

# **IN BANK CONVERSION FAST FACTS**

## **YOUR DEBIT CARD**

You may continue to use your Legacy Bank debit card until July 25, 2022. Your new InBank Mastercard® debit card will arrive 7-10 days before conversion date. On July 25, 2022, please begin using your newly issued InBank Mastercard® debit card. To be ready for use on July 25th, you may activate your card and select your PIN the day you receive it.

 Your new InBank debit card will have a completely different card number than your current Legacy Bank debit card, so be sure to update it anywhere that your old card number is saved for any recurring billings that automatically charge your card such as gyms, streaming services, and/or insurance.

 **Important note:** During the weekend of conversion (July 22-24), debit cards will be processing with lower daily purchasing and withdrawal limits. We encourage you to plan accordingly and have cash or alternate payment methods available during this time frame.

## **YOUR CHECKS**

You may continue using your existing Legacy Bank checks and deposit tickets. There will be no interruption in your usage of these items.

**Recurring Deposits, Payments, & Transfers**  
Your current direct deposits will continue with no interruption. Automatic transfers will also continue as scheduled unless we notify you.



## **BILL PAY & ONLINE BANKING**

Effective at 3:00 P.M. on July 22, 2022, you will be unable to access Legacy Bank's Online Banking and Bill Pay. Beginning July 25, 2022, you will be able to access InBank's Online Banking. You will not need to re-enroll, your User ID will remain the same\* as it is today except it will convert over as all lower case letters.

 **You will use a temporary password which can be found on page 26 of this booklet.**

 Additionally, you will not have to re-enroll in Bill Pay. Your biller information will convert. However eBills will NOT convert over to the new system. All scheduled payments are converting, these do NOT need to be re-entered.

 To ensure your scheduled transfers convert correctly, we encourage you to review them for accuracy. Additionally, if you added nicknames to your current accounts, these will not convert over. You will need to re-establish both of these once you login to the InBank Online Banking system.

\*There may be a few User IDs that are duplicates. We will send correspondence to those account holders regarding this.

## **TELEPHONE BANKING**

Once conversion takes place, you may call InBank's 24-Hour Telephone Banking at 1.877.550.2321. You can enroll for this service by calling the Telephone Banking number.

## MOBILE BANKING

Effective at 3:00 P.M. on July 22, 2022, you will be unable to access Legacy Bank's Mobile Banking. On or after Monday, July 25, 2022, we encourage you to visit the Apple and Google Play app stores to download the InBank app by searching InBank. You will log in with the credentials you use when logging into InBank Online Banking.

All consumer mobile app users will be eligible for Mobile Check Deposit - which is a feature in the InBank app.

## CERTIFICATES OF DEPOSITS & IRAs

Your Certificates of Deposit and Individual Retirement Accounts will continue with the same interest rate and term until maturity. InBank will replace Legacy Bank as your IRA custodian.



## eSTATEMENTS

Refer to our website INBANK.COM/legacy for instructions on how to enroll for e-statements.

## SAFE DEPOSIT BOXES

Fees for currently rented boxes will remain as is thru December 2022. Customers will be notified of any fee changes prior to January 2023.

## ATM NETWORK

Are you on-the-go or not close to one of our InBank ATMs? We have you covered! InBank has partnered with the following ATM networks to provide you with tens of thousands of surcharge-free ATMs worldwide. Get additional ATM access through our network partners.

### Allpoint Access



Your InBank debit card gives you access to over 55,000 surcharge-free ATMs worldwide through the Allpoint Network.

[allpointnetwork.com/atm-locators.aspx](http://allpointnetwork.com/atm-locators.aspx)

### MoneyPass Access



Gain access to more than 37,000 surcharge-free ATMs nationwide when you use your debit card at ATMs displaying the MoneyPass logo.

[moneypass.com/atm-locator.html](http://moneypass.com/atm-locator.html)



**Note:** You must login to Online Banking on a desktop computer before logging into the InBank app. Mobile app information can be found on page 28.

## ATMs

You may use any InBank ATM at no charge. To find ATM locations go to: INBANK.COM/locations-and-hours



# CONSUMER ONLINE BANKING

Get access to your accounts anytime, anywhere with our Online Banking platform and mobile application!

Please be aware of the following key points as they relate to Online Banking during the conversion.

On July 22nd Legacy Bank's Online Banking Platform will be disabled in preparation for the InBank conversion.

On July 25th you will have access to Online Banking at INBANK. COM



Upon first login, customers will need to read and accept InBank's Online Banking Terms & Conditions.

Follow these easy steps to log in:

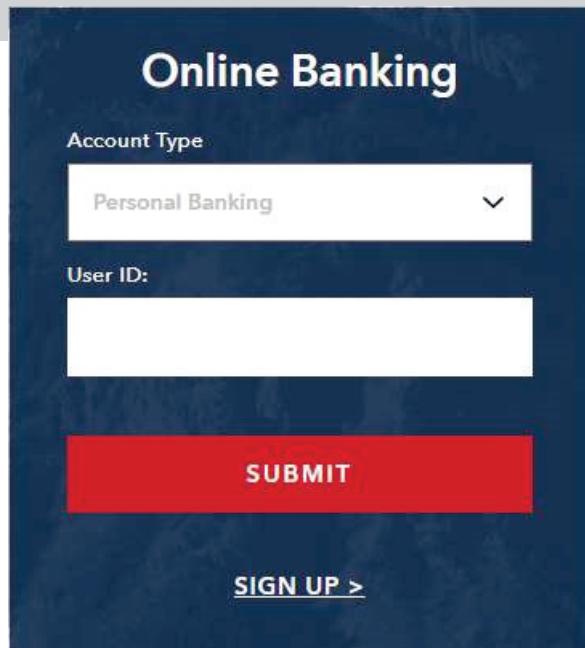
1. Select Account Type and User ID:

Account Type:

Personal Banking

User ID:

Enter your current Online Banking User ID from Legacy Bank all in lower case

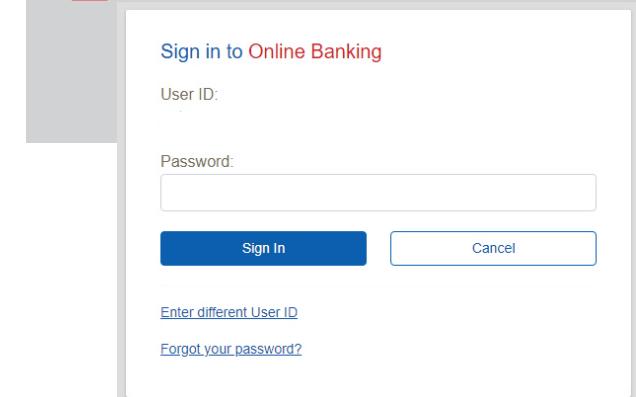


The form is titled "Online Banking". It has fields for "Account Type" (set to "Personal Banking"), "User ID" (empty), and a large red "SUBMIT" button. Below the form is a link "SIGN UP >".

2. Enter your temporary password

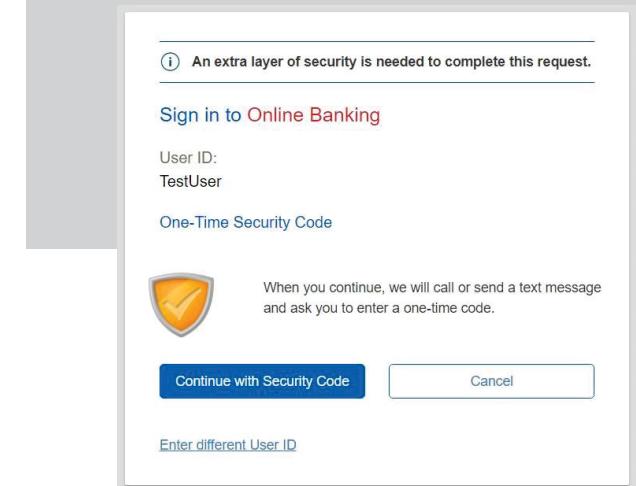
Temporary Password:

**USE THE LAST SIX (6) DIGITS OF YOUR SOCIAL SECURITY NUMBER**



The page shows a "Sign in to Online Banking" header. It has fields for "User ID" and "Password", and buttons for "Sign In" and "Cancel". Below the fields are links for "Enter different User ID" and "Forgot your password?".

3. Receive and complete the additional layer of security



The page displays a message: "An extra layer of security is needed to complete this request." It shows a "Sign in to Online Banking" header, a "User ID" field containing "TestUser", and a "One-Time Security Code" section. A shield icon indicates a phone call or text message will be sent. It has a "Continue with Security Code" button, a "Cancel" button, and a "Enter different User ID" link.

One-Time Security Code

Tell us where to reach you

Don't recognize these phone numbers?

You might have entered an incorrect user ID. Return to the sign-in page and re-enter your user ID. If you recognize the phone numbers, but they are no longer accurate, contact us at 1-877-455-4399.

Select phone number:

(XXX) XXX-8431

(XXX) XXX-5475

Select option:

Call the selected number.

Text the selected number.

Note: Standard text message rates apply. Please contact your wireless carrier for details.

**Continue**

**Cancel**

[My phone number is not listed](#)

**Note:** If the credentials (User ID) input is invalid, the site will route you to a One-Time Security Code screen displaying random phone numbers. If this occurs, you will be unable to receive a phone or text verification to a number on record. Try to enter the correct credentials again or contact the Bank.

# CONSUMER ONLINE BANKING



## 4. Create a permanent password

### Reset Password

Your current password has expired and must be changed. Please provide the information below and click Submit.

New password:

*Password requirements: 0 of 6 requirements met*

Your password:

- Must be 8 to 12 characters long.
- Must include at least three of the following: lower case letter, upper case letter, number, special character.
- Cannot include spaces.
- Cannot include a character that repeats more than 3 times.
- Can include the following characters: ! @ # \$ % ^ & \* ( ) \_ + = | / ? ; : . } { - [ ]
- Is case sensitive.

Confirm new password:

**Submit**

**Cancel**

## 5. Accept new Online Banking disclosures

Once you have completed these steps, you will then have access to Online Banking.

- All bill payments scheduled will continue to process without any interruptions
- Review all Online Banking transfers to ensure all converted
- **You MUST login to online banking on a desktop computer before using the InBank mobile app**

# MOBILE BANKING & SecurLOCK™

## MOBILE BANKING APP

Banking-on-the-go is easy with mobile check deposit, seamless money transfers, Zelle® and convenient bill pay - all in the palm of your hand.

### CONSUMER MOBILE BANKING APP



### BUSINESS MOBILE BANKING APP



### ZELLE®



Zelle® – a fast, safe and easy way to send money quickly to family and friends. Only available on consumer mobile app.

### TRANSFER MONEY



Transfer funds between various accounts with ease.

### DEPOSIT CHECKS



Deposit checks with a snap to save time.

### LOCATIONS TOOLS



Find a nearby ATM or branch quickly and easily.

### PAY BILLS



Pay bills digitally within the app for your convenience.



InBank  
Mobile  
Android



InBank  
Mobile  
Apple



InBank  
Business  
Mobile  
Android



InBank  
Business  
Mobile  
Apple

Business customers must first login to online banking on a desktop computer. More information will be provided about business logins with further user instructions.

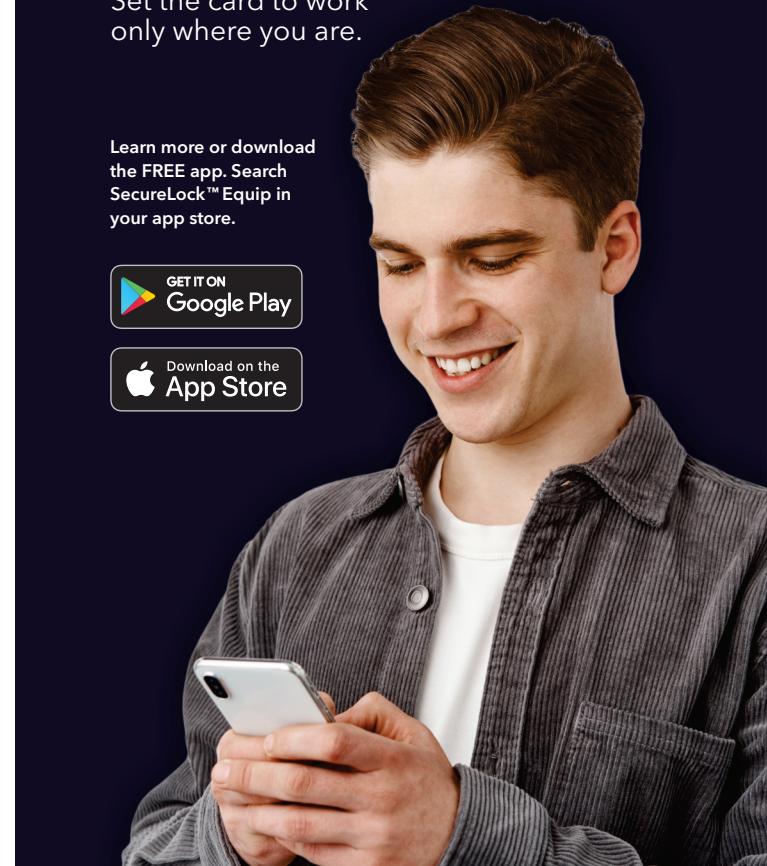
## CARD PROTECTION & PEACE OF MIND



This mobile app lets you control when, where, and how your debit card is used.

- **Left a store without your card?**  
Lock it until you get it back.
- **Providing a card to your college-bound child?**  
Receive alerts and monitor their spending.
- **Shopping around the neighborhood?**  
Set the card to work only where you are.

Learn more or download the FREE app. Search SecureLock™ Equip in your app store.



\*Your mobile carrier may access data charges depending upon your individual plan.