

Conversion of Online Banking Services will take place April 10, 2012

On April 10, we will roll out our new & improved online banking service, called eBanking. In anticipation of the upcoming rollout, we have sent you a series of letters to help prepare you for the new service, and answer questions you may have.

Please take a moment to review the enclosed information which includes a checklist of items to complete before the conversion, and instructions on what to do after the conversion.

We look forward to the new **eBanking** enhancements, all designed to improve your banking experience with us. If you have any questions, please don't hesitate to email us at ebanking@tboc.com or give us a call at (618) 549-2181.

Checklist to complete before the conversion:

Online Banking Customers:

► **Print your recurring transfers before March 30th (highly recommended)**

Your recurring transfers (not bill payments) 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 under the transfer tab in the pending transfers section. This will make it easy to re-establish these functions.

► **Save Online Account History before March 30 (optional)**

When you convert to eBanking on April 10th, your account history will begin on January 1, 2012. If you would like to save a copy of your current 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.

Bill Pay Customers:

► **Save Bill Pay history before March 30 (optional)**

When you convert to eBanking on April 10th, your bill pay history will not be part of the conversion. If you want to save your bill payment history prior to the conversion, go to www.tboc.com/ebanking for step-by-step instructions on how to save your current Bill Pay history.

► **Make any changes to your Bill Pays on April 2 before 3pm (This is essential!!)**

If you need to make any changes to scheduled or recurring payments, they must be done before 3pm CDT on April 2.

Access to bill pay will be suspended on April 2 at 3pm, and will be restored on April 10. **During this time, all of your scheduled bill pays WILL CONTINUE to process.**

What to do after conversion on April 10th

Online Banking Customers:

First Time You Login:

1. Login to www.tboc.com
2. Enter your current user ID
3. Skip the password box
3. Select "I am a first time user"
4. Click Login
5. You will now be asked for your secure access code. Your secure access code will be sent to a contact number or email address we currently have on file. You will see a list of these contacts on the screen. Select one and your secure access code will be sent immediately to you.
6. When you receive your secure access code, enter it in the field.
7. You will get a welcome screen and a disclosure agreement which you must accept.
8. You will be asked to create your online profile. Please review the data and make any corrections and supply any missing information.
9. You will be asked to change your password. Most users will be able to use their existing password.
10. Your new eBanking is now available for your use.

Second Time You Login:

1. Enter your user ID and password established above
2. Click login
3. You will be asked again to enter a secure access code. This will be a new secure access code (You cannot use the first code that was sent to you). As before, select where you would like the code sent to you from your list of contacts.
4. Enter the secure access code
5. You will be asked to register this computer. You will select either : "Activate this computer for later use" or " Give me one time access only".
6. Your login should be complete.

Bill Pay Customers:

- On April 10, login and check your recurring payees and processing dates to verify that all of your information transferred correctly
- If you want to continue receiving reminders on your bill pays, you will need to set those up in the new system.