

This is your **GUIDE TO OUR** **SYSTEM UPGRADE**

IMPROVED:

Communication,
eStatements,
Mobile App,
Bill Pay,
eBanking,
and more!



Member
FDIC

Service Availability During Upgrade

	FEB 12 THU	FEB 13 FRI	FEB 14 SAT	FEB 15 SUN	FEB 16 MON <small>FEDERAL HOLIDAY</small>
• Branches	✓	✓	✓	✗	✗
• ATM Access	✗	intermittent access/lower daily withdrawals	intermittent access/lower daily withdrawals	intermittent access/lower daily withdrawals	✓
• Debit Card	✓ start using new card	✓	✓	✓	✓
• Credit Card	✓	✓	✓	✓	✓
• Online/Mobile Banking	✗ after 5pm	✗	✗	✗	✓ after 9am
• Mobile App	✗ after 5pm	✗	✗	✗	✓ use new app
• Phone Banking	✗ after 5pm	✗	✗	✗	✓ after 9am
• Bill Pay	✓	✗	✗	✗	✓

ONLINE / MOBILE BANKING

- Online and Mobile Banking, and Mobile Deposits will be unavailable from close-of-business on Thursday, February 12th, until Monday, February 16th around 9am.
- Your Username will stay the same. YOU WILL NEED TO KNOW YOUR USERNAME.
- Your Password will need to be changed.
- When you first login on Monday, February 16th, you will need to use a temporary password:

Username + last four digits of your SSN or Tax ID

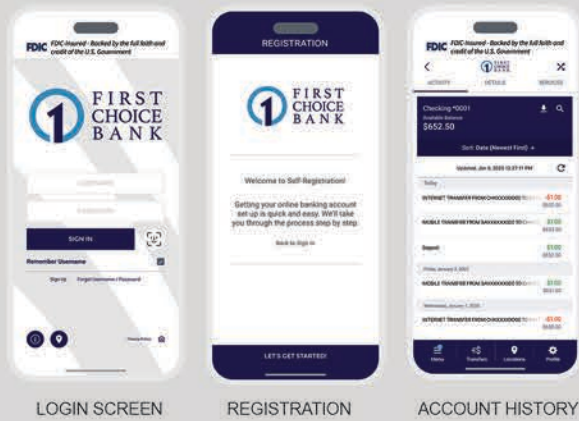
For example, if your Username is jdoe, and the last four numbers of your SSN is 1234, then your temporary password would be
jdoe1234

After your first successful login, you will be prompted to reset your password, and to answer three security questions. You will also be given options to set up a mobile phone or download an App called DUO to provide greater login security (known as Multi-Factor Authentication) for future logins.

Your New Mobile Banking App

- An upgrade will be required for iOS users
- Android users will need to delete any previous versions and re-install the new app.
- These upgrades cannot be made any earlier than Feb. 16th around 9:00am.

The images here show some of the more important screens of the new Mobile Banking App.



BILL PAY

- Bill Pay will be unavailable Friday (Feb. 13th) through Monday (Feb. 16th) around 9:00am.
- **MAKE A LIST OF ALL YOUR PAYEES, eBILLS, AND TRANSFERS, prior to close-of-business on February 12th.** We recommend you write down existing payee information (Company name, Bank ABA#, amount of payment and account number to credit).
- Existing payees and payment amounts that are currently set up as recurring will need to be RE-ENTERED after conversion. (this includes eBills, Payees, and Transfers).
- Please make sure your bills are paid on or before Thursday, February 12th. Any payments scheduled for the 12th will need to be re-established, beginning on the 16th.

ATMs

ATMs will be out of service starting Thursday, February 12th, and will begin resuming operations one-by-one on Friday, February 13th. Please note that not all ATMs will come back online simultaneously, and the time required for each may vary. From Friday, February 13th through Monday, February 16th, daily withdrawal limits will be lower than normal. Please plan ahead for this reduced availability, and withdraw any cash you may need prior to this period.

BANK HOURS

Thursday (Feb. 12th) through Saturday (Feb. 14th) will be regular bank hours. However, there may be longer wait times as we adjust to our new system. We ask for your patience and apologize for any inconvenience as we upgrade our system to better serve you.

- Monday (Feb. 16th) is a Federal Holiday (President's Day) and the bank lobby will be closed. However, we will have extended phone support hours those days (8am-7pm).

Call (662) 489-1631 if you need assistance.

INTUIT'S QUICKEN / QUICKBOOKS

Quick/Quickbooks services will not be available until Wednesday, February 18th.

ACH CUSTOMERS

ACH transactions WILL NOT go through if they are scheduled to be processed after February 12th or before February 16th. ACH Originators have been notified of the system upgrade, and should re-establish the ACH transaction schedules after February 16th. Customers are advised to make a list of their usual ACH transactions (payroll, etc.) and contact information for the ACH originator, in case these transactions do not go through before or after the system upgrade.

ACH Customers should make sure they have re-set their password, in accordance with the ONLINE/MOBILE BANKING section.

REMOTE DEPOSIT (CHECK-BY-PHONE)

Customers will not be able to perform Remote Deposit Capture from Friday, February 13th until Monday, February 16th.

Customers will be able to make deposits during this time via the teller at the ITM, or with a teller inside the branch during normal business hours.

DEBIT CARDS

New Debit Cards will be mailed starting January 19th. You must continue to use your current debit card until February 12th, at which time you may activate your new card. You new card CANNOT be activated until February 12th. During the conversion process, you'll have access to your debit card, however you may wish to carry more cash than normal during the conversion period, due to possible service interruptions and transaction limits.

< **NEW FEATURE: You'll be able to turn your debit card on/off in the new FCB Mobile app.** >

PERSON-TO-PERSON TRANSFERS

Our Person-To-Person (P2P) payment system is changing from Zelle® to CSI's Social Payment Instant Network (SPIN). SPIN will be available starting **30 days after the conversion** is complete, and will be available in the First Choice App, or through Online Banking.



FIRST-LINE EXPRESS (TELEPHONE BANKING)

- Telephone banking will be unavailable from close-of-business, Thursday (Feb. 12th) through Monday (Feb. 16th at 9am).
- On Monday (Feb. 16th), your initial PIN for First-Line Express Telephone Banking, will be
Personal Accounts: the last 4 digits of your SSN or Tax ID
Business Accounts: the last 4 digits of your EIN/TIN
- Until the PIN is changed, you will not be able to access any account information, and will hear the error message "Your Entry is Invalid."
- After your first successful login, you will be prompted to update your PIN.

FIRST-LINE EXPRESS number remains the same: (662) 489-6986

WEBSITE

Our NEW website will go live on February 1st. Online banking will look and operate the same throughout the conversion process.

ACCOUNTS / STATEMENTS

- Checking and savings account numbers, and safe deposit box numbers WILL NOT CHANGE.
- Loan numbers WILL CHANGE by adding "-10" at the end of your existing account number. (For example, loan account number 123456 will become 123456-10).
NOTE: You may need to update FCB loan numbers if they are paid online through other financial institutions.
- Checking account statements will be generated in 1 of 4 cycles on the 11th, 20th, 25th, or 31st of each month.
- Savings account statements will generate quarterly.
- Christmas Club account statements will generate annually.
- If you are currently signed up to receive e-statements, you should continue to receive them, but on February 12th you will receive a paper statement just for that date.
- CD / IRA account numbers and renewal terms will remain the same.
- Customers who receive eStatement notifications via email will instead log in to Online Banking to view their statements.

IMPROVED: e-Banking / Bill Pay Mobile App / Statements

NEW FEATURES! Remote Deposit / Text Banking / Text Alerts / Spanish Translate

This guide is to assist you during this transition. For questions or to request more information, please visit your local First Choice Bank branch or call us at (662) 489-1631.



Rev G