

## **Systems Upgrade FAQ**

**New content highlighted in Bolded Blue – Updated May 6, 2024**

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### **General Upgrade Information**

**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 20.

**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 1<sup>st</sup> 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.

**Q:** Will branch or bank hours change?

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

**Q:** Do you anticipate any changes to the Bank website?

**A:** In May, you will notice a refreshed Bank website providing a responsive design and user-friendly navigation. The refreshed website will continue to allow you to access online banking, research business and personal banking needs and locate additional resources.

### **Deposit Account Information**

**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 the upgrade change how I receive my deposit account bank statements?

**A:** There will be two May 2024 bank statements issued for all **Business** deposit accounts. The first statement will be through Thursday, May 16. The second statement will be for the period of Friday, May 17 through Friday, May 31. Both statements will be mailed, while the second statement will also be available through Online Banking.

**Personal** checking and money market deposit accounts will receive a statement on May 16. Depending on your normal statement cycle, you may also receive a statement in early May if your statement normally cuts before the 16<sup>th</sup> of the month. Personal savings account customers will receive a May 16 statement along with their next normal quarterly statement, which will be issued June 28.

**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 1<sup>st</sup> State Bank branch.

### **Online Banking Information**

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

**A:** Yes, starting on Thursday, May 16, access to certain services will be unavailable including Online Banking and Mobile Banking. All bank services will resume on Monday, May 20. During the upgrade timeframe, you can still conduct your banking in person or over the phone during normal banking hours, however, you will not have the ability to electronically view or make changes to your accounts. Please contact your 1<sup>st</sup> State banker or any one of our five branches for assistance or with any questions.

**Q:** Will my online banking sign-in change?

**A:** When access to banking services resume on Monday, May 20, you will be required to login using your existing username and a bank provided temporary password. Additional details will be provided and can also be found on the Bank website Upgrade page.

**Q:** I use Remote Deposit Capture service though the online banking platform. Can I expect any change to this service.

**A:** Remote Deposit Capture will be available until 5pm, Thursday May 16. After this time, until Monday, May 20, the service will be unavailable. Courier services for customers in Bay, Saginaw and Midland counties will continue to be available. Customers can schedule a Friday, May 17 courier pick up by calling any one of our five branches no later than 4pm Thursday, May 16.

**Q:** Will the Upgrade impact the Bill Pay service?

**A:** Yes, the last day to access Bill Pay in our current Online Banking will be Thursday, May 9. After, Bill Pay will be unavailable until Monday, May 20, at which time it will be replaced with iPay. You will be able to access iPay on May 20 through Online Banking. All payees, reoccurring and prescheduled bill payments and six months of bill payment history will transfer to iPay. However, eBills will not transfer to iPay.

**Q: My company uses ACH services. Will the system upgrade impact my ability to ACH funds or impact my templates?**

**A: ACH services will be unavailable starting Thursday, May 16 and will resume Monday, May 20. All ACH batches must be entered no later than 4pm Wednesday, May 15 to ensure they are completed on the current Online Banking platform. Existing templates will be available May 20th, but we recommend saving a copy of them before May 15. For questions or assistance, please contact ACH services at [ACHSupport@1stState.Bank](mailto:ACHSupport@1stState.Bank).**

**Q: My company uses Wire services. Will the system upgrade impact my ability to wire funds or impact my templates?**

**A: Wire services on the Online Banking platform will be unavailable Thursday, May 16 and Friday, May 17. Wires can be processed on these dates by submitting them prior to 4pm on Wednesday, May 15 or by contacting 1<sup>st</sup> State Bank in person, by phone or email for assistance. Wire services through Online Banking will resume Monday, May 20. Existing wire templates will be available May 20, but we recommend saving a copy of them before May 15. For any questions or assistance, please contact our Wire Desk at [Wire-Desk@1stState.Bank](mailto:Wire-Desk@1stState.Bank)**

**Q: I utilize Positive Pay; will this service continue to be available through the system upgrade?**

**A: Online Banking and Positive Pay will be unavailable to access after 6pm on Thursday, May 16 until Monday, May 20. To decision your Positive Pay items on Friday, May 17, you will need to reach out to the Bank's Positive Pay team by phone or email for the Bank to manually pay or return items. You can contact the Positive Pay team at [PositivePay@1stState.Bank](mailto:PositivePay@1stState.Bank) or by calling 989-272-7591 or 989-272-7583. On Monday, May 20, access to Positive Pay and Online Banking will be restored.**

### **Mobile Banking**

**Q: Can I expect any changes to my Mobile Banking?**

**A: Mobile Banking will see several enhancements including access from a new app. The new app can be found in The Apple App Store or Google Play Store under the name "1<sup>st</sup> State Bank Mobile". You can log in from any type of device that uses the app. You will be required to login using your existing username and a bank provided temporary password. Additional details will be provided and can also be found on the Bank website Upgrade page.**

### **Debit Card Information**

**Q: Will I be able to use my current Debit Card, or will a new Debit Card be provided?**

**A: You can continue to use your existing Debit Card for ATM cash withdrawals, credit and PIN based transactions. You will not need to replace your current Debit Card.**

**Q: Will my existing Debit Card Personal Identification Number (PIN) remain the same?**

**A: Yes, your existing PIN will remain the same. Make sure you complete a PIN based transaction between May 16 and May 23 to ensure your PIN works correctly.**

**Q: Will there be any changes or interruption of service to my Debit Cards?**

**A: Your current transaction limits on your Debit Card will be temporarily changed Thursday, May 16<sup>th</sup> through Sunday, May 19. The temporary daily limit for cash withdrawals, credit and PIN based transactions for personal Debit Cards will be \$500 and \$1,500 for business Debit Cards. The standard limits will be reinstated by midnight, Sunday, May 19.**