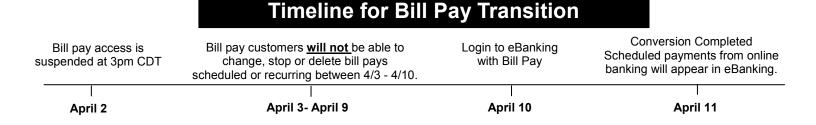




Important Information on our New Bill Payment Service

With the conversion to eBanking coming in Spring 2012, you'll also experience greater time savings and ease of use with your new and improved Bill Pay service. New features will include setting up payments based on due date, the ability to pay multiple bills with one click, and enhanced online security.

To help make this a smooth transition and to help answer any questions you may have, we've included a timeline of important dates, and a list of Q & A's. You'll also find an online demo at our website to help familiarize you with the new bill pay service.



Frequently Asked Questions

Q: Why will bill pay access be suspended on April 2 at 3pm?

A: The transition into our new system will begin at this time. If you need to make any changes to scheduled or recurring payments, they must be done before 3pm on April 2. Access will be restored on April 10.

Q: Will my scheduled bill pays continue to process during the time that access is suspended?

A: Yes. During this time, all of your scheduled bill pays WILL CONTINUE to process.

Q: When will the new eBanking with Bill Pay service begin?

A: On April 10 you will login to the new Bill Pay Service.

Q: Will I have to re-enter my payees and any scheduled payments?

A: No. For your convenience, all of your payees and any scheduled payments will carry over to the new system, so you do not need to re-enter that information.

Q: Will my bill payment history transfer to the new system?

A: No. If you want to save your payment history, go to www.tboc.com/ebanking for step-by-step instructions on how to save your current Bill Pay history from online banking.

Q: Will I see any changes in the way I schedule a payment?

A: Yes. One of the biggest changes you will see is your ability to set the "Payment Deliver by Date", which is the date the payment is anticipated to arrive at the payee. The "processing date" shown reflects when the payment will be debited from your account. Please note: If you schedule a bill pay and your account has insufficient funds on the processing date, you will be charged an overdraft fee.

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

A: Please visit www.tboc.com/ebanking for information and a Bill Pay Demo. You can also email questions to ebanking@tboc.com or give us a call at (618) 549-2181.