



Premier Bank Denver, Colorado

以下是对最常问问题的回答，这应会协助您了解 Premier Bank 正在发生的事情。

The following list of responses to frequently asked questions may assist you in understanding what is happening at Premier Bank

在 2015 年 7 月 10 日，位于科罗拉多州丹佛市的 Premier Bank，经由 Colorado Division of Banking 关闭。联邦存款保险公司（FDIC）当时被指定为接管人。在关闭之后，由印第安纳州埃文斯维尔市的 United Fidelity Bank 银行收购所有存款及大量来自 FDIC 接管之 Premier Bank 资产。股价并不会引发银行关闭，也非 Premier Bank 银行倒闭的原因。所有的股票股份为其持有公司所有，并没有参与本次交易。

On July 10, 2015, Premier Bank, Denver, Colorado, was closed by the [CHARTERING AGENCY]. The Federal Deposit Insurance Corporation (FDIC) was then named Receiver. Subsequent to the closure, United Fidelity Bank, Evansville, Indiana acquired all the deposits and substantially all the assets of Premier Bank from the FDIC as Receiver. Share price does not trigger a bank closing and was not the reason for Premier Bank's failure. *All shares of stock were owned by the holding company, which was not involved in this transaction.*

您的钱是安全的！ 没有人因为这家银行倒闭而失去任何金钱存款。所有存款，无论多少美元数额，都转帐至 United Fidelity Bank。

YOUR MONEY IS SAFE! No one lost any money on deposit as a result of the closure of this bank. All deposits, regardless of dollar amount, were transferred to United Fidelity Bank.

存取您的钱：您可以继续使用原来的支票，它会在您的帐户余额中结算。您的 ATM / 转帐卡将继续有效。您的帐户的总余额，包括支票，储蓄，金融市场帐户，非经纪人的定期存款，和退休帐户，已被转移到 United Fidelity Bank，将可以在正常营业时间在前银行分行存取。

ACCESS TO YOUR MONEY: You may continue to use your same checks, and they will clear up to the balance in your account. Your ATM/Debit card will continue to work as usual. The total balance in your account(s), including checking, savings, money market, Certificates of Deposit, and retirement accounts, has been transferred to United Fidelity Bank and will be available for transactions during regular business hours at the former bank branches.

本翻译附注仅供资讯提供之用。

以官方英文版为准。

直接存款:所有直接存款，例如，社会保障支票，工资，退伍军人福利，福利金或伤残福利，失业金或您收到任何电子付款，会继续像往常一样。

DIRECT DEPOSITS: ALL direct deposits, for example, social security checks, payroll, veterans' benefits, welfare and/or disability, unemployment or any payment you receive electronically will continue as usual.

自动付款/帐单支付/网上银行:这些服务会继续像往常一样。您银行的过帐号码和帐户号码会保持不变，直到United Fidelity Bank发信通知您。

AUTOPAYMENTS/BILL PAY/ONLINE BANKING: These services will continue as usual. Your routing number and account number will remain the same until you are notified in writing by United Fidelity Bank.

利率: 在July 10, 2015 营业截止期间应计的存款利息，会按相同利率支付给您。Premier Bank的利率将会得到United Fidelity Bank审查，利率可能调降;不过，您会被书面告知任何变动。您可以在您与United Fidelity Bank签订新的存款协议前，提取任何转账帐户中的资金，无论您的利率变动与否，而且也不会有提前支取罚金。

INTEREST RATES: Interest on deposits accrued through close of business on July 10, 2015 will be paid at your same rate. Premier Bank's rates will be reviewed by United Fidelity Bank and may be lowered; however, you will be notified in writing of any changes. You may withdraw funds from any transferred account, regardless of whether your interest rate changes, without early withdrawal penalty until you enter into a new deposit agreement with United Fidelity Bank.

经纪人存款:这次为一项全部存款转帐交易，全部存款帐户，包括经纪人存款，都已由 United Fidelity Bank 承接。如果您是一名透过经纪人而拥有 Premier Bank 存款的客户，若有问题必须联络您的经纪人。

BROKERED DEPOSITS: As an All-Deposits Transfer transaction, the total of all deposit accounts, including brokered deposits, has been assumed by United Fidelity Bank. If you are a customer who has a Premier Bank deposit through a broker, you must contact your broker with any questions.

税务报告 - 1098 和/或 1099:United Fidelity Bank将会负责邮寄您的1099 税务信息。您的1098 呈报将由FDIC或者您的贷款服务商进行。您会被告知您贷款的所有权或服务方面的任何变动。

TAX REPORTING - 1098 AND/OR 1099: United Fidelity Bank will be responsible for mailing your 1099 tax information. Your 1098 reporting will be done by the FDIC or the servicer of your loan. You will be notified of any changes in ownership or servicing of your loan.

保险箱:您可以继续在正常营业时间内进入您的保管箱。如果有任何更改，United Fidelity Bank 将通知您。

SAFE DEPOSIT BOXES: You may continue to access your safe deposit box during normal business hours. Any changes will be communicated by United Fidelity Bank.

透支信用额度：这些信用额度已经转移到United Fidelity Bank。如果您有关于您的帐户的其他问题，请联系United Fidelity Bank。

OVERDRAFT LINES OF CREDIT: These lines have been transferred to United Fidelity Bank. Please contact United Fidelity Bank if you have additional questions regarding your accounts.

贷款偿还:您应该继续根据您贷款合约的条款偿还您的贷款。您可以继续在分行付款，或将支票邮寄到以往相同的付款地址，支票应该支付给 Premier Bank。

LOAN PAYMENTS: You should continue to make your payments according to the terms of your written contract. You may continue to make your payments at the branch office or send them to the same payment address with checks made payable to Premier Bank.

代管费:所有有关您的贷款服务将会继续。如果您收到任何税或保险的支付通知，请立即通知信贷员。

ESCROW PAYMENTS: All services previously performed related to your loan will continue. Should you receive notification that any portion of your taxes or insurance was not paid, notify your loan officer immediately.

贷款过程中:请直接联系您的当前信贷员。

LOANS IN PROCESS: Please contact your current loan officer directly.

股票股份:所有的股份为其持有公司所有，PB Financial Group, Inc.,。持有股份之公司并不在关闭之银行或接管人的相关范围内。如果您是股东之一，请不要向接管单位提出理赔申请。您可依以下资讯直接与持有股份公司联络：

PB Financial Group, Inc.
2480 West Alameda Avenue
Denver, CO 80223

SHARES OF STOCK: All shares of stock were owned by the holding company, PB Financial Group, Inc., Denver, CO. The holding company was not included in the closing of the bank or the resulting receivership. If you are a shareholder, please do not contact or file a claim with the receiver. You must contact the holding company directly for more information:

PB Financial Group, Inc.
2480 West Alameda Avenue
Denver, CO 80223

索赔: 请寄索赔到以下地址：

FDIC as Receiver for Premier Bank
1601 Bryan Street
Dallas, TX 75201
ATTN: Claims Agent

或使用下面的电子邮件地址：

NonDepClaimsDal@fdic.gov

CLAIMS: Please send claims to the following address:

FDIC as Receiver for Premier Bank
1601 Bryan Street
Dallas, TX 75201
ATTN: Claims Agent

Or by email at the following address:

NonDepClaimsDal@fdic.gov

存款保险信息：如果您有倒闭银行和United Fidelity Bank的帐户，转至的帐户将在银行合并后单独受保至少六个月。这会容许您，如果有必要的话，时间来调整您的帐户。

DEPOSIT INSURANCE INFORMATION: If you have accounts in both the failed bank and United Fidelity Bank, they will be insured separately for at least six months following the merger of the banks. This will allow you time to restructure your accounts if necessary.

其他问题：如果您有其他问题，您可以用以下电话号码联络联邦存款保险公司客户服务中心：

1-800-913-5861

联邦存款保险公司客服中心营业时间 - 所有营业时间为

周五, July 10, 2015: 直到晚间 9:00
周六, July 11, 2015: 早上 9:00—下午 6:00
周日, July 12, 2015: 中午 12:00 —下午 6:00
星期一, July 13, 2015: 早上 8:00 —晚上 8:00
此后: 早上 9:00 至下午 5:00

ADDITIONAL QUESTIONS: You may contact the FDIC Call Center at the number provided below with any additional questions:

1-800-913-5861

FDIC CALL CENTER HOURS OF OPERATION – ALL HOURS ARE MOUNTAIN TIME

Friday, July 10, 2015: Until 9:00 p.m.
Saturday, July 11, 2015: 9:00 a.m. – 6:00 p.m.
Sunday, July 12, 2015: 12:00 p.m. – 6:00 p.m.
Monday, July 13, 2015: 8:00 a.m. – 8:00 p.m.
Thereafter: 9:00 a.m. – 5:00 p.m.

诈骗：要警惕和拒绝任何诈骗由个人或实体假冒说他们是代表倒闭银行，新银行，或联邦存款保险公司来获取您的个人信息。如果有任何人就此事接触您，要求您的个人信息，请联络上面列出的联邦存款保险公司客服中心报告此一事件。

更多信息：<http://www.fdic.gov/bank/individual/failed/banklist.html>.

SCAMS: Be watchful for and resistant to any scams to obtain information from you by individuals or entities stating that they are acting on behalf of either the failed bank, new bank, or the FDIC. If you are contacted by anyone requesting personal information from you related to this event, please contact the FDIC Call Center listed above to report the incident.

Additional information: <https://www.fdic.gov/bank/individual/failed/premier-co.html>.