

June 27, 2025



The Santa Anna National Bank Santa Anna, Texas

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

On June 27, 2025, The Santa Anna National Bank, Santa Anna, Texas 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 Coleman County State Bank, Coleman, TX, to assume all the **insured deposits** and certain assets of The Santa Anna National Bank.

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 Coleman County State Bank.

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 Coleman County State Bank 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 Coleman County State Bank.

WILL I RECEIVE INTEREST ON MY INTEREST - BEARING ACCOUNTS?

Yes! Interest on deposits accrued through June 27, 2025, will be paid at your same rate, up to your insured amount. The Santa Anna National Bank's rates will be reviewed by Coleman County State Bank, and you will be notified in writing of any changes. You may withdraw funds from any transferred account that are not on hold, **without an early withdrawal penalty until you enter into a new deposit agreement with Coleman County State Bank.**

WHAT HAPPENS WITH MY BROKERED DEPOSITS?

All deposits up to their **insured amount** have been assumed by Coleman County State Bank. If you are a customer who has a deposit in The Santa Anna National Bank through a broker, you must contact your broker with any questions.

FAQ CUSTOMER FLYER

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

Coleman County State 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.

CAN I STILL USE MY SAFE DEPOSIT BOX?

You will have access to your safe deposit boxes. Any changes will be communicated by Coleman County State Bank.

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 Coleman County State Bank.

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 Santa Anna National Bank. You will receive a letter advising you of any changes.

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

- Call FDIC Loan Representative at phone number: (571) 243-1825.
- Contact Us at [FDIC.gov](https://ask.fdic.gov) 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, notify your loan officer immediately.

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

Please contact your current loan officer directly or the FDIC.

WHAT IF I AM A SHAREHOLDER IN THE SANTA ANNA NATIONAL BANK?

Shareholders have a claim against the Receiver. The FDIC does not require stockholders to file a claim with the Receiver. Please keep the Receiver informed of any address change, should you need to be contacted in the future at <https://resolutions.fdic.gov/fbcsc/s>.

WHAT IF THE SANTA ANNA NATIONAL BANK 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 Santa Anna National Bank
600 N. Pearl Street, Suite 700
Dallas, Texas 75201
Attention: Claims Agent

WHAT IF I HAVE A DEPOSIT ACCOUNT AT COLEMAN COUNTY STATE BANK: If you have accounts in both The Santa Anna National Bank and Coleman County State 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.

FAQ CUSTOMER FLYER

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SHOULD I BE WORRIED ABOUT SCAMS?

If you are concerned about becoming a victim of fraud, be advised that you will not receive communication from the FDIC requesting any private information. Be watchful for and resistant to scams to obtain information from you by individuals or entities stating they are acting on behalf of The Santa Anna National Bank, Coleman County State Bank, 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 – ALL HOURS ARE CENTRAL TIME

Hours of Operation	Central Time
Friday, June 27, 2025:	Until 9:00 p.m.
Saturday, June 28, 2025:	9:00 a.m. – 6:00 p.m.
Sunday, June 29, 2025:	12:00 p.m. – 6:00 p.m.
Monday, June 30, 2025:	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/>.