



THE FIRST NATIONAL BANK OF LINDSAY LINDSAY, OKLAHOMA

The following list of responses to frequently asked questions may assist you in understanding what happened at The First National Bank of Lindsay.

On Friday, October 18, 2024, The First National Bank of Lindsay, Lindsay, Oklahoma, was closed by the Office of the Comptroller of the Currency. The Federal Deposit Insurance Corporation (FDIC) was then appointed Receiver. To protect depositors, the FDIC entered into a purchase and assumption agreement with First Bank & Trust Co., Duncan, Oklahoma, to assume all the **insured deposits** and certain assets of The First National Bank of Lindsay.

IS MY MONEY SAFE?

Yes! 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 First Bank & Trust Co.

If you had more than \$250,000 in your account(s), or if the total of your related accounts exceeds \$250,000, please visit the FDIC's secure Failed Bank Customer Service Center (FBCSC) at <https://resolutions.fdic.gov/fbcsc/s>, to review your account summary statement that details your deposit insurance determination. The FBCSC also allows you to update your payment preference and address information.

If the total of your related deposit accounts DOES NOT exceed \$250,000, you do not need an appointment with the FDIC. Please note Individual Retirement Account (IRA) deposits are separately insured up to \$250,000.

DO I HAVE ACCESS TO MY MONEY?

Yes! You may continue to use your same checks, and they will clear up to the insured balance in your account. Your ATM/Debit card will continue to work as usual. The **insured balance** in your account(s), including checking, savings, money markets, certificates of deposit, and retirement accounts, has been transferred to First Bank & Trust Co. and will be available for transactions daily.

WHAT HAPPENS WITH MY DIRECT DEPOSITS?

All direct deposits, for example, social security, payroll, veterans' benefits, disability, unemployment or any payment you receive electronically will continue as usual.

WILL MY AUTOPAYMENTS/BILL PAY/ONLINE BANKING STILL WORK?

Yes! These services will continue as usual. Your routing number and account number will remain the same until you are notified in writing by First Bank & Trust Co.

WILL I RECEIVE INTEREST ON MY INTEREST-BEARING ACCOUNTS?

Yes! Interest on deposits accrued through October 18, 2024, will be paid at your same rate, up to your insured amount. The First National Bank of Lindsay rates will be reviewed by First Bank & Trust Co., and you will be notified in writing of any changes. You may withdraw funds from any transferred account(s) that is not on hold, **without an early withdrawal penalty until you enter into a new deposit agreement with First Bank & Trust Co.**

WHAT HAPPENS WITH MY BROKERED DEPOSITS?

All deposits up to their **insured amount** have been assumed by First Bank & Trust Co. If you are a customer who has a deposit through a broker, you must contact your broker with any questions.

HOW WILL I GET MY 1098/1099s FOR TAX REPORTING?

First Bank & Trust Co. 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.

CAN I STILL USE MY SAFE DEPOSIT BOX?

You will have access to your safe deposit boxes. Any changes will be communicated by First Bank & Trust Co.

CAN I OVERDRAFT MY ACCOUNT OR USE A LINE OF CREDIT?

Lines of credit have been retained by the FDIC. For questions on the use of existing credit lines contact the FDIC. For overdrafts or new lending, please contact First Bank & Trust Co.

DO I CONTINUE TO MAKE MY LOAN PAYMENTS?

You should continue to make your payments according to the terms of your written contract. You may continue to send your payments to the same payment address with checks made payable to the **FDIC**. You will receive a letter advising you of any changes.

If you need to contact an FDIC Loan Representative you may:

- Send an email to FDIC_Loans@fdic.gov.
- Contact us at [FDIC.gov](https://ask.fdic.gov/fdicinformationandsupportcenter/s/) or the following support center link: <https://ask.fdic.gov/fdicinformationandsupportcenter/s/>.

WILL MY ESCROW PAYMENTS STILL BE MADE?

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, please contact the FDIC immediately.

I HAVE A LOAN IN PROCESS, WHAT DO I DO?

Please contact the FDIC.

WHAT IF THE FIRST NATIONAL BANK OF LINDSAY OWES ME MONEY, HOW DO I FILE A CLAIM?

Creditors must submit claims in writing, together with proof of the claim. Please visit the FDIC's secure FBCSC to submit your claim electronically at <https://resolutions.fdic.gov/fbcsc/s>. To file a claim via mail, please send it to the following address:

FDIC as Receiver for The First National Bank of Lindsay
600 N. Pearl Street, Suite 700
Dallas, Texas 75201
Attention: Claims Agent

WHAT IF I HAVE A DEPOSIT ACCOUNT AT FIRST BANK & TRUST CO.? If you have accounts in both The First National Bank of Lindsay and First Bank & Trust Co., 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.

SHOULD I BE WORRIED ABOUT SCAMS?

If you are concerned about becoming a victim of fraud, be advised that you will not receive any communication from the FDIC requesting any private information. Be watchful for and resistant to any scams to obtain information from you by individuals or entities stating they are acting on behalf of The First National Bank of Lindsay, First Bank & Trust Co., or the FDIC.

I HAVE MORE QUESTIONS.

Please contact the FDIC call center at the number provided below with any additional questions:

**FDIC CALL CENTER: 1-866-314-1744
HOURS OF OPERATION – CENTRAL TIME ZONE**

**Friday: Until 9:00 p.m.
Saturday: 9:00 a.m. – 6:00 p.m.
Sunday: 12:00 p.m. – 6:00 p.m.
Monday: 8:00 a.m. – 8:00 p.m.
Thereafter: 9:00 a.m. – 5:00 p.m.**

Additional information: <https://www.fdic.gov/resources/resolutions/bank-failures/failed-bank-list/>.