

**PUBLICATION
NOTICE TO
CREDITORS AND DEPOSITORS OF
HEARTLAND TRI-STATE BANK
ELKHART, KS**

On **July 28, 2023** (the “Closing Date”), the **Kansas Office of the State Bank Commissioner** closed **HEARTLAND TRI-STATE BANK, Elkhart, KS** (the “Failed Institution”) and appointed the Federal Deposit Insurance Corporation (the “FDIC”) as Receiver (the “Receiver”) to handle all matters relating to the Failed Institution.

TO THE CREDITORS OF THE FAILED INSTITUTION

All creditors having claims against the Failed Institution must submit their claims in writing, together with proof of the claims, to the Receiver **on or before November 27, 2023** (the “Claims Bar Date”). You can obtain an official Proof of Claim form and instructions via our interactive FDIC Claims Portal at <https://resolutions.fdic.gov/claimsportal/s/>, the FDIC website at <https://www.fdic.gov/resources/forms/deposit-claims-and-asset-sales/index.html>, or by emailing Non-depositor Claims at NonDepClaimsDal@fdic.gov.

Claims may be submitted through the FDIC Claims Portal, or mailed to the following address:

FDIC as Receiver of
Heartland Tri-State Bank
600 Pearl Street, Suite 700
Dallas, TX 75201
Attention: Claim Agent

Under federal law 12 U.S.C. Section 1821(d)(5)(C), failure to file a claim on or before the Claims Bar Date will result in the Receiver disallowing the claim. The disallowance is final.

NOTE TO CLASS CLAIMANTS: By law, the Receiver will not accept a claim filed on behalf of a proposed class of individuals or entities or a class of individuals or entities certified by a court. EACH individual or entity must file a separate claim with the Receiver.

TO THE DEPOSITORS OF THE FAILED INSTITUTION

The FDIC, which insures your deposits in its corporate capacity, arranged for the transfer of all deposits (“Deposits”) - including the uninsured amounts - at the Failed Institution to another insured depository institution, **Dream First Bank, National Association, Syracuse, Kansas** (referred to herein as “Dream First Bank, N.A.” or “New Institution”). This arrangement should minimize any inconvenience from the closing of the Failed Institution.

All deposits were fully insured and transferred to **Dream First Bank, N.A.** If you disagree with the FDIC’s determination of your insurance coverage as represented by the account(s) made available at the New Institution, you may request a review of the FDIC’s determination in the United States District Court where the Failed Institution was located. You must request this review no later than 60 days after the date on which your deposits became available to you at **Dream First Bank, N.A.** Requesting a review will not prevent you from using the funds in your new account.

You may leave your Deposits in the New Institution, but you must take action to claim ownership of your Deposits. Under federal law (Unclaimed Deposits Amendments Act of 1993 (12 U.S.C. Section 1822(e)), you must claim ownership of your deposits at **Dream First Bank, N.A.**, within eighteen (18) months from the Closing Date, which is

January 28, 2025. Official Items issued by the Failed Institution, such as, cashier's checks, dividend checks, interest checks, expense checks, and money orders are considered Deposits and must also be claimed within 18 months from the Closing Date. You may claim your deposits at **Dream First Bank, NA** by taking any one of the following actions. If you have more than one deposit account, your action will automatically claim your deposits for all accounts.

1. Make a deposit to or withdrawal from your account(s), including writing a check on any account, automatic direct deposits, or automatic withdrawals.
2. Execute a new signature card on your account(s), enter into a new deposit agreement with the New Institution, change the ownership on your account(s), or renegotiate the terms of your certificate of deposit account(s).
3. Provide the New Institution with a completed change of address form.
4. **Write to the New Institution at the address below and ask that your account(s) remain active.** In your letter, include the type of the account(s): checking, savings, money market, etc., the name(s) on the account(s), the account number(s), and the signature of an authorized signer on the account(s), with your name and address.

509 N. Main Street
Johnson, KS 67855

If you do not claim ownership of your Deposits at the New Institution by **January 28, 2025**, federal law requires these unclaimed deposits be transferred to the State's Unclaimed Property Division, according to your address listed with the Failed Institution. If your address is outside of the United States, the FDIC will deliver your deposits to the State in which the Failed Institution had its main office. According to the Unclaimed Deposits Amendments Act of 1993 (12 U.S.C. Section 1822(e)), **you will have ten years to claim your deposits from the State's Unclaimed Property Division according to the state's unclaimed property laws. If you do not claim your deposits from the State within the ten-year period, federal law prohibits you from claiming your deposits.**

If the State does not take custody of your Deposits, after the 18-month period, you may claim your Deposits from the FDIC until the receivership is terminated. A receivership can be terminated at any time. Once the receivership terminates, you will not be able to claim your deposits.