



1. Will Mississippi River Bank name change?

Yes, Mississippi River Bank is now "Mississippi River, Division of Merchants & Marine". While the rebranding will take some time, you should continue to bank as you have prior to the name change.

2. Who is the management of the bank?

Mississippi River will operate under the same leadership as the last 40 years.

3. What will happen to the employees? Will "Sally" have a job?

The current staff will continue to serve you at our branches.

4. Is my money safe and insured?

Yes, your money will continue to be safe and insured.

5. Will my bank hours change?

Not at this time. Be on the lookout for communication announcing our new hours.

6. Where are your other locations?

Both Belle Chasse and Port Sulphur branches will remain open.

In time, Mississippi River customers will also be able to use Merchants & Marine Bank's 16 locations across the Mississippi and Alabama Gulf Coast region. You can read more about Merchants & Marine Bank at mandmbank.com.

Be on the lookout for communication that will provide details of when Merchants & Marine Bank locations will be available.

7. What will happen to my checking, savings, and loan accounts?

Your accounts will not change. Please continue to transact business on your accounts as usual.

8. Will my account number change?

No, your account number will stay the same.

9. Will my routing number change?

Your routing number will not change at this time. Be on the lookout for further communication.

FAQs continued...

10. Can I continue to use my checks? If not, when, and how do I get new ones?

Yes, you can continue to use your checks as usual. New customized checks will be available on your next order. Contact your MRB banker when you are ready to order.

11. What will happen to direct deposits and drafts currently posted to my bank's accounts?

At this time, there will be no changes to how you conduct banking with your accounts. Please be on the lookout for our next steps communication that will provide you with details on any changes.

12. What about online banking? Can I still pay my bills online? Will anything change?

Please continue to use online banking as usual. Nothing is changing currently.

Additional information, along with complete instructions on enrolling in our new online banking product, will be forthcoming in our next steps communication.

13. Can I still use my old checks and deposit slips?

Yes, please continue to use your checks and deposit slips. New customized checks will be available on your next order. Contact your MRB banker when you are ready to order.

14. What will happen to existing ATM cards? Will I get a new card? When? Will I have the same PIN #?

At this time, nothing will change with your ATM card. Please continue to use it as normal.

However, we are excited to announce that our new debit cards will be replacing your existing ATM cards. Please be on the lookout for our next steps communication with complete instructions.

15. What if I have other questions about the merger or my accounts?

Please contact Mississippi River at (504) 392-1111 or your MRB banker.