

At Scott State Bank, we are always searching for new ways to improve the level of service we provide our customers. That is why we are pleased to announce some exciting new enhancements to our core operating system. This new technology will allow us to make your banking experience even better! We will be undergoing a conversion to a new core banking system on the weekend beginning Thursday, September 13th. Thank you in advance for your patience as we put the finishing touches on our new and improved operating system. After more than a century of meeting the financial needs of central Illinois residents, we still get excited when we find a new way to make you feel “right at home” when you bank with us. These technological enhancements are just the latest example and we are excited to share them with you.

This information is of primary importance to our customers and the following contains action items and notifications necessary for continued uninterrupted service. You may receive multiple instances of this communication as we are required to provide this notice to each account holder. Please disregard any duplicates.

What does this mean for you?

Throughout this communication, you will find some of the upgrades and improvements that become available with the enhancements we are making to our systems. **We are excited to offer benefits like increased readability for your statement, decreased delivery times for the Scott State Bank MasterCard® and a faster, more efficient customer service experience.** Details on these changes are outlined in this packet, as well as service availability.

Scott State Bank MasterCard® Modifications

With this conversion, Scott State Bank is excited to introduce a new Scott State Bank MasterCard®. You can expect your new card to arrive the last week of August, followed by your new PIN two days later. You will not have to activate this card and it will be ready for use on Thursday, September 13th. Please continue using your current Scott State Bank MasterCard® through Wednesday, September 12th. Your old card will be inactive after this date.

ATM and Debit Cards

With our processor change, Scott State Bank will introduce a service to instantly issue new debit cards at the following banking locations: Bethany, Decatur, Maroa, Mt. Zion, and Sullivan. This is an exciting new convenience for our customers who will need to replace their card due to loss, fraud, etc.

Will I have the same access to cash and purchase limits?

During the period from Thursday, September 13th until mid-morning Monday, September 17th, the current daily transaction limits on your card (\$500 for ATM and \$1000 for Point-of-Sale transactions) will be available. **You will not be able to obtain your account balance during this period at any ATM.**

What I if currently use my debit card to pay recurring bills?

You will need to contact your payee and provide the new debit card information for any payments on or after September 14th.

Website Changes

Beginning September 17th you will be directed to our new enhanced website. The address has not changed from www.scottbancshares.com, but we hope you like the new look of our site.

Online Banking

Will Online Banking be different?

We are excited about the new enhancements and ease of navigation which will be available with our new Online Banking. We do apologize in advance that Online Banking will be unavailable from Thursday, September 13th through Monday September 17th. During that period, information about your accounts will be available by calling any of our locations during regular business hours.

For your first login beginning September 17th, you will want to access our new Online Banking by visiting our website (www.scottbancshares.com) and looking for the Online Banking login. Your username will remain the same. **Your initial password will be your username and the last four digits of the social security number/tax id number used to enroll in our previous Internet Banking system. Example: username1234**

- When you log in with your temporary Password (User ID + Last 4 of the TIN) you will be prompted to create a password and establish three security questions and answers•

What do I need to know about the changes to Bill Pay?

The Bill Pay tab in your current Internet Banking system will not be available beginning on September 7th at 7 a.m. You will not have access to pay, modify, delete, or add new payees after this time. Information regarding your current billers will be available on your first login to our new system. However, if you currently have any e-bills established or automatic recurring payments, you will need to re-activate those. You are encouraged to print screen shots with this information from your current Bill Pay profile prior to September 7th. We apologize for the inconvenience and encourage you to contact us at any of our bank locations if you need assistance.

If I have scheduled a bill payment during the upgrade weekend, will the bill payment be made?

Payments that are scheduled up to and including September 14th will be processed as expected. To ensure payments are not late, prior to September 7th, you may want to reschedule any bill payment with a pay date of September 15th through September 20th. We suggest you change the pay date to September 14th or earlier to avoid late payments and late fees.

Will my current on-line transfers between Scott State Bank accounts remain in place?

Unfortunately, no. Internal transfers between accounts, including loan payments will need to be reentered after Monday September 17th. You are encouraged to print screen shots with this information from your current Internet Banking profile prior to September 10th.

If I have scheduled a transfer after Thursday, September 13th will the transfer be made?

Unfortunately, no. Those transfers will need to be reentered after Monday, September 17th.

Will copies of cleared checks and/or e-statements be available through the new Online Banking?

Checks clearing your account and/or e-statements after September 13th will be available for access. **Copies of checks and e-statements prior to that date will not be available.** If you wish to retain this information, we recommend that you print or download copies prior to September 13th. You can always obtain copies of checks or statements by contacting any of our locations.

Mobile Banking

How will this change affect my access to account information with my mobile phone?

Like Online Banking, our mobile banking services will not be available during the period of Thursday, September 13th through mid-morning Monday, September 17th. On Monday, September 17th, you will be able to access your account information via mobile through any or all of the following avenues:

1. Directly logging into Online banking at www.scottbancshares.com via your mobile device
2. Downloading the Scott State Bank **iPhone App**. Access directly from the Apple Store or via the direct link on Scott State Bank's website. Follow the instructions through the app after downloading. You will be prompted on re-enrollment in this service.
3. Downloading the Scott State Bank **Android App**. Access directly from the Google Play Store or via the direct link on Scott State Bank's website. Follow the instructions through the app after downloading. You will be prompted on re-enrollment in this service.

•Remember to delete any old Scott State Bank mobile apps•

The Bill Pay tab in your mobile system will not be available beginning on August 31, 2018 at approximately 9:00 p.m. CST. You will not have access to pay, modify, delete, or add new payees after this time. We apologize for this inconvenience.

Telephone Banking

Our telephone banking services will be unavailable Friday, September 14th, through mid-morning Monday, September 17th. Please call our toll-free number 1-888-862-2672 to set up a new PIN for access. The first time you call in, your temporary PIN will be the last four numbers of your social security number/tax identification number.

Monthly Statements

I currently receive e-statements. How will I access these?

If you currently receive e-statements, you will automatically be enrolled in this service. E-statement customers will receive notifications about signing into the new e-Safe system to access their statements following September 17th. If you currently access your monthly statement through Online Banking, you will continue to receive it through that service.

Account Renumbering

Over the weekend beginning Friday, September 14th, Scott State Bank will be upgrading some internal systems in support of our core conversion. This transition requires that we renumber some of our accounts. This process will affect loan and safe deposit box account numbers. See the information below for specific changes to each account type.

Loans

How will my account number be different?

In order to strengthen the association of individual customers with their loans, Scott State Bank is adding a note number to all loan accounts. In addition, because of account number length limitations, some account numbers may be shortened.

What does this mean for my loan account?

Your new loan account number will be used going forward from September 17th. This new number can be found in Scott State Bank's online banking solutions or at any location. Transactions presented to Scott State Bank with the old account number will be updated to the new account number. **In most cases no action is required to update your account number. You will still be able to use your existing loan coupon book.** If you have provided your loan account number for online Bill Payment with another institution, please update your account number after September 17th.

Safe Deposit

How will my safe deposit account number be different?

Safe deposit box numbers after September 17th will consist of a location code and a box number.

What does this mean for my safe deposit account?

If you pay by check, you may wish to include the new box number with your next payment. All other transactions will be automatically updated by Scott State Bank. After September 17th your new account number can be found at any Scott State Bank location should you wish to update your records.

Statement Enhancements

Scott State Bank knows how important full and accurate financial information is to our customers and we remain committed to keeping the information you need to meet your financial goals at your fingertips. As part of our continual efforts to serve you better and thanks to the increased flexibility offered through our new core system, we are pleased that we are able to enhance the look and feel of our paper and e-statements you will receive dated after September 17th.

A few other statement items to be aware of:

- ❖ All checking and savings account customers will be mailed a statement as of September 13th.
- ❖ All customers with e-statements will be given access to their check and deposit images on statements generated after September 17th. Sign up for e-statements today to take advantage of images, increased security, and more! *The page layout for some check and deposit slip images may change after September 17th.*