

Frequently Asked Questions

When will the conversion of KCB Bank accounts to Academy Bank occur?

The conversion is scheduled for the weekend of October 19, 2019. The changes to your accounts will be noticeable on Monday, October 21st.

Will the business hours at my branch change?

There will be no initial change to the business hours of the five (5) KCB Bank locations. The branches will, however, be closed on Saturday, October 19th to accommodate the conversion to Academy Bank.

Will any of my services be unavailable during the conversion weekend?

Yes, you will not be able to access your accounts through Online or Mobile banking during conversion weekend and KCB banking centers will not be open. KCB ATMs will not be available beginning Friday morning until Monday to complete upgrades.

Deposit Accounts

Will my account number(s) change?

No. Your account number will not change, however, your routing number will change to **107001481**.

Notifications will be provided to anyone that creates a direct deposit into your account – it is possible they may reach out and confirm this change. This may occur simply to ensure the security of your deposit and account. Any direct deposit activity will continue as it does today.

Will I need new checks and deposit slips?

Not at this time. Continue to use the checks and deposit slips that you have as they will continue to be honored. When you need to re-order, new Academy Bank checks and deposit slips will be sent to you.

Will my direct deposit or ACH debits continue as they have in the past?

Yes. Direct deposits and ACH debits will continue to post to your account without interruption. Entities that you have authorized to deposit and/or withdraw funds from your account will be notified of the Bank's new routing number.

What will happen to my internal transfers?

Those transfers will automatically be set up on your new Academy Bank accounts.

Frequently Asked Questions

Can I continue to use my current KCB Bank Debit Card?

Yes. You may continue to use your KCB Bank Debit Card for a period of time. During the week of October 14, 2019 a new Visa Debit Card will be sent to you. Enclosed with the card, you will find specific instructions on how to activate your new card – we encourage you to activate it immediately. Begin using your new Academy Bank Visa Debit Card after 10AM CST on Monday, October 21, 2019. Your KCB Bank Debit Card will be deactivated on Monday, October 21 at X:XX.

What is the maximum amount I can withdraw at an ATM in one day?

The maximum ATM withdrawal limit is \$750 per day.

What is the maximum amount I can purchase with my Visa Debit Card in one day?

You can purchase up to \$3,000 per day in goods and services. Limit is \$1,500 per day if you are not physically present when purchasing.

Will my deposits continue to be FDIC-insured?

Yes. Your accounts will be insured up to maximum amount allowed by law. If you have deposits at both KCB Bank and Academy Bank, please contact us for a personal review of your coverage.

I am currently enrolled in e.Statements; will that transition to Academy Bank?

Yes. If you are signed up for e.Statements, that will continue. No action is required by you.

Mobile and Online Banking

Will there be any changes to my Online and Mobile Banking tools?

Yes. You will need to establish online banking by visiting academybank.com first. You must log in to Online Banking prior to Mobile Banking. When establishing your Online Banking account, you will continue to use your existing User/Access code when logging in. However, you will need to reestablish your password. **Your initial password will be up to the first 17 characters of the email associated with your account (all lower case).** Once signed in, you will be required to update your password, email, and security questions.

Once you have completed the set-up of Online Banking, download the Academy Bank app through the App Store or Play Store. Once downloaded, use your Access ID and new password that was set up through Online Banking to sign into the mobile app.

Frequently Asked Questions

I use Online Bill Pay - will I have to reset payments that are currently established?

No. Your existing bill pay accounts will be transitioned to Academy Bank - no action is required on your part. Your payment details and payment history will continue to be available. The Online Bill Payment service will be unavailable beginning October 17, 2019 at 3PM CST. You will be able to access your accounts at academybank.com beginning Monday, October 21, 2019 at 8AM CST.

I have bill payments set up to run as a recurring payment using my debit card. Will those continue uninterrupted?

No. Be sure that you contact the merchant and provide them with your new Academy Bank Debit Card number and expiration date.

Will Online Banking and Mobile Banking continue uninterrupted over the conversion weekend?

No. Online Banking and Mobile Banking services will not be available beginning on Friday, October 18 at 4 pm CST. You will be able to access your accounts through Online Banking at academybank.com or through the Academy Bank app beginning at 8AM CST on Monday, October 21, 2019.

Personal Loans

Will there be any changes to my installment loan?

No. The agreement governing your loan will NOT change - the rates and terms will remain the same. There will be no changes to auto debits and ACH payments will remain in place with no action required by you.

Where can I make loan payments?

You can continue to make payments in person as you have in the past. If you are mailing them, however, they should be mailed to the following address:

Academy Bank
Consumer Loan Servicing
P.O. Box 26458
Kansas City, MO 64196

What will happen to my mortgage that is serviced by KCB Bank?

A notice of Assignment, Sale and Transfer of Servicing Rights disclosure (letter) will be sent to all 1-4 unit mortgage borrowers about 15 days prior to the merger. This document contains verbiage we are required to provide regarding payments, mailing address, contact phone numbers, etc.

Frequently Asked Questions

Customer Service

Who do I contact if I have any questions?

Please contact your local branch office if you have any questions. All KCB Bank branch associates will remain with the bank in order to provide the high level of service you have come to expect. If you would like to speak with a bank representative, please call 816.628.6050 and we will direct your call to the right person and/or branch.

Certificates of Deposit (CDs)/IRAs

Will the terms of Certificate of Deposit (CD) or Individual Retirement Account (IRA) change?

No. The rates and terms of existing CDs will not change. If you are an IRA customer, we are required to notify you that KCB Bank will transfer custodial responsibility for your IRA account to Academy Bank on Friday, October 18, 2019. Interest will be compounded and will be credited to your account quarterly.

New Locations

Where can I do my banking?

Beginning Monday, October 21, 2019 you will be able to conduct your banking at any Academy Bank location. Go to academybank.com to find a location near you.

Wires

How can I wire money to my account?

You can wire funds directly to your account at Academy Bank using the routing number **1070-0148-1** and your account number.