



Important Dates and Events

Please pay careful attention to the dates and events below. Our system conversion will occur the weekend of December 6th thru December 8th, 2019. System conversion will be complete on Monday, December 9, 2019 at which time you can begin using your new products and services with The First, A National Banking Association.

Debit/ATM Cards	Current FFB debit/ATM cards will no longer work on Monday, December 9th. Start using your NEW debit/ATM card Monday, December 9th at 8 a.m.
Online Banking	Last Day to enroll into FFB online Banking is Friday, December 6th. Online Banking will not be available after Friday, December 6th at 4:30 p.m. until Monday, December 9th at 8 a.m.
Bill Pay & Transactions	Changes or new additions to Bill Pay will not be available after Wednesday, December 4th at 5:30 p.m. until Monday, December 9 th at 8:00 a.m.
Mobile Banking	Mobile Banking will not be available from Friday, December 6 th at 4:30 p.m. until Monday, December 9 th at 8:00 a.m.

Debit/ATM cards

From now until Monday, December 9th, please continue to use your current First Florida debit or ATM card for all transactions.

New Cards

If you are an active card holder, you will be receiving a new The First, A National Banking Association debit/ATM card in the mail by Friday, November 22nd.

Your current First Florida card will no longer be active after Monday, December 9th at 8:00 a.m.

Start using your The First, A National Banking Association card on Monday, December 9th after 8 a.m.

You may use your card along with your new Personal Identification Number (PIN) at any establishment that accepts Master Card. Please begin using this card at 8:00 a.m., Monday, December 9th. Remember to destroy your current ATM/Debit card at this time, as it will not work after 8:00 a.m. on Monday, December 9th, 2019.

If you would like to change your PIN, you may do so after 8:00 a.m. on December 9th, by one of the following ways:

Visiting any of our ATM's

Calling our 24 hour telephone banking platform at 866-362-6477

Calling our direct PIN reset number at 888-891-2435

If you have any questions, please contact your local branch or call 1-855-257-2265.

Should you be traveling outside the USA, please give us a call before you leave so we can ensure that you will have access to your cash while abroad.

All new cards will have a new card number and expiration date. If you use your debit card for automatic payments, you will need to update the card information with these merchants.

Statements and E-Statements

You will continue to receive monthly statements as usual. We will be sending a special statement on December 6th. Personal accounts will have a new statement cycle. Beginning in January, you will receive your monthly statements on the 7th of every month. Business customers will continue to receive their statements on the last day of every month.

If you are currently enrolled in E-Statements, you will also be receiving a paper statement on December 6th. Your e-statements will continue as usual going forward. There is no need to re-enroll in e-statements if you are currently enrolled. Any statements currently stored in online banking history will not transfer over – please print out or save any e-statements you need prior to Friday, December 6th at 4:30pm.

Online Banking

To ensure a smooth transition of your accounts, Online Banking will be UNAVAILABLE starting at 4:30p.m. on Friday December 6, 2019. On Monday, December 9th, First Florida customers will be able to access their Online Banking at www.TheFirstBank.com.

First Time Log In

Beginning Monday, December 9th, you can access your Online Banking at www.TheFirstBank.com using your current user ID and the last four digits of your social security number for your password. You will be prompted to change your password at that time.

Please update any previous bookmarks or favorites you had set to the new www.TheFirstBank.com URL.

Additional Security

For your protection, Online Banking users will have additional security features within the system. Protecting your online information is important to us.

Online Bill Pay

Online Bill Pay with First Florida will end December 4th at 5:30p.m. The system will be completely UNAVAILABLE starting at this time. On Monday, December 9th, Online Banking customers will be able to access The First, A National Banking Association's Bill Pay system at www.TheFirstBank.com. We apologize for this interruption but it is necessary to ensure a smooth transition of this service.

Payments December 5th – December 6th

All scheduled and recurring payments set to process between Thursday, December 5th and Friday, December 6th will process as scheduled. Please be sure to plan accordingly and set all needed payments for this time period prior to 5:30 p.m. Wednesday, December 4th. There will be no access to the bill payment system after this time. It is recommended that you print or download your activity before

Wednesday, December 4th for your records and login after Monday, December 9th to review and confirm. Beginning Monday, December 9th, The First, A National Banking Association will process any remaining or recurring bills scheduled.

Bill Pay—First Time Access Post Conversion

To access the Bill Pay system starting Monday, December 9th, Online Banking customers will first need to login to Online Banking and follow the security prompts. Once this is complete, Bill Pay can be accessed by clicking on the Bill Pay tab within Online Banking.

Mobile Banking

Mobile Banking via First Florida Bank mobile app will end at 4:30 p.m. on Friday December 6th. On Monday, December 9th First Florida customers will be able to enroll and use The First, A National Banking Association's mobile banking system.

Using Mobile Banking—First Time Access Post Conversion

To bank on your mobile device Monday, December 9th, First Florida Bank customers will need to download and set up the appropriate mobile app on their device. You can download our Apple or Android mobile banking app searching for **The First, A National Banking Association** while on your smartphone or tablet.

If you are already enrolled in Online Banking and completed the Online Banking login process after conversion, you can simply login and setup the options under the mobile settings tab to see your accounts on the mobile app.

Mobile Check Deposit

Tap. Snap. Deposit. Now you can deposit checks fast and easy with The First, A National Banking Association's app by just taking a picture of the front and back of the endorsed check. It is fast, easy, secure, and free!

To access Mobile Deposit, you must have already downloaded and set up The First, A National Banking Association's app. Once completed, simply login to your mobile app, click on Deposit Check and complete the enrollment process.

Telephone Banking

Don't have a smart phone or tablet? No worries! Starting on Monday, December 9th customers may **access The First, A National Banking Association's 24-hour telephone banking by calling 1-866-362-6477** to check balances, transfer funds, or review transaction history.

Using Telephone Banking—First Time Post Conversion

When the new system is available Monday, December 9th, you will use your account number and the last four digits of your social security number to login. When you call, you will hear “Welcome to The First 24-hour voice experience.”

You will be required to reset your personal identification number (PIN) in order to access your account information. You can do this easily by following the voice prompts the first time you call.