

Important Dates and Events

Please pay careful attention to the dates and events below. <u>Our system conversion will occur the weekend of December 7 thru December 10, 2018.</u> System conversion will be complete on Monday, December 10, 2018 at which time you can begin using your new products and services with The First, A National Banking Association.

Debit/ATM Cards	Current FMB bank debit/ATM cards will no longer work on Monday, December 10th. Start using your NEW debit/ATM card Monday, December 10 th at 8 a.m.
Online Banking	Last Day to enroll into online Banking is 5:30 p.m. Friday, December 7 th . Online Banking will not be available after Friday, December 7 at 5:30 p.m. until Monday, December 10th at 8 a.m.
Bill Pay & Transactions	Changes or new additions to Bill Pay will not be available after December 7 th until 8 a.m. Monday, December 10 th .
Mobile Banking	Mobile Banking will not be available from Friday, December 7th at 5:30 p.m. until 8 a.m. Monday, December 10th.

Current FMB online banking customers DO NOT have to re-enroll for online banking. Use your current FMB user ID and Password to login to online banking at www.TheFirstBank.com

Debit/ATM cards

From now until Monday, December 10th, please continue to use your current FMB 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 Monday, December 10th.

Your current FMB Bank card will no longer be active after Monday, December 10th.

Start using you're The First, A National Banking Association card on Monday, December 10th 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 10, 2018. Remember to destroy your current ATM/Debit card at this time, as it will not work after 8:00 a.m. on Monday, December 10, 2018.

If you would like to change your PIN, you may do so after 8:00 a.m. on December 10, 2018 by visiting any of our branches or ATMs. 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 Friday, December 7th. Personal accounts will have a new statement cycle. Beginning in December, you will receive your monthly statements on the 10th 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 7th. You will continue to receive monthly statements by mail or email. We encourage you to print or download any previous E-Statements as there may be a delay in getting copies.

Online Banking

To ensure a smooth transaction of your accounts, Online Banking will be <u>UNAVAILABLE</u> starting at 5:30 p.m. on Friday, December 7th, 2018. On Monday, December 10th, FMB customers will be able to access their Online Banking at <u>www.TheFirstBank.com</u>.

First Time Log In

Beginning Monday, December 10th, you can access your Online Banking at www.TheFirstBank.com using your current FMB user ID and 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.

The system will ask you to set up security questions and a personal icon. This step will be required the first time you login to Online Banking.

Online Bill Pay

Online Bill Pay with FMB will end Friday, December 7th at 5:30 p.m. The system will be completely UNAVAILABLE starting at this time. On Monday, December 10th, 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 7th – December 10th

All scheduled and recurring payments set to process between Friday, December 7th and Monday, December 10th will process as scheduled. Please be sure to plan accordingly and set all needed payments for this time period prior to December 7th. There will be no access to the bill payment system after this time. It is recommended that you print or download your activity before December 7th for your records and login after Monday, December 10th to review and confirm.

The e-bill feature will also end on December 7^{th} . If you are currently using the e-bill feature please note that you will need to set up your e-bills after conversion on Monday December 10^{th} at www.TheFirstBank.com or make other arrangements for electronic notices or statements after December 7^{th} .

Bill Pay—First Time Access Post Conversion

To access the Bill Pay system starting Monday, December 10^{tht}, 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

FMB's Mobile Banking will not be accessible beginning Friday, December 7th at 5:30 p.m. To bank on your mobile device Monday, December 10th, FMB 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 <u>setup the options under the mobile settings tab</u> 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

Don't have a smart phone or tablet? No worries! Starting on Monday, December 10th 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 10th, you will use your account number and the last four digits of 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.