



The Enloe State Bank Cooper, Texas

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

On May 31, 2019, The Enloe State Bank, Cooper, Texas, was closed by the Texas Department of Banking. The Federal Deposit Insurance Corporation (FDIC) was then named Receiver. Subsequent to the closure, Legend Bank, N.A., Bowie, Texas acquired all the insured deposits and certain assets of The Enloe State Bank, Cooper, Texas from the FDIC as Receiver. *All shares of stock were owned by the holding company, which was not involved in this transaction.*

YOUR INSURED DEPOSITS ARE SAFE! No one lost any insured money on deposit as a result of the closure of this bank. The insured balance in your deposit account(s) was transferred to Legend Bank, N.A.

If you had more than \$250,000 in your account(s), or if the total of your related accounts exceeds \$250,000, your accounts may require review by an FDIC Claims Agent. Please contact the FDIC Call Center at 888-206-4662 to schedule an appointment with an FDIC Claims Agent.

If the total of your related deposit accounts DOES NOT exceed \$250,000, you do not need an appointment with the FDIC.

ACCESS TO YOUR MONEY: You may continue to use your same checks and ATM/Debit cards, and they will clear up to the insured balance in your account. The total insured balance in your account(s), including checking, savings, money markets, Certificates of Deposit, and retirement accounts, has been transferred to Legend Bank, N.A. and will be available for transactions during regular business hours at the former bank branch.

DIRECT DEPOSITS: All direct deposits, including social security checks, payroll, benefits, or any payment you receive electronically will continue as usual.

AUTOPAYMENTS/BILL PAY/ONLINE BANKING: These services will be available in read-only mode over the weekend and will operate as usual on Monday, June 3, 2019. Your routing number and account number will remain the same until you are notified in writing by Legend Bank, N.A.

INTEREST RATES: Interest on deposits accrued through close of business on May 31, 2019, will be paid at your same rate, up to the insured amount. The Enloe State Bank's rates will be reviewed by Legend Bank, N.A. and may be lowered; however, you will be notified in writing of any changes. You may withdraw funds from any transferred account that is not on hold, regardless of whether your interest rate changes, without an early withdrawal penalty until you enter into a new deposit agreement with Legend Bank, N.A.

BROKERED DEPOSITS: As an **Insured Deposit** Transfer transaction, the total of all deposits up to their insured amount, has been assumed by Legend Bank, N.A. If you are a customer who has a deposit at The Enloe State Bank through a broker, you must contact your broker with any questions.

TAX REPORTING – 1098 AND/OR 1099: Legend Bank, N.A. 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.

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

OVERDRAFT LINES OF CREDIT: These lines have been transferred to Legend Bank, N.A. Please contact Legend Bank, N.A. if you have additional questions regarding your accounts.

LOANS: 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 The Enloe State Bank. You will receive a letter informing you of the owner of your loan. Please contact your loan officer with any questions.

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

SHARES OF STOCK: All shares of stock were owned by the holding company, Entex Bancshares, Inc., Cooper, Texas. 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:**

Entex Bancshares, Inc.
45 Texas Highway 24
Cooper, Texas

CLAIMS: Please send claims to the following address:

FDIC as Receiver for The Enloe State Bank
1601 Bryan Street
Dallas, TX 75201-3430
ATTN: Claims Agent

Or by email at NonDepClaimsDal@fdic.gov

ACCOUNTS WITH BOTH BANKS – INSURANCE COVERAGE: If you have accounts in both The Enloe State Bank and Legend Bank, N.A., 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.

ADDITIONAL QUESTIONS: Contact the FDIC Call Center at the following number:

1-888-206-4662

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

Friday, May 31, 2019: Until 9:00 p.m.
Saturday, June 1, 2019: 9:00 a.m. – 6:00 p.m.
Sunday, June 2, 2019: 12:00 p.m. – 6:00 p.m.
Monday, June 3, 2019: 8:00 a.m. – 8:00 p.m.
Thereafter: 8:00 a.m. – 4:00 p.m.

SCAMS: *Be watchful for, and resistant to, any scams to obtain personal information from you by individuals or entities stating that they are acting on behalf of either the failed bank, new bank, or the FDIC.*

Additional information: <https://www.fdic.gov/bank/individual/failed/enloe.html>