change?

Yes. The limits will change. Additionally, the fee on international transactions will be 1.10%.

	Current Macatawa Limits	New Limits effective 4/28/2025
ATM Withdrawal	\$500	\$535
PIN POS Purchase	\$2,500	\$2,500
Non-PIN POS Purchases	\$2,500	\$2,500
Cash Advance	\$2,500	\$500

How will my bill pay services be affected?

Your bill payment information will be converted along with your payees and funding accounts. However, any future scheduled payments will not be available for viewing in i-BusinessBanking™ until Monday, April 28, 2025, and bill payment transaction history for the last six months will not be available until May 2, 2025.

Please be aware the processing method for bill payments will be changing. When scheduling a payment, you will now be able to view “send on” and “deliver by” dates.

Please be aware the funds will be electronically debited from your account on the day the payment is scheduled (the “send on” date) for all payments regardless if they are being paid electronically or by check. For example, if you schedule a bill payment on Wednesday to be delivered on Friday, your funds will be debited on Wednesday (the “send on” date).

In addition, the new cut-off time for same day service of bill payment transactions will change to 9 p.m. As a safeguard, it is recommended that you print out any future and recurring bill payments prior to April 25, 2025.

How will my remote deposit capture be affected?

Your new cut-off time for deposits will be 7 p.m. You will be contacted by a member of the Macatawa Implementation Team regarding the installation and training of your new Macatawa Bank, N.A., i-BusinessCapturePro™ service. All original checks must contain the endorsement “For remote deposit only, Macatawa Bank, N.A.”

I have questions about my business and treasury services. Whom can I contact for assistance?

Our Business and Treasury Support team is available to answer any questions you may have or to walk you through accessing the new system. Please call 616-494-1455, Monday through Friday 8:00 a.m. to 5 p.m., to reach a member of our team. As of April 28, we will be available to serve you from 8:30 a.m. to 7 p.m.

How will my business mobile remote deposit be affected?

Daily Item Limit	\$20,000 (no single item may exceed \$20,000)
Daily Limit	\$20,000 (no total deposit for the day may exceed \$20,000)
Daily Item Count Limit	25 (total items in a day's deposit may not exceed 25)
Multi-day Limit Period	10 Business Days (total # of rolling days in multi-day period)
Multi-day Limit	\$50,000 (total deposits made within 10 rolling business days may not exceed \$50,000)
Multi-day Item Count Limit	25 (total items deposited in a multi-day period may not exceed 25)

How will ACH Origination services be affected?

- Your existing ACH and Wire templates will be converted.
- Your recipient list will be converted into a template based on the payment type flagged for the recipient. All recipients flagged for ACH will be added to one template and recipients flagged for Wire will be added as a Wire template. Please validate the information and make any updates necessary.
- ACH and Wire Origination history will not be converted. As a safeguard, it is recommended you download your history prior to April 25, 2025.
- Your scheduled, recurring ACH and Wire transactions will not be converted.
- For ease of reference, we recommend you print out all transfer instructions prior to April 25, 2025.
- Cut-off times for ACH Origination will be at 7 p.m. and for Same Day ACH at 2 p.m.
- ACH Origination File Upload in iBB (formally known as Pass-Thru) only supports Nacha formatted files.

How do I split payroll in i-BusinessBanking™ (iBB)?

In iBB, you will create separate entries for each additional payment instruction. While the automatic split feature from the previous system is no longer available, this gives you full control over how the payroll is distributed, ensuring it can be tailored exactly to your requirements.

How will Positive Pay and ACH Positive Pay be affected?

The Positive Pay processing windows are as follows:	
Check Positive Pay	
Morning Alert/Decision Start:	9 a.m.
Reminder Alert:	1 p.m.
Decision Cut-Off:	2 p.m.
ACH Positive Pay	
Morning Alert/Decision Start:	6 a.m.
Reminder Alert:	2 p.m.
Decision Cut-Off:	3 p.m.

How will my wire requests be affected?

The Wire processing windows are as follows:	
Wire Origination Cut-Off:	4:30 p.m.
Tax Payment Wires Cut-Off:	3 p.m.
Drawdown Cut-Off:	4:30 p.m.
Note: Drawdown agreements on file will process with no callback verification and no validation of frequency, amount, or purpose.	

What will happen if I overdraw my account?

Product:	Overdraft Fees:
<ul style="list-style-type: none">• Entrepreneur Checking• Business Community Checking• Have-It-All® Checking• Government Checking II• Not For Profit Checking II• IOLTA Checking• Business Savings• Business Money Market• MaxSafe® Business Money Market• Government Money Market• MaxSafe® Public Funds Money Market	For overdraft items which are paid when the ending balance, less holds, at the end of the business day, after all credits and debits have been posted, is overdrawn by more than \$10, a fee of \$35 per transaction item will be assessed. The daily maximum overdraft fee is \$216.
	A daily overdraft fee of \$6 will be assessed starting on the sixth consecutive business day and every business day account is overdrawn by more than \$35 for up to 20 business days.
<ul style="list-style-type: none">• Commercial Checking• Business Analysis Checking• Government Checking• Government Analysis Checking• Not For Profit Checking	For overdraft items which are paid or returned when the ending balance, less holds, at the end of the business day, after all credits and debits have been posted, is overdrawn by more than \$10, a fee of \$35 per transaction item will be assessed. The daily maximum overdraft fee is \$216.
	A daily overdraft fee of \$6 will be assessed starting on the sixth consecutive business day and every business day account is overdrawn by more than \$35 for up to 20 business days.
Earnings Credits may be used to offset these fees based on an Account Analysis performed by the bank.	

Will there be any changes to my commercial loans?

Your commercial loans, lines, letters of credit, and commercial mortgages will continue with no changes after April 25, 2025.

Where can I find the new i-BusinessBanking™ mobile app?

You will need to download the business mobile banking app on April 28, 2025, to your device by searching for “iBB @ Macatawa Bank” in the Apple App or Google Play stores, or by visiting macatawabank.com/conversion to find direct links to the applications.

How will my Macatawa Bank, N.A. business online banking services be affected?

Your business online banking services will be converted to our new i-BusinessBanking™ (IBB) system located at macatawabank.com.

What version of the operating system do I need for the new i-BusinessBanking™ (iBB @ Macatawa Bank) mobile app?

Wintrust provides support for i-BusinessBanking™ mobile when used on smartphone and tablet devices running the latest two major operating system versions for Apple and Google, not including early release Betas. If you are running older releases of Apple iOS or Android OS, we recommend you update your operating system to a supported release.