



Online Banking Change Guide

To ensure you fully understand how the changes to our Online Banking platform and services may affect your banking experience, please review the following Online Banking Change Guide.

Contact Number

- The telephone number to contact us concerning any of our Online Banking services will change effective **Monday, November 17, 2014** to **800-662-0860**. This is also the number to contact us to (1) report errors or ask questions about your transactions, (2) report lost or stolen passwords or unauthorized transfers or (3) request a stop of an online transfer/payment.

Online Banking and other services

- Access to Online Banking will be temporarily suspended effective **Friday, November 14 at 6 p.m. ET**.
- Online Banking will be restored on **Monday, November 17 at 9 a.m. ET**.
- When you log in for the first time, your User ID will be the email address that we have on file for your account in *all lowercase letters*.
- Your temporary password will be the last six (6) digits of your social security number.
- There will be an added level of identity verification at your first log-in and you will be prompted to reset your password. Your new password should be 8 to 12 characters and must contain at least 1 letter and 1 number. Passwords are case sensitive.
- As a result of the temporary suspension of Online Banking, your access to Alerts, eStatements and Internal Transfers will also be affected. These services will be available through Online Banking on **Monday, November 17 at 9 a.m. ET**.
- You will be required to reconfigure any Alerts you previously set up.
- Availability of check images will be restored on **Tuesday, November 18**.

External Transfers

- Access to External Transfers will be temporarily suspended effective **Tuesday, November 11 at 5 p.m. ET**.
- Please note that any External Transfers scheduled to occur after Tuesday, November 11 will not be processed.
- External Transfers will be restored on **Monday, November 17 at 9 a.m. ET**.
- You will be required to re-enter your external accounts and reschedule any future or recurring External Transfers.
- Through our updated External Transfer service you will no longer be able to request a next-day transfer (also known as a "Premium Transfer") to your account at another financial institution.

Person-to-Person Payments

- Access to Popmoney will no longer be available effective **Tuesday, November 11 at 5 p.m. ET**. Popmoney payments scheduled to occur after Tuesday, November 11 will not be processed.
- Beginning on **Monday, November 17 at 9 a.m. ET**, you will again be able to send and receive person-to-person payments through our new person-to-person payment system, also known as *AB People Pay*. You will be required to re-enter your payees to use *AB People Pay*.
- *AB People Pay* includes new features such as sending money to a recipient's PayPal account.
- Please note that through our *AB People Pay* service you will no longer be able to (1) request money from another person or (2) schedule future or recurring payments.

Billpay

- Access to Billpay will be temporarily suspended effective **Friday, November 14 at 8 a.m. ET.**
- Billpay will be restored on **Monday, November 17 at 9 a.m. ET.**
- Your payees and previously scheduled payments will be carried over to the new Billpay platform; **however, any bill payments scheduled to be paid after November 17, 2016 will need to be rescheduled in the new Online Banking system.**
- You will not be able to view your Billpay history until Friday, November 21. Also, please be aware that any payee deleted prior to Monday, November 17 will not appear in your Billpay history. Please review your account statements for Billpay history related to any deleted payees.
- Please note that, effective Monday, November 17, the date when your account is debited after you schedule a bill payment will change. With our updated Billpay service, your account will be debited on the send date as opposed to the date you request the payment to be delivered.
- A new feature of our Billpay service is Expedited Payments. Through this new feature, you will be able to schedule bill payments to select payees for delivery the next day. A service fee will be charged for each Expedited Payment.
- The maximum dollar amount limit for bill payments will now be \$9,999.99.

Mobile Banking

Mobile App

- Access to our Mobile Banking App* (including Mobile Check Deposit) and Mobile Web will be temporarily suspended effective **Friday, November 14 at 8 a.m. ET.**
- Our Mobile Banking App will be restored on **Monday, November 17 at 9 a.m. ET.** To access our Mobile Banking App, you will first need to log in to our updated Online Banking system. Then, you must download our new mobile application from Google Play or the Apple App store. When you log in to the new mobile application for the first time there will be *an added level of identity verification.*
- Please delete our old mobile application from your mobile device as it will no longer work after Friday, November 14.

SMS Text Banking

- Access to SMS Text Banking* will be temporarily suspended effective **Friday, November 14 at 6 p.m. ET.**
- SMS Text Banking will be restored on **Monday, November 17 at 9 a.m. ET.**
- You must log in to Online Banking to re-register your phone number for SMS Text Banking and reconfigure any text alerts you previously set up.

Quicken®

- The ability to download to your Quicken through Online Banking will be temporarily suspended effective **Friday, November 14 at 6 p.m. ET.**
- The ability to download to your Quicken will be restored on **Monday, November 17 at 9 a.m. ET.**
- Any user credentials you have stored with Quicken will not work after Monday, November 17. You will need to resubmit your new User ID and password to Quicken.

Please be advised that prior to using the updated online and mobile banking services set forth above, you will be required to accept the most recent Terms and Conditions applicable to these services.

Again, we are here to help you throughout this transition. If you have any questions, you may contact us at 800-662-0860.



*Message and data rates may apply from your wireless carrier.

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