



A Tradition of Trust

NEW ONLINE BANKING SYSTEM UPGRADE GUIDE

MARK YOUR CALENDARS
Upgrade weekend:
Feb. 19 - 23

In this issue:

5 Simple Steps for
your online banking

Answers to FAQs

How to Activate
Your New Debit Card

All About the App

**If you only have one
minute, read page 4**



BACK UP YOUR TEMPLATES

Payments & Transfers

Bill Pay Process

**STEPS FOR
BUSINESSES**



A Tradition of Trust

SYSTEM UPGRADE DATES FEBRUARY 19-23

Behind the Upgrade:

Thank you for banking with Farmers State Bank! We are excited to invest in a new banking system to deliver a simpler, more efficient digital banking experience.

As we prepare for this upgrade, there are a few important items that will require your attention. This guide outlines what to expect and the simple steps you will need to complete to ensure you are fully prepared and confident when the new system goes live.

This upgrade begins Thursday, February 19th, with the new Online Banking system available Monday, February 23rd. While some services may be temporarily unavailable during the transition, all branch locations will remain open with normal business hours.

To support you, we've established a Dedicated Customer Support hotline and extended service hours during upgrade weekend. Please be sure to read this guide in its entirety and contact us if you have any questions.



System Upgrade CUSTOMER SERVICE Hotline # 217-285-5585

System Upgrade Hotline Hours

8:00 AM - 5:00 PM	Thursday, Feb. 19 th Friday, Feb. 20 th
8:00 AM - 1:00 PM	Saturday, Feb. 21 st
closed	Sunday, Feb. 22 nd
8:00 AM - 5:00 PM	Monday, Feb. 23 rd



**If you only have
one-minute,
read page 4**

We know this guide includes a lot of information. If you only have one minute, please read page 4 for the most important dates and actions you need to take.

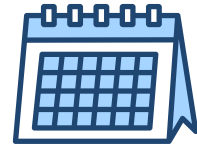
Keep this guide handy and use it as a reference whenever you need it.



How to prepare for the **SYSTEM UPGRADE**

We recommend you take the following actions to minimize disruption with your Farmers State Bank accounts and services. By marking your calendar with key dates, preparing for limited account access, verifying your contact information, activating your new debit card, and making essential online banking preparations, you can ensure a smooth transition during the upgrade.

Mark Your Calendar



February 19-February 23, 2026.

While most of the changes will happen behind the scenes, **you may experience brief periods when certain services are temporarily offline.** During these times, you will not be able to access your account balance information through Online Banking or ATM inquiries. See the back page for a full schedule of system downtimes between Feb. 19th and Feb. 23rd.



Activate Your New Debit Card & PIN

You will receive a **NEW Debit card(s) between February 1st and February 18th.** Your Debit card number will change. Keep your card(s) safe, because you cannot **activate your NEW Debit card(s) until Thursday, February 19th.** Your new card will feature Contactless Card (tap-to-pay) technology, offering a faster, easier, and safer way of paying for everyday purchases. **Learn more about your NEW Debit card in the FAQ section under DEBIT CARDS.**



While you will be able to use your new debit card over the system upgrade weekend, as an extra precaution, we strongly recommend **preparing alternative forms of payment such as a credit card or cash to avoid any inconvenience during the upgrade.**

If you plan to use cash, please withdraw money by Tuesday, Feb. 17th, and be sure to withdraw enough to cover your needs for the entire upgrade period (February 19th - February 23rd).

Why is Tap-to-Pay More Secure?

Tap-to-Pay lets you make purchases by holding your debit card near the card reader at checkout, no swiping required. Because your card stays in your hand and never enters the card reader, and each tap uses a secure, encrypted code, tap-to-pay is more secure and enhances the way we protect your information. However, you can still insert your card and use it the same way you always have if needed.



HAVE QUESTIONS:

▶ CALL 217-285-5585

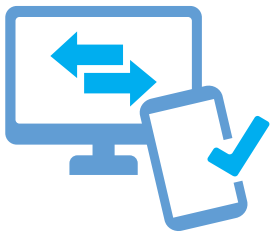
▶ VISIT [FARMERSSTATE.COM](https://www.farmersstate.com)

Verify Your Contact Information



During a system upgrade, it is critical that we can reach you with important updates. We will be communicating the progress of the system upgrade via email, text, and on our website. 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. Please contact us at 217-285-5585 if you need to make any changes.

Online Banking Preparations



To help you prepare for the **New Online Banking system**, we suggest the following:

Know Your Login Credentials:

Please make sure you know your current online banking login information, as it will be required to access our new online banking system beginning Monday, February 23. **If you have not logged in within the past 120 days, please do so now. Otherwise, you will need to enroll as a new user when accessing the new system.**



Once you complete the reactivation of your online banking account, be sure to do the following:

- Verify and re-establish online and mobile banking alerts and text banking.
- You will need to re-enroll in Debit Card Management Controls and Alerts, and set up your account nicknames.
- Review all users on your accounts and confirm access profiles for accuracy.

Log Recurring and Scheduled Transactions:

Recurring scheduled direct deposits, internal and external transfers, and Bill Pay transactions will transfer to the new system.

As a precaution, we recommend creating a list of these items for your records, allowing you to quickly verify everything after the transition. **Learn more about Bill Pay in the FAQ section under PAYMENTS AND TRANSFERS.**

Backup Data Files with Third Parties (Intuit, QuickBooks, etc.):

If you use Intuit, QuickBooks, Quicken, etc., please create a data file backup and perform a final transaction download by **Tuesday, February 17th**. This step will ensure your transaction history remains intact post-upgrade.

The system upgrade will require you to reactivate your connection by re-linking your account on the third party's website. **Log in to your third-party app, locate your current bank connection, and select Reconnect, Fix Connection, Reauthorize, or Update Login to complete the process.**

Five Simple Steps for Your ONLINE BANKING

How to log-in to your new Online Banking on Monday, February 23rd

Access your **New Online Banking** account by visiting Farmers State Bank's website (www.FarmersState.com), and log-in using the same username you would have used in the past and your new **temporary password** (your current username + the last four of your Social Security number).



ALERT:
Any previous
bookmark you have
saved for the old
online banking site
will no longer be valid.

Delete the old
bookmark, log-in from
our bank's homepage
and then save it as a
new bookmark



Start by Entering Your Existing User Name

Begin by finding the "User Name" button on Farmers State Bank's website homepage. Use your existing username.



Enter Your Temporary Password

Your temporary password is **your current User Name plus the last four of your Social Security Number**. Example:
DogBone1234



Create a New Password

Create and Enter your New Password.



Security Questions & Answers

Select a question from each of the 3 drop-down menus and enter an answer for each. The answer for each question must be at least four characters.



Log into Online Banking

You will be prompted to verify your email address. Then you will be able to access Online Banking

HAVE QUESTIONS:

▶ CALL 217-285-5585

▶ VISIT FARMERSSTATE.COM





Download the new **MOBILE APP**

On Monday, February 23rd, download the **NEW Farmers State Bank Mobile App**, which will provide both personal and business mobile banking solutions. You can find the app in the Google Play Store and the Apple App Store.

Please make sure to delete the old Farmers State Bank app from your devices.



Alert:

When searching in your app store, type in "Farmers State Bank IL" and find the new mobile app icon as it appears here:



Most Important **INFORMATION**

If you only have one minute, this is what you want to read:

1. Activate your new debit card on February 19th

Your new debit card must be activated before use.

- ✓ Activation instructions will be included with your card
- ✓ Once activated, your card is ready for purchases and ATM use

2. Update payments tied to your debit card

Any automatic payments linked to your debit card number (subscriptions, streaming services, online merchants, etc.) will need to be updated once you activate your new card.

- ✓ Tip: Check your recent transactions to see where your card is saved
- ✓ No action is needed for payments linked to your routing and account number; only debit card-based payments will need to be updated due to your new card number.

3. Log in to the new Online Banking System on February 23rd

For your first time logging in, use your existing username. Your temporary password is your current username plus the last four digits of your social security number.

- ✓ If you haven't logged in in the past 120 days, you will need to enroll as a new user

4. Know that Bill Pay will be temporarily unavailable

Bill Pay access will end temporarily starting February 13th and will return on Monday, February 23.

- ✓ Payments to businesses will transfer automatically and anything scheduled through February 19th will process normally. Payments scheduled for Feb. 20-22, will not be processed and will need to be re-scheduled on Feb. 23rd.
- ✓ Person-to-person payments and eBills will need to be set up again
- ✓ We recommend saving or printing your current Bill Pay information before February 12th.



tear here



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SYSTEM UPGRADE WEEKEND: FEB 19-23

SYSTEM UPGRADE CHECKLIST

BETWEEN FEBRUARY 1ST & FEBRUARY 18TH

- Expect to receive your new debit card in the mail . Do NOT activate it until 2/19

BEFORE FEBRUARY 19TH

- Know your current Online Banking log-in credentials
- Log any current and recurring direct deposit, internal and external transfers, and bill pay transactions (as a precaution)
- As a precaution, prepare back-up forms of payment for upgrade weekend (cash, credit card, etc.)

ON THURSDAY, FEBRUARY 19TH

- Activate your new debit card by calling the number listed on your card.
- Begin using your new debit card for purchases and ATM withdrawals

ON MONDAY, FEBRUARY 23RD

- Log in to your new online banking portal after 9:00 a.m. (farmersstate.com) **Username is your current username. Temporary password is your username plus the last four digits of your social security number.** You will then be prompted to change your password.
- Download your new mobile app

Once you complete the reactivation of your online banking account and download the new mobile app:

- Verify and re-establish online and mobile banking alerts
- Re-enroll in Debit Card Management controls, set up your account nicknames
- Review all users on your accounts and confirm access profiles

CUSTOMER SERVICE

217-285-5585





Steps for BUSINESS CUSTOMERS

If you are a business customer, please take the following actions for a seamless upgrade. If you utilize any of the services below, our team will contact you prior to the upgrade to walk through details and answer any questions you may have.

Activate Your New Debit Card

You will receive a NEW Debit card(s) between **February 1st and February 18th**. Your debit card number will change. Keep your card(s) safe, because you cannot activate it until Thursday, Feb. 19th. It will be available until Thursday, February 19th. Your new card will feature Contactless Card (tap-to-pay) technology, offering a faster, easier, and safer way of paying for everyday purchases.

Business Online Banking Preparations

Know Your Credentials

Just like with your personal accounts, please ensure you know your current business online banking login information, as it will be required to access our new system beginning Monday, February 23. If you have not logged in within the past 120 days, please do so now. Otherwise, you will need to enroll as a new user when accessing the new system.



Know how ACH Transactions will be Affected :

Back up your Automated Clearing House (ACH) Templates:

Your current ACH templates will migrate to the new system, however, as a precaution, we strongly urge all business account users to back up their **ACH templates before February 16th**. If you have any questions accessing your templates before or after the system upgrade, please contact our customer service at 217-285-5585.

Processing of ACH Transactions (including Positive Pay):

ACH processing, including Positive Pay ACH and check services, will be temporarily unavailable beginning at 6:00 p.m. on Thursday, February 19. **Incoming and outgoing ACH transactions will not process on February 20th and will need to be processed on February 19th instead.** Processing will resume after 9:00 a.m. on Monday, February 23.

Backup Data Files with Third Parties (Intuit, QuickBooks, etc.):

If you use Intuit, QuickBooks, Quicken, etc., please create a data file backup and perform a final transaction download by **Tuesday, February 17th**. This step will ensure your transaction history remains intact post-upgrade. **The system upgrade will require you to reactivate your connection by re-linking your account on the third party's website. Log in to your third-party app, locate your current bank connection, and select Reconnect, Fix Connection, Reauthorize, or Update Login to complete the process.**

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Frequently Asked Questions

ACCOUNTS AND FUNDS

Will the type of bank account I have change?

No. Your bank account will stay the same. Any account changes needed were made before the upgrade and those customers were notified of those changes.

Will my bank account number(s) change?

No. Your bank account number(s) will not change.

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 upgrade?

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 upgrade 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. If you have any problems using your NEW Debit card, please contact Customer Service at 217-285-5585.

Will User(s) access profiles carry over?

Yes. All User profiles by account will transfer over. After the system upgrade, we recommend that you review all user accounts and service profiles for access accuracy. We recommend that you log into your account after February 23rd to review and confirm the setup of all users. This will help ensure everything is functioning as intended.

Will my loan number or my payment be impacted?

As part of the system upgrade, your loan number will change in format. The number will look slightly different, but the part you recognize will remain the same. This change does not affect your loan balance, terms, or payment amount. You only need to take action if you make loan payments from an external account that requires your loan number. In that case, please update the loan number using the new number shown in online banking, on future statements, or by calling us at 217-285-5585

As far as your payment, current loan payments will be processed as normal. Any payments scheduled after Thursday, February 19th, 6:00 p.m., through Sunday, February 22nd, will be processed on Monday, February 23rd, after 9:00 a.m.

Will my funds be safe and secure?

Yes. Your funds remain safe and secure. Eligible deposits are insured by the FDIC up to applicable limits.

Will my account and financial information stay secure during the system upgrade process?

Yes. Keeping your information secure and private is always our top priority. This system upgrade does not change how your data is protected.

Will I still earn UChoose® Rewards with my account?

No. The Uchoose® Rewards Program will no longer be available. Effective January 31st, 2026, you will no longer earn points. Any reward points you have already earned remain yours. We ask that you redeem your points by February 13, 2026 to avoid forfeiture. Please visit www.UChooseRewards.com to redeem your points.

Frequently Asked Questions

ONLINE AND MOBILE BANKING



Will there be interruptions to Online and Mobile Banking?

Yes. Online and Mobile access to your accounts will be **offline starting Thursday, February 19th, at 6:00 p.m.**

Our **NEW Online Banking System will go live on Monday, February 23rd, at 9 a.m.**, at which time you will be able to access your accounts via Online Banking.

- **Account Balances:** During the system upgrade, account balances will be temporarily unavailable. Beginning Monday, February 23, balances will update in real time.
- **Deposits:** Deposits during the system upgrade weekend will be posted on Monday, February 23rd, after 9:00 am. prior to any withdrawals being posted to your account.
- **BillPay:** Payments scheduled before 6:00 p.m. on Thursday, February 19th, will be processed as usual. BillPay transactions dated between February 20th through February 22nd will not be processed, and you will need to reschedule these payments.
- **Log In:** If you have not logged into your online bank account(s) in the past 120 days, you will have to enroll as a new User.

Will I need to re-establish recurring internal and external transfers?

Internal transfers scheduled on or before February 19 will process as usual. Transfers scheduled between February 20 and February 22 will not process and will need to be re-scheduled after the upgrade.

Any recurring internal transfers you previously set up through Online or Mobile Banking will continue to process automatically at their scheduled frequency. However, after the upgrade, these transfers will no longer be viewable or editable within Online or Mobile Banking. If you would like to make changes to a recurring transfer, please contact us at 217-285-5585.

Will I need to re-establish account alerts?

Yes. Any account alert that was set up in your Online Banking account will not carry over after the upgrade. You will need to re-establish your alerts on or after Monday, February 23rd. We recommend that you log into your account on Monday, February 23rd to setup your alerts.

Will my account nicknames carry over?

No. You will need to access your online banking profile, and rename all your accounts if you would like to. If you need assistance with this, give our team a call at 217-285-5585 to assist.

Will the Farmers State Bank Mobile App change?

Yes. On Monday, February 23rd, you will need to download the NEW Farmers State Bank Mobile App. The new App will look like this, and it can be found in the Google Play Store and the Apple App Store. Be sure to delete your old Farmers State Bank app, and search "Farmers State Bank IL" to easily locate our new app.



On Monday, February 23rd, download and install the New Farmers State Bank Mobile App, and be sure to **delete the old app** from your devices.

Frequently Asked Questions

WIRES

What do I need to know about Incoming and Outgoing Wires?

During the system upgrade, there may be temporary process downtime for wire services.

Please review the following key dates and times for both sending and receiving wires:

- You will be able to send wires on **Friday, February 20th, by contacting one of our branches between 9:00 a.m. and 4:00 p.m.** .
- Incoming wires are expected to process during the system upgrade, but please note that delays may occur.



PAYMENTS AND TRANSFERS

Will my Bill Pay information transfer over?

Yes. If you currently use Bill Pay through Online Banking, your existing payees and scheduled payments to businesses will automatically transfer to the new online banking system. **Important exception:** Payments set up to pay an individual (person-to-person) will not transfer and will need to be set up again after the upgrade.

Important Bill Pay dates and what to expect:

- **Bill Pay access will end temporarily**
Bill Pay access will be completely unavailable starting Thursday, February 13 at 2:00 a.m. You will not be able to view, edit, or schedule Bill Pay transactions during this time.
- **Payment processing timeline**
Payments scheduled for Thursday, February 19, before 6:00 p.m. will process as usual. Payments dated February 20 through February 22 will not be processed and will need to be rescheduled on Monday, February 23.
- **When Bill Pay returns**
The new Bill Pay service will be available beginning Monday, February 23, for all customers enrolled in online banking.
- **What we recommend you do before February 13**
Please save or print screenshots of your current Bill Pay payees and scheduled payments before February 13



Will I still receive my bills through the Bill Pay portal? (eBills)

If you receive bills through Bill Pay (eBills), please note that they will not transfer to the new system and will need to be set up again after Monday, February 23. Requesting an eBill is quick and easy within Bill Pay. You do not need to contact each company directly.

What about any automatic or recurring payments I already have coming out of my account?

If you currently have any automatic or recurring payments initiated by a third-party, you will need to re-initiate those directly with the biller by visiting that company's website.

Will I receive a new Loan Coupon Book to pay my Farmers State Bank loans?

No. Loan coupon books are no longer needed. You may continue using any existing coupons, but they are not required. Payments can be made using the payment coupon included with your loan statement.


Other payment options: Online Banking, automatic payments, or in person at any branch.

Frequently Asked Questions

DEBIT CARDS

Will I receive a New Debit Card?

Yes. You will **receive a New Debit Card, and your Debit Card number will change**. Your New Debit Card(s) will be Contactless cards with tap-to-pay technology. We recommend you review the following tips to be prepared for your New Debit Card:

- You will receive your **NEW Debit card between February 1st and February 18th**. 
- Place these cards in a safe place! You can activate and begin using them on Thursday, February 19th
- The activation number will be listed on your New Debit Card. This system is automated; you **WILL NOT** speak with a person. If you reach a live person, please hang up, you have reached the wrong number.
- You **MUST set up a PIN** on your New Debit Card. You can reuse your existing PIN number when you activate your new card.

Once you activate your new debit card, you can use it right away for purchases and ATM withdrawals. During **upgrade weekend only**, the following temporary limits will apply:

- ATM withdrawals: up to \$300 per day
- PIN-based purchases: up to \$300 per day
- Signature (credit) purchases: up to \$1,000 per day

You will need to **update any pre-authorized payments** with merchants or other third parties with your **New Debit Card number**.

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 number. You can reuse your current PIN if you choose to do so.

Will my new Debit Card look different than my old one?

Yes. Your new Debit Card will have a new look and feel than your previous one.

Can I use my New Farmers State Bank Debit Card at other ATMs?

Yes. Once you activate your NEW Debit Card you will have access to ATMs. As always, some networks may have a surcharge.

BUSINESS ACCOUNT TRANSACTION SERVICES

Will Positive Pay for ACH and Checks be impacted?

Yes. Our Positive Pay ACH and Check services will be offline from **Thursday, February 19th, at 6:00 p.m. until Monday, February 23rd, after 9:00 a.m.**

How will ACH Processing (credits or debits) be managed during the upgrade?

ACH processing will stop on Thursday, February 19th, at 6:00 p.m. and will resume on Monday, February 23rd, after 9:00 a.m. Incoming and outgoing ACH transactions will not process on February 20th and will need to be processed on February 19th instead. We will migrate templates for clients to the New Online Banking system.

Do I need to do anything if I use Intuit/QuickBooks/Quicken with my accounts?

Yes. The system upgrade will require you to reactivate your Intuit, QuickBooks or Quicken connection.

Frequently Asked Questions

CHECKS AND DEPOSIT SERVICES

Can I use my checks during and after the system upgrade?

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. However, you still must make sure you have sufficient funds in your account to cover any checks you write during the system upgrade.

Will I need to get new deposit slips?

No. Farmers State 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 our routing number are not changing, all current direct deposits or automatic payments that were set up using your routing and checking account information will continue to be processed normally.

If the direct deposit or automatic payment is scheduled on or before Thursday, February 19th, it will post. Any direct deposit or automatic payment scheduled between February 20th and February 22nd will post on Monday, February 23rd, after 9 a.m. We recommend that you log into your account(s) on Monday, February 23rd, to review and confirm direct deposits and automatic payments processed correctly.

BANK STATEMENTS AND E-STATEMENTS

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

Yes. You will continue to receive periodic account statements as usual, though they will have a slightly different look. Rest assured, all complete transaction and balance information for your account will still be included. Going forward, account statements will be generated on the 15th of the month or at the end of the month. Savings account statements generated semi-annually.

Will my statement history be available in the New Online Banking system?

Yes. The New Online Banking system will allow you to up to 24 months of statements.

Will there be any change to how I receive my e-Statements?

No. If you receive statements electronically (e-Statements), through Online Banking, you will continue to receive them through that service.

Can I still receive paper statements after the system upgrade?

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



What to Expect in the Coming Weeks

Over the next several weeks, watch for short updates and reminders as we prepare for the upgrade. Please remember, we will never reach out to you asking for personal information or your Social Security number. If you receive a call, email, or text requesting personal details, do not respond and contact the bank directly.

Scan this code to see
the full Upgrade
Weekend Schedule



Upgrade Weekend Schedule (February 19th-23rd)

SERVICE	Thursday, February 19th	Friday, February 20th	Saturday, February 21st	Sunday, February 22nd	Monday, February 23rd
Online Banking <i>Personal & Business accounts</i>	Unavailable after 6PM	Unavailable	Unavailable	Unavailable	Available at 9AM
Mobile Banking <i>Personal & Business accounts</i>	Unavailable after 6PM	Unavailable	Unavailable	Unavailable	NEW App Available to Download at 9AM
Your Current Debit Card <i>Personal & Business accounts</i>	Deactivated at 5AM <i>(Recommend reviewing account balances prior to 2:00PM)</i>	Deactivated	Deactivated	Deactivated	Deactivated
Your NEW Debit Card <i>Personal & Business accounts</i> Activation Required <i>(Any pre-authorized payments with merchants or other third parties will need your new debit card number)</i>	Activation Opens at 5AM Activation required for transactions & cash withdrawals	NEW Debit Card Available for Use Once Activated			
ATM Networks	Available <i>(Real-time account balances suspended after 2PM)</i>	Available <i>(Real-time account balances suspended)</i>	Available <i>(Real-time account balances suspended)</i>	Available <i>(Real-time account balances suspended)</i>	Available <i>(Real-time account balances available)</i>
Wires <i>(Incoming/Outgoing)</i>	Available	Available	Unavailable	Unavailable	Available at 9am
BillPay	Unavailable	Unavailable	Unavailable	Unavailable	Available at 9AM in your NEW Online Banking Platform
Positive Pay <i>(Check & ACH)</i>	Unavailable after 6PM	Unavailable	Unavailable	Unavailable	Available at 9AM
QuickBooks & Quicken New Connection Required	Unavailable after 1AM	Unavailable	Unavailable	Unavailable	New Activation Available after 9AM
ACH Processing <i>(Incoming Debits & Credits)</i>	Processed until 6PM	Processed on Monday, Feb. 23rd	Processed on Monday, Feb. 23rd	Processed on Monday, Feb. 23rd	Processed after 9AM