



Frequently Asked Questions (FAQs)

Q: What is a systems upgrade?

A: The bank utilizes a core banking software system that supports our accounts and services. This system will be enhanced this May and will upgrade many of the services we offer.

Q: Why is the bank doing a systems upgrade?

A: We are upgrading our systems to better serve our customers and position the bank for the future. The upgrade will enhance several bank services including a redesigned website and upgraded online banking platform, an updated mobile app including new business banking services and expanded debit card management capabilities.

Q: When is the systems upgrade taking place?

A: The bank will be working on improvements to many of your services over the next several weeks. These improvements will be available to you on May 20th.

Q: Will my deposit account number(s) or routing number change?

A: No, none of your deposit account numbers or routing number will be impacted. They will remain the same.

Q: Can I still use the same checks I have today after the upgrade?

A: Yes, you will be able to use your existing checks.

Q: Will my online banking sign in change?

A: Yes, you will be required to update your sign in information. The Bank will provide further details around the timing and simple process to update your information.

Q: Will I be without access to my online banking or other services for any period of time?

A: We do expect that over the weekend of May 18 & 19th, you will be without access to some services like online banking. You will still have the ability to conduct your banking but will not have the ability to electronically view your banking over this weekend.

Q: Will branch or bank hours change?

A: No, branch and bank hours will remain the same

Q: Will the upgrade change how I receive my bank statements?

A: Every customer will receive two May 2024 bank statements. For business customers, the first one will be through the end of day May 16th. The second statement will cover the period May 17th through May 31st. For personal bank customers, the first statement will also be through the end of day May 16th while the second statement will cover the period May 17th through June 14th. The first May bank statement will be mailed (only) while the second statement will be mailed as well as available in online banking if that is the normal way you receive your monthly statements.

Q: Will I have online access to my bank statements after the upgrade weekend?

A: Customers will have online access to May 2022 through December 2023 historical bank statements. For a period, the January 2024 through May 16, 2024, bank statements will not be available in online banking but can be provided, along with any other historical statement, by contacting any 1st State Bank branch.

Q: What is the best way to find out information on the system upgrade or access previous communications?

A: You can find all Upgrade information on the 1st State Bank website (1stState.Bank). You can easily access the site by using the QR code or website link found on any bank communication regarding the May 2024 system upgrade.