

Important Updates, New Features & FAQ's

In Spring 2012, The Bank of Carbondale will launch an exciting new version of our online banking called eBanking. In February, you received some initial information about several of the new services. Below you will find an expanded list of eBanking features which will enhance your online banking experience.

New eBanking Features and Upgrades:

- Real Time Balances available 24/7
- Check and deposit slip images
- Person-to-person transfers
- External transfers
- Expanded capability on transfer dates
- Enhanced eStatements
- Text Banking from any phone*
- Mobile Banking from your smartphone*
- Email and text security and activity alerts*
- Application available for Android™
- Application available for iPhone®

*Text messaging and data rates from your mobile service provider may apply.

Android is a trademark of Google Inc.

iPhone is a registered trademark of Apple Inc.

Important Updates

Please Complete These Essential Functions Before March 30, 2012

► Update your Contact Information

If you have not already done so, please login to online banking, and click on User Services to update your profile. This will prevent any delays in accessing your account.

You can go to www.tboc.com/ebanking for step-by-step instructions on updating your profile.

► Print your recurring transfers

Your recurring transfers will need to be re-established after you are converted to eBanking.

We recommend printing out the list of your recurring transfers to make it easy to re-input the data. This information can be found on the pending transfers section of online banking.

Your recurring transfers would include:

- transfers between your accounts
- transfers for a loan payment

New eBanking! Coming Spring 2012.
For information & new updates, keep watching
www.tboc.com/ebanking
or call 618.549.2181

Frequently asked Questions

With the upcoming transition, we've included some FAQ's to help make this a smooth and easy process:

Q: Is there anything I need to do now?

A: There are two important functions that need to be done before March 30. First, we need everyone to update their contact information (email, phone, address). You can update your profile by logging into online banking and clicking on User Services. Second, you need to print out your recurring transfers, as these will need to be re-established after you are converted to eBanking. You will also find information on these essential functions listed on the facing page.

Q: What will happen to my account history?

A: When you convert to eBanking, your account history will begin on January 1, 2012. You will now be able to click on an item and see the actual check or deposit slip image, which is a new feature of eBanking.

If you would like a copy of your account history, go to www.tboc.com/ebanking for instructions on how to export the information. You can also copy or save the information into Quicken or other money management software.

If you are a current eStatement customer, you will continue to have access to your statement account history.

Q: Will my online banking user ID change?

A: No, your user ID will not change.

Q: What about my recurring transfers?

A: Your recurring transfers will need to be re-established after you convert to eBanking. We recommend that you print out your list of recurring transfers before March 30, 2012. This information can be found on the pending transfers page of the online banking section. This will make it easy to re-establish these functions.

Q: I'm also a bill pay customer - is there anything I need to do now?

A: No, you do not need to do anything right now. There are some exciting new features that will be coming with our improved bill pay service. Bill Pay customers will receive a separate letter in March with more specific details.

Q: I have some questions - where can I get more information?

A: Please visit www.tboc.com/ebanking for information and updates. You can also email questions to ebanking@tboc.com or give us a call at 549-2181.

Q: When will I be converted to eBanking?

A: Your conversion date will be included in a subsequent letter.