Positive Pay Upgrade Information

Dear 1st State Bank Customer,

This coming May 16th, 1st State Bank will complete a system upgrade. This process will briefly impact some services, including Positive Pay. You will have access to Online Banking and Positive Pay until 6 pm Thursday, May 16th. On Friday May 17th, your Positive Pay items will need to be manually paid or returned by the Bank. Please call 989-272-7591, 989-272-7583 or email PositivePay@1ststate.bank by 1pm to decision your items.

On Monday May 20th, access to Positive Pay will be restored on our new Online Banking platform. Positive Pay functionality will remain largely unchanged. Information sheets are being provided with this communication to show how to navigate Positive Pay going forward. You can request more information by contacting the Positive Pay group at PositivePay@1ststate.bank or 989-799-7500.

We encourage everyone to review their Positive Pay ACH Rules (now called ACH Filters) and your Positive Pay check file formats. We will only be able to accept comma delimited and fixed length file formats. Instructions on how to change your files into one of these two formats are included.

Customer Action Checklist:

□ **On Friday May 17th, please reach out to the Bank to decision Positive Pay items by 1pm.**

□ **Review your ACH Filters to ensure they are correct**

□ **Review your check file formats to ensure they are compatible for upload**

□ **Stay informed by visiting www.1stState.Bank/Upgrade or using the QR code below**

Lastly, below is a QR code and website link. Each will connect you to our Bank website, where we will keep all communications and details pertaining to our upgrade. You can use the QR code or link at any time for updates or to review prior communications.

We are excited to bring you a new enhanced level of banking. We do apologize for any inconvenience, and are confident that you will enjoy an upgraded, easier way of banking at 1st State Bank

Scan the QR code below with your smartphone camera:

www.1stState.Bank/Upgrade