

Important Dates and Events

Please pay careful attention to the dates and events below. <u>Our system conversion will occur the</u> <u>weekend of March 29 through April 1.</u> System conversion will be complete on Monday, April 1, 2019 at which time you can begin using your new products and services with The First, A National Banking Association.

Debit/ATM Cards	Current FPB bank debit/ATM cards will no longer work on Monday, April 1. Start using your NEW debit/ATM card Monday, April 1st at 8 a.m.
Online Banking	Last Day to enroll into online Banking is 5:30 p.m. Friday, March 29th. Online Banking will not be available after Friday, March 29th at 5:30 p.m. until Monday, April 1st at 8 a.m.
Bill Pay & Transactions	Changes or new additions to Bill Pay will not be available after March 29th until 8 a.m. Monday, April 1st.
Mobile Banking	Mobile Banking will not be available from Friday, March 29th at 5:30 p.m. until 8 a.m. Monday, April 1st.

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

Debit/ATM cards

From now until Monday, April 1st, please continue to use your current FPB 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, April 1st.

Your current FPB Bank card will no longer be active after Monday, April 1st.

Start using your The First, A National Banking Association card on Monday, April 1st 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, April 1st. Remember to destroy your current ATM/Debit card at this time, as it will not work after 8:00 a.m. on Monday, April 1st, 2019.

If you would like to change your PIN, you may do so after 8:00 a.m. on Monday, April 1st, 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. All checking customers will recieve a statement cutoff on March 29th. Personal accounts will have a new statement cycle. Beginning in May, you will receive your monthly statements on the 1st 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 March 29th. You will continue to receive monthly statements by 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, March 29th. On Monday, April 1st, FPB customers will be able to access their Online Banking at <u>www.TheFirstBank.com</u>.

First Time Log In

Beginning Monday, April 1st, you can access your Online Banking at <u>www.TheFirstBank.com</u> using your <u>current FPB user ID and password</u>. You will <u>NOT</u> have to re-enroll for Online Banking.

Please update any previous bookmarks or favorites you had set to the new <u>www.TheFirstBank.com</u> 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 FPB will end Friday, March 29th at 5:30 p.m. The system will be completely UNAVAILABLE starting at this time. On Monday, April 1st, Online Banking customers will be able to access The First, A National Banking Association's Bill Pay system at <u>www.TheFirstBank.com</u>. We apologize for this interruption but it is necessary to ensure a smooth transition of this service.

Payments March 29th - April 1st

All scheduled and recurring payments set to process between Friday, March 29th and Monday, April 1st will process as scheduled. Please be sure to plan accordingly and set all needed payments for this time period prior to March 29th. There will be no access to the bill payment system after this time. It is recommended that you print or download your activity before March 29th for your records and login after Monday, April 1st to review and confirm.

The e-bill feature will also end on March 29th. 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, April 1st at www.TheFirstBank.com or make other arrangements for electronic notices or statements after March 29th.

Bill Pay—First Time Access Post Conversion

To access the Bill Pay system starting Monday, April 1st, 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

FPB's Mobile Banking will not be accessible beginning Friday, March 29th at 5:30 p.m. To bank on your mobile device Monday, April 1st, FPB 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 by searching for <u>The First, A National Banking Association</u> 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, April 1st 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, April 1st, 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.