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## **Letter from the CEO**

Dear Valued First Federal of Van Wert Customer,

It is an exciting time for First Federal, our customers, and the Van Wert community! In 2025, we are opening our second location, we are investing in new and improved technology, and we are introducing a new logo.

We are proud to be your community bank, and we strive to make every banking experience great. We are always looking for ways to make the experience better for not only our customers, but for our employees as well. The First Federal team has reviewed our current system and researched ways of making it better. We are excited to announce that we are improving our systems to make your banking experience better, safer, and easier!

Enclosed is information on the improvements to our systems, a timeline to guide you through the improvements, and what you need to do to prepare. You will soon see updates to our website, Online Banking, Mobile App, and our Debit & ATM Cards. The new website and Mobile App will launch soon, increasing access and enhancing your online and digital experience. We are excited about the upcoming improvements for you, our customers, and our employees!

Coinciding with our physical expansion and our system improvements, we are updating our brand to more clearly, consistently, and concisely share our story. We are excited to share our new logo! We believe by evolving our brand we can convey our commitment to customer service and our community, while strengthening our brand in the community.

With these transitions happening, our commitment to the Van Wert community, our customers, and our employees remains our priority. First Federal will continue to prioritize our customers – after all, providing great customer service is our best product! We are also committed to our team; we can't be great partners for our customers if we are not first great partners to one another. And First Federal will remain the same locally owned and operated institution and partner that we have always been since 1893.

Our goal is to make this transition seamless for our customers. While these transitions are occurring, the First Federal team will continue to be ready to assist you with your banking needs during regularly scheduled banking hours. And as always, if you have any questions or concerns, please feel free to contact us.

We are investing in infrastructure and a new second location to show our commitment to the Van Wert community. All of this is not possible without your partnership. At First Federal, we believe that if our community and customers thrive, we thrive. Invested in Van Wert. Committed to You.

Sincerely,

A handwritten signature in black ink, appearing to read 'Brian R. Renner', with a long horizontal flourish extending to the right.

Brian R. Renner  
President / CEO

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## **Core Conversion Overview**

Our system upgrade will start on **Thursday, April 3, 2025** and will be completed on **Monday, April 7, 2025**. During this process, there will be some service interruptions or restrictions with Online Banking, in-branch services, and debit cards. We apologize in advance for the inconvenience, however once these system upgrades are in place we will offer enhanced Online Banking services, including a brand new Mobile App for either iOS or Android based mobile devices. Please read on for more details, including how you can make sure you have everything needed to ensure a smooth process for your accounts & services!

## Important Dates and Times

- ❖ **Monday March 17:** New Mastercard Debit cards begin arriving to you in the mail with our new logo. (See [Page 9](#) for details).
  - Hold onto these cards! You can activate and begin using them **April 3**.
- ❖ **Monday March 24:** First Federal of Van Wert's Website will be updated with a fresh new look.
- ❖ **Thursday March 27:**
  - Last day to schedule BillPay payments on the current system. (See [Page 8](#) for details).
  - New user enrollment for Online Banking will be unavailable until **approximately 1 week after conversion**. (Existing users will automatically convert to the new system available on April 7).
- ❖ **Wednesday April 2:**
  - Business ACH Origination Customers Only - Last day to submit any ACH transactions on the current system
- ❖ **Thursday April 3:**
  - Existing Mastercard Debit Cards and First Federal of Van Wert ATM Cards will deactivate between **3-6 AM EST**. Please see the Mastercard Debit Card & ATM Card section on [Page 9](#) for details.
  - The First Federal of Van Wert ATM machine will be potentially out of service throughout all of conversion weekend.
  - Call to activate your new Debit Card at [\(877\) 965-3344](tel:877-965-3344). You may begin using your new Debit Card with the temporary limits outlined on [Page 9](#).
  - 4 PM – Existing Online Banking system will be inquiry only. See [Page 8](#) for details.
  - 4:30 PM – Bank lobby will close for the day as normal. Drive-thru will remain open until 5:00 PM as normal.
- ❖ **Friday April 4:**
  - New Debit Cards will operate under temporary limits. See [Page 9](#) for details.
  - 8:30 AM – Drive-thru will open for the day as normal.
  - 9 AM-5 PM – Bank will open for the day with some service limitations\*. See [Page 5](#) for details.
- ❖ **Saturday April 5:**
  - 8:30 AM – Drive-thru will open for the day as normal.
  - 9 AM-12 PM – Bank lobby will open for the day with some service limitations\*. See [Page 5](#) for details.
  - 11:30 PM – Debit Card limits return to normal settings. See [Page 9](#) for details.
- ❖ **Sunday April 6:**
  - Bank closed.
- ❖ **Monday April 7:**
  - 8:30 AM – Drive-thru will open for the day as normal.
  - 9 AM – Bank lobby will open with full-service availability\*. See [Page 5](#) for details.
  - New Online Banking service is available for existing customers, including brand new/updated apps for iOS and Android mobile devices. See [Page 7](#) for details.

### **Please note:**

Your First Federal of Van Wert Credit cards will be unaffected by the conversion and may be used as normal.

Please be aware of the following cut-off times:

Mobile Deposit (for same day deposit): 3:00pm EST

Billpay: 4:00pm EST

ATM Deposits: 3:00pm EST

Online Transfers: 7:00pm EST

*\*Please allow for extended hold times when calling into the bank for support, as well as extended wait times in the bank as our teams work diligently to assist all our customers through the conversion process.*

## **Conversion Week Information**

During the system upgrades, First Federal of Van Wert will have reduced ability to open or manage customer accounts, however we will strive to make every effort to accommodate our customers' needs during this brief period.

The following services are not expected to be impacted between **April 3** and **April 6**, and the remaining services will be restored to full functionality the morning of **Monday, April 7, 2025**:

- ❖ In-branch deposits of cash & checks, or withdrawals from Checking, Savings, and Money Market accounts
- ❖ Night Deposit Services
- ❖ All Coin Machine services
- ❖ Safe Deposit Box access
- ❖ Change Orders
- ❖ New Checking and Savings account opening
- ❖ Open a new Safety Deposit box
- ❖ Purchase Official Checks and Money Orders
- ❖ Loan Installment Payments
- ❖ Perform maintenance on existing account holders
- ❖ ATM Withdrawal Activity
  - Balance Inquiries on new First Federal of Van Wert Debit card accounts will be unavailable on ATMs until **Monday, April 7, 2025**. It is recommended to keep track of all your purchases and balances beginning Wednesday night through Monday.

### **The following services may be affected on April 4 and April 5**

- ❖ Please work with someone from our loan team to schedule settlements or request payoff statements.
- ❖ Certificates of Deposit
  - Cannot open or close Timed Deposits, including IRAs.
    - Please reach out to us if you have questions.
- ❖ IRA Distributions
  - Please plan ahead of time to process any necessary IRA Distributions before **April 4** or after **April 7**.

# How to Prepare for Conversion

**Please take the following 5 Steps listed below before April 4, 2025** to ensure a smooth transition and minimize disruption in your ability to use your First Federal of Van Wert accounts and services.

## **1. Note the dates and times of the conversions on your calendar**

The conversion is starting after bank hours on **Thursday, April 3, 2025** and will continue through the weekend. The conversion process will be largely completed on the morning of **Monday, April 7, 2025**. During this time, access to account information via online banking will be inquiry only with stale-dated balances as of April 3. Access to account information via ATM will not be available.

## **2. Withdraw cash ahead of time & prepare alternate forms of payment**

In order to make sure that you will not be inconvenienced by limited access to your accounts, it is strongly recommended that for the duration of the conversion (**April 3 through April 6**) you prepare alternative forms of payment, such as a First Federal of Van Wert Credit Card, or withdrawing cash at the branch prior to **Thursday, April 3**.

## **3. Verify your current contact details**

Making sure that we are able to contact you with important details and information is critical during a core conversion. At your earliest convenience, verify that we have all the most current mailing addresses, telephone numbers, email addresses, and any seasonal contact information on file for you.

## **4. Schedule Your BillPay Payments to process before March 28**

**March 27** will be your last day to create BillPay payments on the current system. Payments scheduled to be processed during conversion weekend may experience delays. You will have access to the new BillPay system on **April 7, 2025**. Please take screenshots or write down all your payees and regularly scheduled payments to ensure correct payment information.

*Please Note: Please schedule your payments to process sooner to avoid a payment delay. Any electronic or paper check payments scheduled to be on April 4, 5, or 6 will be processed on April 7.*

## **5. Call to activate your New Debit Card and set the PIN**

Make sure you begin to carry your *new* First Federal of Van Wert Debit Card starting **April 3** and that you have shredded or destroyed your old Debit and/or ATM cards. Please be aware, your PIN will not automatically convert. When you call to activate your new card on or after **April 3** you will select a new PIN through the automated telephone activation system. The card activation number is **(877) 965-3344**.



*\* NOTE: You will see this symbol appear throughout this handbook. This indicates action that you will need to take in order to ensure that there are no interruptions in service for your accounts beyond those which are unavoidable during the conversion itself.*

# **Introducing the new First Federal of Van Wert Mobile App**

Starting **Monday, April 7, 2025**, First Federal of Van Wert customers will have the opportunity to download and install the brand new First Federal of Van Wert Mobile App on their Android or iOS mobile devices! iOS devices should see the change automatically, but Android users will need to re-download our app. The app is supported on both mobile phones and tablet devices.

## **Features**

- ❖ Access to all your accounts anywhere at your fingertips
- ❖ Securely sign into the App quickly and easily
- ❖ Remotely deposit checks to your accounts by taking a picture
  - Instantly see the pending deposit on your account, so you know it was sent
  - Track your submitted checks up to 6 months
  - Instant email notifications on check deposits in process
- ❖ Make transfers between all your accounts and manage existing recurring transfers
- ❖ Manage your BillPay services:
  - Create Payees
  - Schedule Payments
  - Edit existing Payees and Payments
  - Cancel Payments that haven't processed
- ❖ Manage your Mastercard Debit Card
  - Get a list of all your active cards
  - Turn your cards on or off instantly
  - Temporarily increase your limit for 30 minutes for large purchases
  - Set travel exemptions or restrictions
  - Add card nicknames
  - Update or change your PIN
- ❖ Add notes or receipt images to your transactions
- ❖ Person-to-person transactions through SPIN
  - Make payments through text and email using a debit card



- ❖ Alerts set up through your current online banking platform will not convert. Any alerts will need to be set up again in the new digital app.
- ❖ If you are using iOS, your app will update automatically. If you are using Android, you'll need to re-download the new app.

Your new app icon will look like this:



You can search for the new app by: First Federal Van Wert

# Online Banking, BillPay, and E-Statements

With the conversion, we will offer more flexibility and capability in our Online Banking system. The new user-friendly and cross platform interface grants our online banking customers a more consistent and flexible experience that is extremely feature-rich.

- ❖ Business and Consumer online banking will be combined.
  - Includes seamless access to valuable financial information on Quicken and QuickBooks.
  - Business Online Banking products, such as Positive Pay and ACH.
  - Business banking customers will be able to view, transfer to/from, etc. their personal accounts.

New customers will be able to self-enroll in Online Banking approximately one week after conversion.

## Online Banking Timeline:

- ❖ Friday, March 28, 2025
  - New users will be unable to enroll in online banking services until approximately one week after conversion.
  - User Access to current BillPay service disabled. Payments may not be added or modified.
    - Please take screenshots or write down all your payees and regularly scheduled payments to ensure all current physical payments scheduled after **April 3** reflect in the new BillPay
      - Be sure to record all the relevant Recurring Payment information from the current BillPay prior to **March 28** so that you can verify they are automatically set up exactly as before.
      - All payments scheduled between **April 4** and **April 6** will be processed on **Monday, April 7**. To avoid incurring any late charges due to the payment date change, please schedule payments for these dates to occur prior to April 4.
- ❖ Thursday, April 3, 2025
  - **4 PM EST** – Current Online Banking platform will be inquiry only.
    - Current access to E-Statements will be disabled
      - If you wish to save current statement copies, please do so prior to **April 3, 2025**.
      - 24 Months of Statements will be made available in the new Online Banking platform post conversion.
    - Check images prior to April 4 will be unavailable on the new Online Banking platform.
    - If you are currently using Google Pay or Apple Pay these will need to be set up again on or after **April 7, 2025**.
    - All e-bills will be canceled on the current system and a cancellation notice will be sent to you notifying you of the switch to paper statements. When the new system is accessible you can re-establish your bills with e-bills on the new platform.
- ❖ Monday, April 7, 2025
  - Brand New Mobile Apps for Android Cell Phones and Tablets are available for download.
  - iOS Cell Phone and Tablet Apps will be switched over to the new Mobile App automatically
  - **8 AM EST** - New Online Banking service will be available to all existing customers!
    - Existing Online Banking users will be able to sign in with their current usernames.
      - Passwords will not convert; the new password will be your current username and the **last 4 digits of your Tax ID Number or Social Security Number**.
      - You will be prompted to re-establish security questions upon your first time logging in.
    - If you are not currently an online banking customer at the time of conversion, you may self-enroll in the service approximately one week after conversion.
      - If you require assistance, please reach out to the bank.
  - **8 AM EST** - BillPay service available
    - The new BillPay service will be available to all customers with online banking.
    - Existing BillPay users' payees, physical payments, and 6 months of history will transfer over automatically.





## Debit Cards and ATM Cards



Consumer Debit Card



HSA Debit Card



Business Debit Card

Customers with current Debit Cards set to expire in the month of March will receive their replacement card in the mail and should activate it to use for the month of March and the first 2 days in April. In late March, new Debit Cards will begin to be sent out for the conversion. All currently active debit cardholders will receive a brand new Mastercard Debit card. These cards have all the same great features as our existing Debit cards, with the added bonus of contactless payments and a bold new look. Call (877)965-3344 to activate and set a PIN **on or after April 3, 2025**.

All currently active ATM cardholders will be upgraded to a Mastercard Debit Card. These cards will continue to function as an ATM card, but you can visit the bank to discuss the option of using this as a debit card. These cards will still function at all the same ATMs that your current card does. If you have a business checking account, your Debit Card will be upgraded to a Business Debit Card. Call the number on the new card to activate it and set a PIN **on or after April 3, 2025**.

After conversion, HSA accounts will now have the ability to have an HSA Debit Card. If you would like a debit card for your HSA account, please stop by the bank to receive a card issued the same day.

Cards not used within the last year will not be re-issued. If you receive more than one card in the mail, please contact the bank to determine which card goes to which account. We're more than happy to assist you!

If you currently have automatic recurring payments scheduled with your Debit Card, these will need to be updated with your new Debit Card information on **April 3, 2025**.

New First Federal of Van Wert's Mastercard Debit Cards will participate in the following networks: Mastercard, Maestro, Cirrus and PULSE

### Debit Card Timeline:

- ❖ Monday, March 17, 2025
  - New Cards begin to arrive at customers' mailing addresses (Cardholder to activate **April 3, 2025**).
    - If you are an active Debit or ATM card user, and do not receive your new card by **Monday, March 31, 2025**, please contact us.
- ❖ Thursday, April 3, 2025
  - **3 - 6 AM EST** – Existing First Federal of Van Wert ATM cards and Mastercard debit cards will be deactivated and may no longer be utilized to authorize new or recurring purchases.
    - Even though the cards are deactivated, they should be shredded or destroyed.
    - Payments already authorized & approved prior to **3 AM** will process normally.
  - Customers who have received their new cards in the mail may call (877)965-3344 to activate & set a PIN, and may begin using it wherever Mastercard is accepted. Please note that the existing number on the back of your current card (800-472-3272) will no longer be used.
    - Newly activated cards will have temporary card limits (per day) until 11:30 PM April 5.
    - Temporary Debit Card Limits will be set to the following:
      - ATM Withdrawals: \$300
      - PIN and Signature Point-of-Sale Transactions: \$1,000
- ❖ Saturday, April 5, 2025
  - **11:30 PM EST** – All Debit Cards will return to your normal limits.



## Debit Cards and ATM Cards cont'd...

- ❖ Monday, April 7, 2025
  - Branches able to **Instantly Issue new Mastercard debit cards** for customers needing replacement cards
    - If you did not receive your New Mastercard Debit card, you can call the bank to schedule the best time to visit and have one created for you while you wait!
    - Able to perform Balance Inquiry at ATM
- ❖ Note: After conversion only the primary Checking and Savings account linked to your debit card will be available at a foreign ATM. At First Federal of Van Wert's ATM, all accounts linked to your debit card will be available.

## Account Numbers

We have made every effort to keep account changes to a minimum. Your new account numbers will be in effect on the morning of **April 4, 2025**. In most instances, the leading zero was removed from your account number. There is no need to order new checks as your old checks will continue to process. There is also no need to re-establish electronic payments set up under your current Checking account number. These payments will continue to process as normal. We recommend updating your Loan account number for payments to your loan set up at other institutions. A summary of changes is listed below.

- ❖ First Federal of Van Wert ABA Routing Number
  - No changes to Routing number, please continue to use 241271928.

### Account Number Conversion Table

<u>Account Type</u>	<u>Old Account Number</u>	<u>New Account Number</u>
Checking	015400xxxx	15400xxxx
Savings	015300xxxx	15300xxxx
Money Market	015500xxxx	15500xxxx
Now	015000xxxx	15000xxxx
Certificate of Deposit	019100xxxx	19100xxxx-19100xxxx
IRA Certificate of Deposit	017500xxxx	*17500xxxx-#### (4 random digits)
Loan / Line of Credit	01700xxxxx	700xxxxx-10
Safe Deposit Box	11234	No change

The biggest change you'll see is with Certificate of Deposit, IRA Certificate of Deposit, and Loans. With our new system a customer number will be assigned, which changes the structure of our account numbers. The number will still contain your existing account number, but you may now see it in a different format.

## **Interest and Statements**

You will continue to receive all your statements post conversion. During the conversion, you will receive a final statement containing transactions through April 3<sup>rd</sup> for each account that currently receives a statement. Statements that are currently produced on the 10<sup>th</sup> of each month will begin to be produced on the 15<sup>th</sup> of each month beginning on **April 15**. Savings statements with no ACH activity will be mailed quarterly instead of monthly. Money Market accounts will continue to be mailed monthly. Final statements as of Thursday, April 3, 2025 will include your final Checking and Savings account interest posting.

Please download any statements you wish to retain during conversion from online banking prior to **Thursday April 3**. If for any reason you need copies of existing statements or have questions, please feel free to call or visit the bank and we will be more than happy to help.

## Frequently Asked Questions

Below are frequently asked questions during similar Core Conversions. Additionally, FAQ questions and answers may also be found on the conversion landing page of our website ([www.1stfedvw.com](http://www.1stfedvw.com))

- ❖ What is a Core System and why is First Federal of Van Wert changing it?
  - It is the primary piece of software that manages the bank's accounts & transaction process. Including:
    - Processing transactions such as Deposits, Withdrawals, and Transfers
    - Opening, managing, and closing accounts & maintaining customer information
    - Originating, servicing, and managing loans
  - First Federal of Van Wert is upgrading this system in order to better serve and service our customers. These upgrades will allow us to offer a wide variety of comprehensive accounts & services that will benefit our customers. They will also afford the institution greater speed and efficiency in our services and allow us to continue to grow to meet your needs and give you a better experience while banking with us.
- ❖ When is the conversion taking place?
  - The majority of the conversion process will start after the end of business on **Thursday, April 3, 2025** and will be ongoing until **Monday, April 7, 2025**.
    - Some items are scheduled to occur earlier, or later than these dates. Refer to [Page 4](#) for details
- ❖ Will branch hours be affected during this process?
  - No, branch hours are remaining the same
- ❖ How will my access to my funds and accounts be affected during the conversion?
  - Existing ATM and Debit Cards will be deactivated on **Thursday, April 3, 2025 at 3:00 AM**. You may activate and begin using the new Mastercard Debit card the morning of **Thursday, April 3, 2025** however it will have temporarily lowered limits. See [Page 9](#) for details
    - Your New Mastercard Debit card will be mailed to you in the weeks prior to conversion for active cardholders.
  - You will be able to transact on your accounts in branch on **Friday, April 4, 2025 and Saturday, April 5, 2025**, however there are some limitations. Please see [Page 5](#) for details.
  - The following services will be temporarily unavailable until **Monday, April 7, 2025**
    - Billpay on the current system will be deactivated on **March 28, 2025**
    - Account Balance Inquiries through ATMs are unavailable as-of **April 4, 2025**
    - Online Banking – Inquiry only as-of **4 PM on Thursday, April 3, 2025**
- ❖ Are the Debit Card Withdrawal limits based on the individual card or the entire account?
  - Card limits are unique to each card, so that they do not affect other cards that share an account.
- ❖ How can I contact someone at First Federal of Van Wert during conversion weekend?
  - If you have questions or need assistance, you can call during normal business hours at **(419) 238-1463**, or visit us in person at **679 Fox Road, Van Wert, Ohio 45891**.
    - Due to the nature of the conversion, there may be an extended wait time for assistance.
  - You may contact us through alternative channels throughout the conversion:
    - Using the [Contact Us](#) form on the First Federal of Van Wert Website
  - If you need to report a lost or stolen First Federal of Van Wert Debit card during the conversion, please call **(419) 238-1463**. The number on the back of your current debit card will no longer be applicable.
  - If you need to report a lost or stolen Credit Card please call **(800) 556-5678**.
- ❖ Are my account numbers changing?
  - See [Page 10](#) for details.
- ❖ What can I do to prepare myself for the conversion?
  - We have laid out several steps you can take on How to Prepare for Conversion on [Page 6](#) to get ready.

## Frequently Asked Questions (cont'd...)

- ❖ Will my overdraft accounts stay linked after the conversion?
  - Yes, any account that is currently linked as an overdraft protection account will stay intact. With the conversion, the new system will look at the customer's account before processing any transactions. If funds are not available in the customer's account, the system will then check the funding account linked as overdraft protection. If the funds are available in the funding account, the system will allow the transaction to go through. The system allows transactions to be authorized based on the full relationship balance. If you either make your own transfer or come in and make a deposit before the end of the business day and the transfer is no longer needed, it will not process through the system at the end of the day. If a transfer is still needed at the end of the day, it will make the transfer, and the transfer fee will be assessed.
- ❖ Can I use First Federal of Van Wert's ATM during the conversion?
  - No. First Federal of Van Wert's ATM will be offline during the conversion.
    - You can use your First Federal of Van Wert Debit card at any other ATM, however please be aware of the temporary limits during the conversion. See [Page 9](#) for details
- ❖ What benefits can I expect to see as a First Federal of Van Wert customer from this core conversion?
  - These system upgrades will increase our efficiency & allow us to provide enhanced services and conveniences, and will allow us to introduce new & improved accounts that will be better able to serve your needs.
    - Some of the service enhancements to look forward to:
      - Improved Online Banking functionality
      - Brand new Mobile App for iOS and Android including Mobile Check Deposit Capture
      - Account Integrations and additional service features
- ❖ What major changes will I see after the conversion, and how will my banking be affected?
  - The biggest changes that you will see as a customer are in Online Banking and the new Mobile App which will be available **Monday, April 7, 2025**.
  - In the coming months, you will be able to apply for some types of accounts through the new website.
  - All customers with currently active ATM or Debit cards will receive a new Debit card to use.
  - The customer experience in branch will be more streamlined and efficient thanks to the improvements.
- ❖ What won't be changing during the conversion process?
  - First Federal of Van Wert Credit Cards
  - Written checks in process
  - Electronic Payments via ACH (such as Direct Deposit or payments via direct debit) or Wire Transfers
  - Website and Telephone contacts
  - Our routing number
  - **Our team!** All the branch and lending team members you are familiar & comfortable with will be with you every step of the way!
- ❖ Can I use my checks during the core conversion?
  - Yes! You will need to verify that you have funds in your account at the time the check is written, as before, but check-writing ability will remain unchanged.
- ❖ Can I still access Online Banking during the conversion?
  - Yes, you'll have access to the Online Banking site however all balances will be stale-dated as of April 3 and it will be inquiry only, meaning you will not be able to complete any transactions online.
- ❖ Will my Online Banking password change?
  - Yes. The new Online Banking will require you to create a new password. See [Page 8](#) for details.
- ❖ Will my Bill Pay information be lost?
  - No. Your BillPay Payees will be brought over to the new BillPay system. See [Page 8](#) for details.
- ❖ How far can I review my statement via the Online Banking?
  - Online Banking retains 24 months of statements for active E-Statement enrollments.

## Frequently Asked Questions (cont'd...)

- ❖ How will my automatic payments be affected?
  - Loan Payments that have been setup at other institutions will need to be updated with your new Loan account numbers to be processed. See [Page 10](#) for details.
- ❖ Is the new Debit Card going to have a Tap function?
  - Yes. The Mastercard Debit cards being mailed out just prior to conversion are EMV Chip Enabled, and will feature the contactless or “tap” feature.
- ❖ Will the new Online Banking allow customers to change their mailing address, file stop payments or debit card disputes, or order a new card by themselves?
  - Yes, you’ll be able to use the address change form on online banking to send a request to update your address.
  - Stop payments will be able to be completed in your online banking.
  - Debit Card disputes must still be completed in person. You may still call in to initiate the process.
  - Debit Cards will still need to be ordered in the branch. Customers will be able to get a new card on the spot after conversion with Instant Issue cards.
- ❖ Will I be able to view my E-Statement History in Online Banking after the conversion is complete?
  - Yes! You will be able to see up to 24 months of statements.
- ❖ Can I still receive a Direct Deposit or make an electronic payment during the conversion?
  - Yes, you can still receive a direct deposit or make an electronic payment as you normally would.
- ❖ What is the maximum amount of check deposits I can do via Mobile?
  - Your mobile deposit limits will remain the same as they are currently.
- ❖ When using Mobile for check deposits, how long will it take to see the amount deposited into my account and available to use?
  - Once accepted for processing, access to mobile check deposits will be available immediately if submitted before 3pm EST. If submitted after 3pm EST these deposits will be made available next day.
- ❖ If I continue to use the old loan account number for loan payments, can this payment be linked to the new loan account number?
  - We will make every attempt to ensure that payments made using the old number electronically (via ACH) are mapped over to the new number, however, to guarantee that the payment is not delayed due to the number changeover, customers should be updating their Loan payment information with the 3rd party issuing the payment as soon as they are able to after **April 3, 2025**.
    - Using an old number may carry a risk of a delay in payment, which could affect interest or fees.
  - If a customer comes into the branch with an old number, the branch will help them fill out a Loan Payment ticket with the new number. The old account numbers will not be able to be processed.
    - Using old account numbers on new bank tickets will cause an item to error out during processing and require manual correction which may delay payment and potentially affect interest or fees.
- ❖ Will my new debit card have the same card number and PIN as my old card?
  - No, the new debit card will have a completely new Card Number, Expiration Date, and Security Code. Unfortunately, anywhere that your existing card is set up will need to have the number updated once your new card is active.
  - You will set the PIN on your new card at the time you call in to activate it – it can be the same PIN you use now, however we recommend regularly changing PINs for security reasons.