



An always evolving banking experience:

System Enhancement Guide

Wednesday, September 16th – Monday, September 21st



Introduction

Please mark your calendar for our upcoming system enhancement, beginning **September 16th and continuing through September 21st**. While most of the changes will happen behind the scenes, you will experience periods when certain services are temporarily offline. During these times, you won't be able to access your account balance information through online banking or ATM inquiries.

Our new digital banking system enhancement isn't just a fresh look; it's a significant leap forward in empowering your financial management and supporting your growth within our communities. This enhancement is part of our strategy to provide you with the most intuitive, efficient, and innovative online and mobile banking tools.

New Debit Cards



You will receive a NEW debit card(s) in the mail between **August 17th and September 11th** with a new design and card number(s). Keep your card(s) safe, because you cannot activate your NEW debit card(s) until September 17th. Your new contactless card will feature tap-to-pay and will have mobile wallet technology soon offering a faster, easier, and safer way of paying for everyday purchases. Refer to page 6 for more information.

Digital Banking



New Digital Banking App

Our new digital banking app will go live on Monday, September 21st, at 9:00am, at which time you will be able to access your accounts. Refer to page 8 to download the new app and for more details.

Logging into Enhanced Digital Banking

The first time you log into the new digital banking platform you will use your current username. Your password will be username + last four digits of your social security number. You will be required to do a password reset upon logging in for the first time.

System Enhancement Schedule

Below are key dates and actions to be aware of during this process.

Wednesday, September 16th:

- ATMs will be out of service starting at **2:00pm**
- Your old debit card will be deactivated at the end of the day
- QuickBooks® and Quicken® users do a full data backup
- Before **September 16th**, make sure you download any online data such as transactions and eStatements for your records, as these will not immediately be available in the new online banking platform
- Access to online bill pay will be unavailable starting at **2:00pm**. Any bill scheduled to be paid after that time will still process, but no new bills can be added

Thursday, September 17th:

- Activate and begin using your new debit card; your old card will no longer work
- Online and mobile banking will be unavailable
- Online bill pay is unavailable
- Mobile check deposit is unavailable
- Telephone banking will be unavailable

Friday, September 18th:

- Online and mobile banking will be unavailable
- Online bill pay is unavailable
- Mobile check deposit is unavailable
- Telephone banking will be unavailable

Monday, September 21st:

- Access to online and mobile banking will be available after **9:00am**. Mobile users will need to update or download the new app before logging in using the instructions on page 8.
- ATMs will be available
- Online bill pay will be available after 9:00am
- Mobile check deposit will be available
- Telephone banking will be available
- After September 21st, you will need to reactivate your Quickbooks®/Quicken®. Please note, full integration cannot occur until after September 28th



What's Changing:

- Debit cards, card numbers, and PIN (Personal Identification Number)
- Online and mobile banking platform/app and password
- End of day processing time
- Person-to-Person Payment Platform that will replace Zelle®

What's Staying the Same:

- Accounts and account numbers
- Bank routing number
- Fee and interest schedule
- Loan numbers
- Bill pay payee and payment information

New Features Available

Customizable Debit Card Limits – Temporarily adjust debit card limits within the mobile banking app, up to the available balance in your account, to make large purchases.

Extended Processing Times – 5:00pm cut-off time for day-end processing, 4:00pm for mobile check deposit.

Credit Score Monitor – View credit score and monitor changes to credit.

Enhanced Digital Banking – New, user-friendly features & more customizable account alerts.

Debit Card Management – Monitor & manage your debit card within the digital banking app.

Additional Benefits - Coming Soon

Available in the weeks following the enhancement.

Mobile Wallet – Add your Peoples Bank debit card to Apple Pay®, Samsung Pay®, Google Pay™ or Garmin Pay™.

Person-to-Person Payments – A new platform to quickly and instantly send and receive money with other individuals, whether you're splitting a bill, paying a friend, or sending funds to family, making everyday transactions more convenient and secure than ever.

Online Account Opening – A new, more intuitive platform allowing for the opening of accounts from anywhere, anytime.

External Transfers – Gain greater control over your finances by seamlessly managing and moving funds between your Peoples Bank accounts and accounts you hold at other financial institutions, all from one convenient platform.

Business ACH – A secure nationwide, electronic network that allows you to transfer funds securely between different bank and credit union accounts. No need for paper checks, cash, or card networks for standard transactions, Peoples Bank has you covered!

How to Prepare for the System Enhancement

We recommend you take the following actions **before September 16th** to minimize disruption in your Peoples Bank accounts and services to ensure a smoother transition during the upcoming system enhancement.

- ✓ Be sure you know your online banking credentials
- ✓ Download transaction history and eStatements ahead of time
- ✓ Receive and keep new debit card safe

Prepare for limited account access:

To avoid any inconvenience during the enhancement, we strongly recommend preparing alternative forms of payment, such as a credit card or cash. For Peoples Bank debit card holders, you will receive a new card prior to the enhancement, **which you can activate on September 17th** to use as your primary form of payment throughout the enhancement weekend.

Verify your contact information:

During the system enhancement, it's critical that we can reach you with important updates. We will be communicating the progress of the system enhancement via email and on our website at peoplesbankco.com/enhancement.

Please take a moment at your earliest convenience to verify that we have your most current mailing address, telephone number, email address, and any seasonal contact information on file.



Customer Support Number: 573-243-6969

Debit Cards

Activate Your New Debit Card & PIN

You will receive a NEW debit card(s) in the mail between **August 17th and September 11th** with a new design and card number(s). **Keep your card(s) safe, because you cannot activate your NEW debit card(s) until September 17th.** Your new contactless card will feature tap-to-pay instantly and will have mobile wallet technology soon, offering a faster, easier, and safer way of paying for everyday purchases.

- ✓ Your current Peoples Bank debit card will no longer work on September 17th.
- ✓ New cards will be issued for all customers along with activation instructions.
- ✓ The activation number for your NEW debit card is (877) 965-3344 and it is also listed on the sticker attached to your NEW debit card.
- ✓ You MUST set up a PIN on your new debit card. You can reuse your existing PIN when you activate your new card.
- ✓ Once you activate your new debit card, it can be used for Point-Of-Sale (POS) transactions and ATM withdrawals.
- ✓ Please document your current automatic payments tied to your debit card prior to September 17th to make it easier to re-establish recurring payments to your NEW card number.



If you do not receive a new card by September 16th, please reach out to us at 573-243-6969.

Place these cards in a safe place!

Debit Cards FAQs

Can I use my CURRENT debit card during the system enhancement?

No. You will receive a NEW debit card, which can be activated on September 17th.

Will my debit card number change?

Yes. Your debit card number will change.

Will my PIN change?

Yes. When you receive your NEW debit card, you will need to establish a new PIN. You can reuse your current PIN, but you will need to establish that PIN when you activate your NEW debit card. Instructions for activation will be included on the sticker of your NEW debit card.

Can I use my NEW debit card at other ATMs?

Yes. Once you activate your NEW debit card, you will be able to use your card at any ATM. In addition, as part of the MoneyPass® network, you can use any MoneyPass® ATM surcharge-free. For a complete list of MoneyPass® ATMs, visit www.moneypass.com.

Will the system enhancement affect my debit card limit?

No. Your debit card limit will remain the same over the enhancement weekend. However, please keep in mind, if your withdrawal or purchase exceeds your available balance or debit card limits, your transaction may be declined.

Business Debit Cards

Peoples Bank business account customers will receive a Business Debit Card in the mail. This is not the same as a Consumer Debit Card. This card has a distinct design to help differentiate it from other Peoples Bank debit cards and has features to better meet the needs of business customers such as a higher daily limit and card management features within the mobile app.



ATM Availability:

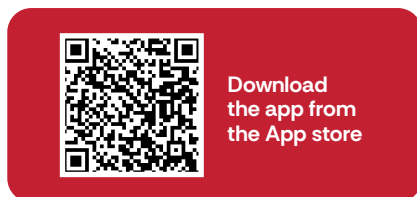
Peoples Bank ATMs will be unavailable beginning at **2:00pm on September 16th**. ATMs will be available again starting **September 21st**.



Online & Mobile Banking

Our NEW digital banking system will go live on **Monday, September 21st, at 9:00am**, at which time you will be able to access your accounts. **Old apps will be inactive as of September 17th.**

Apple users will not need to download the new app as long as automatic updates are enabled. If automatic updates are not enabled, Apple users will need to navigate to the App Store and manually download the new version.



Android users will need to download the new app from the Google Play® Store.



How to enroll in Online and Mobile Banking

The first time you log into the new digital banking platform you will use your current username. Your password will be username + last four digits of your social security number. You will be required to do a password reset upon logging in for the first time.

- If you access your digital banking through a desktop, please delete all existing bookmarks and on September 21st, please visit peoplesbankco.com to ensure you are accessing the correct site.
- You will be asked to set up 2-factor authentication and security questions. Our NEW digital banking system will go live on Monday, September 21st, at 9:00am, at which time you will be able to access your accounts.

Please Note the Following:

- **Account History** – History will carry over for the last 90 days. However, old check images will not be available online, but can be accessed in branch.
- **Transactions** – Deposits and withdrawals over the system enhancement will appear in online/mobile banking on **September 21st, after 9:00am.**

Online & Mobile Banking FAQs

Will there be interruptions to online and mobile banking?

Yes. Online and mobile access to your accounts will be offline starting Thursday, September 17th.

Will I have access to mobile check deposit during the enhancement?

No. During the enhancement weekend, digital banking will be unavailable, therefore making mobile check deposit also unavailable. Access to mobile check deposit will return on Monday, September 21st after logging into your digital banking account.

Will I need to re-establish recurring internal transfers between two Peoples Bank accounts?

No. Recurring or scheduled internal transfers will be processed as normal. However, we recommend you log in to online/mobile banking on September 21st to review and confirm all recurring transfers.

Will I need to re-establish recurring external transfers between my Peoples Bank account and an account at another financial institution?

Yes. While recurring external transfers will be available after the enhancement, for the safety of our customers, we will temporarily limit your ability to link external accounts to your digital banking profile as well as send/receive money from external accounts. Please document your current linked external accounts and transfers prior to September 16th to make it easier to re-establish connection to these accounts.

Will I need to re-establish account alerts?

Yes. Unfortunately any account alerts you currently have will not carry over after the enhancement. However, the new digital banking platform allows for more alert options to better customize your digital banking experience.

Will I be able to send and receive payments via Zelle®?

No. Access to Zelle will end on Thursday, September 17th when digital banking becomes unavailable. A new, more secure Person-to-Person Payment Platform will be available within digital banking in the weeks following the enhancement.

During the enhancement, you may experience issues when using 3rd party digital payment platforms such as **Venmo** or **PayPal**. Depending on how you linked these services to your account, **you may need to update your debit card information or re-link these services.**

Bill Pay

What You Need to Know During and After the Enhancement:

- We highly recommend you print screenshots of your online bill pay information from your current bill pay profile before September 16th. If you need assistance with this, please contact us at **573-243-6969**.
- Last day for bill pay is **September 16th**. All bills scheduled during downtime will process. Access returns on **September 21st at 9:00am**.
- Payments dated between **September 17th through September 20th** will still be processed, but you will not be able to access the system during this time.
- The new bill pay service will be available to all customers with online banking **after 9:00am on September 21st**.
- Any scheduled recurring payments and eBills through bill pay will carry over after September 21st. ***Please verify on September 21st that all payments are completed as expected.***
- **Pay A Person** - Existing payees will carry over, but you won't be able to add a new payee until September 21st.

Wires

You will be able to send wires during the enhancement by contacting one of our branches between **9:00am and 3:00pm**.

Incoming wires are also expected to process normally, **but please note delays may occur.**



Customer Support Number: 573-243-6969

Statements

All customers will receive a printed statement containing all account transactions and interest through end of business on **September 17th**, regardless of your normal statement cycle. After the system enhancement, you will receive a statement on the 17th or the last day of the month containing the account transactions and interest for the rest of the cycle period. If your accounts earn interest, you will see interest credited to the account(s) on both statements.

FAQs – Statements

Will my account statement(s) be impacted, and will they look different?

Yes. Your periodic statements will be mailed on the 17th or at end of the month and will have a fresh new look.

Will there be any change to how I receive my eStatements?

No. You will still be able to access your eStatements in online/mobile banking. However, customers will have to re-enroll for eStatements. Once re-enrollment is complete, there will be a delay in old eStatements loading into the system. Please print off eStatements before September 16th if you feel you will need access to them before they are loaded into the system.

Paper statements will still be provided for those who would like to receive them.

Intuit Information

Wednesday, September 16th

A data file backup and a final transaction download should be completed by September 16th. Please make sure to complete the final download before this date, since transaction history might not be available after the enhancement. Intuit users are encouraged to download a QFX/QBO file, as the following services may not work during the enhancement period:

- Quicken® Win/Mac Express Web Connect/Quicken® Connect
- QuickBooks® Online (QBO) Aggregation
- Credit Karma™

Monday, September 21st

On September 21st, you will need to complete the reactivation of your online banking connection to ensure that your current Quicken® or QuickBooks® accounts are set up with the new connection. Full integration cannot occur until after September 28th. You can find the reactivation instructions on our website: peoplesbankco.com/enhancement

General FAQs - Accounts and Funds

Will the type of bank account I have change?

No. Your bank account will stay the same.

Will my bank account number(s) change?

No. Your bank account number(s) will not change. However, customers with a Safe Deposit Box, Loan or IRA might notice some additional numbers before your current account number that will be used internally with our system enhancement. You will not need to change anything linked to these accounts. We just wanted you to be aware as you will see these additional numbers on future account statements.

Will the bank's routing number change?

No. The bank's routing number will remain the same.

Will I have access to my funds during the enhancement?

Yes. You will be able to access your funds by check or your new debit card. However, please carry an alternative form of payment during the enhancement weekend in case of an unplanned disruption of service. Once you activate your new debit card, you will be able to use it to access funds from your account as of September 17th. Any deposits made to your account after the close of business on September 17th will not be applied to your account until September 21st. If you have any problems using your new debit card, please contact Customer Service at **573-243-6969**.

Will my account structure change?

No. The fee schedule and any interest calculations for your account will remain the same.

Will the bank's End of Day Processing change?

Yes. The daily cut off time for transactions will be 5:00pm as of September 17th. This extended time provides a larger window for transactions to be included on the same business day for our customers. This also means any direct deposit to an account will be made available on its effective date, possibly changing the time to when you have previously seen deposits post to your online account balance. **We are not delaying funding to your account, however applying the transaction to the account on the date the funds were intended to be deposited. If you have any questions regarding how our new day-end process will impact your account, please don't hesitate to contact us at 573-243-6969.**

Will my loan number or my payment be impacted?

No. Your loan number will not change. Your current loan payment will be processed as normal. Any payments scheduled after September 17th at 5:00pm will be processed on September 21st after 9:00am.

General FAQs - Checks & Deposits

Can I use my checks during the system enhancement?

Yes. You can still use your checks. However, you must make sure you have sufficient funds in your account to cover any checks you write during the system enhancement.

Can I still use my current checks after the system enhancement?

Yes. You may continue using your current checks like normal. The bank routing number and account numbers have not changed, so you do not need to order new checks.

Will I need to get new deposit slips?

No. Peoples Bank's routing number and your account number(s) will not change.

Will my direct deposit be affected?

No. Since your account number(s) and the Peoples Bank's routing number are not changing, all current direct deposits or automatic drafts will continue to be processed normally.



We recommend that you log into your account(s) on September 21st to review and confirm direct deposits processed correctly.

We are dedicated to making this transition as simple and stress-free as possible for all our customers. Our team has been preparing for this change, and we are confident in our ability to make this a positive experience for all Peoples Bank customers.



More Tools to Keep You Growing.

As we undergo our system enhancement, we will continue providing tools that help you grow while expanding our product offerings to keep pace with your life and ever-changing needs.

Rewards Checking

Earning just for going about your business is part of being a Peoples Bank customer. Our Rewards Checking account has everything you'd expect from your checking account, plus the opportunity to earn interest on your balance as you go about your daily spending.

Instant Issue Debit Cards

Your debit card is your key to groceries, gas, experience and more. That is why upon your request, we can instantly issue you a new debit card at any branch. Just stop by with your account information and ID and we'll print you off a new card on the spot!

Local Lending Expertise

Not only are we lending experts, but we're also your neighbors with a unique understanding of the market environment you are buying in. We're one of you. So, when you win, we win. At Peoples Bank, we'll find you the right loan exactly when you need it.

Like what you see here? We have a full suite of products and services made to help you make real progress. To learn more about our offerings visit [peoplesbankco.com](https://www.peoplesbankco.com)

Business Services Coming Soon!

Cash Management

Streamline how your business collects and distributes payments, and ensure your cash is protected from fraud. Peoples Bank will soon have a full suite of cash management services for your business.

Positive Pay

Positive pay services are a banking security feature that helps prevent check fraud. You send the bank a detailed list of authorized, issued checks, and the bank uses that list when reviewing checks being presented for payment. Only the checks on the list are honored, and unauthorized ones are rejected or flagged for review.





**Our staff will be happy to answer
any questions you may have.**

Please make sure we have your most up-to-date
contact information and check our website
periodically by scanning the QR code below for the
latest updates about our system enhancement.

**Scan to stay up-to-date on
the most recent information.**

