



Important Dates and Events

Please pay careful attention to the dates and events below. Our system conversion will occur the weekend of December 3rd through December 5th, 2021. System conversion will be complete on Monday, December 6th, 2021 at which time you can begin using your new products and services with The First, A National Banking Association.

Debit/ATM Cards	Current Cadence debit/ATM cards will no longer work on Monday, December 6th. Start using your NEW debit/ATM card Monday, December 6th at 8 a.m. On December 6 th , <u>please update any recurring debits or online payments with your NEW DEBIT card information.</u>
Online Banking	Last day to enroll into Cadence online Banking is Tuesday, November 30th. Online Banking will not be available after Friday, December 3rd at 5:30 p.m. until Monday, December 6th at 8 a.m.
Bill Pay & Transactions	Changes or new additions to Bill Pay will not be available after Friday, December 3rd at 5:30 p.m. until 8 a.m. Monday, December 6th.
Mobile Banking	Mobile Banking will not be available from Friday, December 3rd at 5:30 p.m. until 8 a.m. Monday, December 6th. To bank on your mobile device you will need to download and setup The First's mobile app.
Direct Deposit and Automatic Transfers	<u>Beginning Monday, December 6th, please update any direct deposits or ACH transactions with The First's routing number (065303360).</u> Direct Deposits are credited on the actual effective date. Automatic transfers will continue as scheduled unless we notify you.
Checks	Destroy any Cadence checks you currently have after Friday, December 3 rd . Please start using your new The First checks on Monday, December 6 th .

Debit/ATM cards

From now until Monday, December 6th, please continue to use your current Cadence Bank 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 about 2 weeks prior to the conversion date of December 6th.

Your current Cadence Bank card will no longer be active after Monday, December 6th.

Start using your The First, A National Banking Association card on Monday, December 6th at 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 6th. Remember to destroy your current Cadence ATM/Debit card at this time, as it will not work after 8:00 a.m. on Monday, December 6th, 2021.

If you would like to change your PIN, you may do so after 8:00 a.m. on December 6th, 2021 by visiting any of our branches or ATMs. If you have any questions, please contact your local branch or call our customer care center at 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 3rd. Personal accounts will have a new statement cycle. Beginning in January, you will receive your monthly statements on the 4th 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 3rd. Your e-statements will continue as usual going forward. There is no need to re-enroll in e-statements if you are currently enrolled.

Online Banking

To ensure a smooth transaction of your accounts, Online Banking will be UNAVAILABLE starting at 5:30 p.m. Friday, December 3rd. On Monday, December 6th, Cadence Bank customers will be able to access their Online Banking at www.TheFirstBank.com.

First Time Log In

Beginning Monday, December 6th, 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 NOT have to re-enroll for Online Banking.

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 Cadence Bank will end December 3rd at 5:30p.m. The system will be completely UNAVAILABLE starting at this time. On Monday, December 6th, 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 3rd – December 6th

All scheduled and recurring payments set to process between Friday, December 3rd and Monday, 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. Friday, December 3rd. There will be no access to the bill payment system after this time. It is recommended that you print or download your activity before Friday, December 3rd for your records and login after Monday, December 6th to review and confirm.

Bill Pay—First Time Access Post Conversion

To access the Bill Pay system starting Monday, December 6th, 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 icon within Online Banking.

Mobile Banking

Mobile Banking via the Cadence mobile app will end at 5:30 p.m. on Friday, December 3rd. On Monday, December 6th Cadence customers will be able to enroll and use The First, A National Banking Association's mobile banking app.

Using Mobile Banking—First Time Access Post Conversion

To bank on your mobile device Monday, December 6th, Cadence 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 icon 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.

Telephone Banking

Starting on Monday December 6th, 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 6th, you will use your account number and your social security number to login. When you call, you will hear "Good Morning, Welcome to Telephone Banking from The First."

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.