



EBMO ACCOUNT STARTER KIT

READY TO OPEN AN ACCOUNT?

It's as easy as 1, 2, 3

Whether you're opening your very first account or adding something new, we want the process to be quick, easy, and stress-free.

Bring these items with you when you open your account and you'll be good to go!

1 PHOTO ID

Valid Driver's License or Passport. (Military ID not accepted)



2 ADDRESS VERIFICATION



If address is different than ID, a Utility Bill, Phone Bill, or Car Registration is required.
*Address Verification is not required for a minor.

2 ADDITIONAL ID OPTIONS IF MINOR

For Minor Accounts 2 forms of ID are required. In addition to the listed above, a Student ID, Birth Certificate or Social Security Card may also be used.



3 \$100 OPENING DEPOSIT

That's It, You've got everything you need to get started!



*Certain accounts may require a different deposit amount.

4 FOR BUSINESS ACCOUNTS

1, 2, and 3 are required plus you will need:

- EIN Documentation
- Articles of Organization
- Operating Agreement



SERVICE THAT SPEAKS FOR ITSELF

At EBMO, we believe great service speaks for itself – but we also know how powerful it is to hear directly from the people we serve. We take pride in making every customer feel valued and supported, and we're always listening to what our community has to say. Here's one experience that reflects the care and attention we aim to bring to every account we open:

“As a busy mom constantly on the go, I can't say enough good things about banking with Exchange Bank of Missouri. The account setup was completely seamless—it fit right into my packed schedule without stress. I use EBMO for both my personal finances and my hair salon business, and it's made managing everything so much easier. The app is super user-friendly, whether I'm checking balances, transferring funds, or keeping up with business expenses. And the best part? When I need help, I get to talk to real, friendly people at my local branch—not a 1-800 number. The staff are so personable and actually understand what real life looks like. EBMO truly gets it!”

~Jenna Wooten, Hairstylist, Mom of 2, Wife and valued EBMO Customer



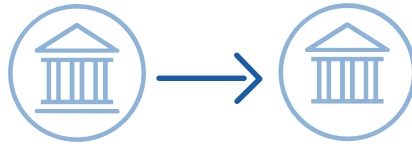
EXCHANGE BANK OF MISSOURI

info@ebmo.com | 24 hour voicemail 866.642.4144





EBMO ACCOUNT STARTER KIT



SWITCHING BANKS?

We know your time is valuable — and that switching banks can feel like a daunting task. But at EBMO, we believe moving your accounts should be as easy and stress-free as possible. Our team is here to walk you through each step and answer any questions along the way. We're committed to making your transition smooth, simple, and supported from start to finish.

We hope these simple steps will help you switch with confidence!

1 OPEN YOUR ACCOUNT WITH EBMO

- Stop by any of our 6 locations and our Customer Service Rep will be there to take care of you.
- Make sure to choose the right checking, savings, or money market account for your needs.
- Set up online/mobile banking and order checks or a debit card if needed

2 MAKE A LIST OF ALL AUTOMATIC PAYMENTS AND DEPOSITS

Take note of:

- Direct deposit (paychecks, Social Security, retirement income)
- Automatic bill payments (utilities, mortgage, subscriptions, insurance, etc.)
- Recurring transfers (to savings, kids' accounts, loan payments)

TIP: Review the last 2–3 months of statements from your old bank to catch everything.

3 UPDATE YOUR DIRECT DEPOSITS

- Contact your employer or income source to update your new routing and account numbers
- If using government deposits (Social Security, etc.), update at www.godirect.gov or call 1-800-333-1795.



4 UPDATE AUTOMATIC PAYMENTS

- Log into each service (streaming, utilities, insurance, etc.) and update payment info
- Or call customer service and provide your new account or debit card number

5 MOVE YOUR MONEY

- Transfer funds from your old account to your new one
- Keep enough in the old account temporarily to cover any remaining pending payments

6 MONITOR BOTH ACCOUNTS

- Double-check that deposits and payments are flowing correctly
- Look out for any final fees or charges from the old account

7 CLOSE YOUR OLD ACCOUNT

- Once everything clears and transitions, contact your old bank to close the account
- Request a written confirmation for your records

Whether you're switching a personal account or bringing over your business banking, EBMO is here to make the process as simple and stress-free as possible. From direct deposits to vendor payments, we'll help you get everything in place – quickly and confidently.

STOP BY YOUR LOCAL BRANCH OR GIVE US A CALL.
LET'S MAKE THE SWITCH SIMPLE, TOGETHER.



EXCHANGE BANK OF MISSOURI

info@ebmo.com | 24 hour voicemail 866.642.4144





EBMO ACCOUNT STARTER KIT

EBMO MASCOT DEBIT CARD SMALL SWIPES. BIG IMPACT.

When you open an account at EBMO, you can choose a Mascot Debit Card featuring your local school. It's more than just a fun design — every time you use your card, a portion of the transaction goes back to your school district.

HOW IT WORKS

- Open a checking account.
- Choose from our lineup of local school mascot cards.
- Use your card like normal.
- Every qualifying swipe earns money for the school on your card.
- We track the earnings.
- At year's end, we give your school a check with the total raised!

SINCE OFFERING OUR MASCOT DEBIT CARDS, OVER \$175,000 HAS BEEN RAISED FOR LOCAL SCHOOLS.

We believe strong schools build strong communities. That's why we created our Mascot Debit Card program – to give back directly to the schools that shape our kids, our families, and our future.

Those dollars earned help fund whatever's needed most – from classroom supplies to equipment, student programs, athletics and more.

But here's the most important part: we can't do it without you. When you choose a Mascot Card, YOU become part of the giving. Your everyday purchases help create meaningful change right here at home – and that impact adds up faster than you think.

TOGETHER, WE'RE NOT JUST SHOWING SCHOOL SPIRIT.
WE'RE INVESTING IN IT.



EXCHANGE BANK OF MISSOURI

info@ebmo.com | 24 hour voicemail 866.642.4144

FAYETTE | SLATER | NEW FRANKLIN
MARSHALL | FULTON | HALLSVILLE

