

ATTENTION: STATE BANK OF NEWBURG CUSTOMERS

State Bank of Newburg is committed to providing the best products and services possible. To continue with this tradition, we will be undergoing a conversion to a new core banking system beginning **FRIDAY, MARCH 24**.

What does this mean for YOU?

Over the last few months, we have been preparing to upgrade and enhance both our product offerings and services to you. We would like to take this opportunity to share with you the exciting changes that are being completed.

Most of the products and services you rely on to meet your financial needs will not be impacted by this conversion. However, any differences you may experience are detailed in this newsletter.

It is important to us that this transition be a smooth one for you. If you have any additional questions about the upgrade and how it will affect your banking experience, don't hesitate to call us at 262-675-2306 or email us at sbon@statebankofnewburg.com

We look forward to providing you with the best products and services to meet all your financial service needs.

WHAT TO EXPECT THE NIGHT OF MARCH 23:

- **STATEMENTS:** All statements will be printed the night of March 23.
- **INTEREST EARNINGS:** Interest will be credited to all interest bearing accounts on March 23 and on March 31. Normal interest earnings will resume in April.
- **ONLINE BANKING:** Online banking will not be available for use starting at 4:00 PM March 23 until the morning of March 27.
- **BILL PAY:** Bill Pay will not be available for use starting at 4:00 PM March 23 until the morning of March 27. Any scheduled payments during that time will still be made.
- **BANK BY PHONE:** Bank by phone will not be available for use starting at 4:00 PM March 23 until the morning of March 27.

CHANGES YOU WILL SEE:

- **ONLINE BANKING:** A more secure and user-friendly online banking system will be coming for online banking customers.
 - HISTORY:** History prior to March 24 will not be available online.
 - E-STATEMENTS:** Previous statements will not be available for viewing.
- **STATEMENTS/NOTICES:** All statements and notices will have a new look.
- **BANK BY PHONE:** Bank by phone features will be enhanced.
- **PRODUCT NAMES:** Product names will be changing, although the products themselves will remain the same. *(see attached)*
- **ACCOUNT NUMBERING SYSTEM:** Some account numbers will be formatted differently.
- **FEE NAME CHANGES:** Fees will remain the same, but the names will appear differently on accounts. *(see attached)*
- **INTEREST CALCULATION:** Interest will now be calculated using the daily balance method instead of the previously used average daily balance. *(see attached)*
- **REAL TIME POSTING:** Debit card transaction will now be posted real-time. The debit card transaction will appear on your account faster.

SEE BACK FOR MORE DETAILS ON CHANGES

Although many great changes are coming your way, things such as the accounts you have with us and how they work, debit cards, credit cards, and a friendly, personalized banking experience will not change.

CORE CONVERSION CUSTOMER ENHANCEMENTS

ONLINE BANKING

A more secure and user-friendly online banking product with enhanced features will be available. Active online banking users will have the same User ID as they have now. Passwords must be reset with the new online banking system by entering your user ID plus the last four digits of your tax ID number as your security ID.

Those who haven't recently logged into internet banking are encouraged to log in prior to the March conversion date to be transferred to the new internet banking product.

Any account nicknames and automatic transfers currently set up in internet banking will need to be re-entered after March 27.

All bill pay accounts will remain as is post conversion. All vendors currently set up in bill pay and any recurring payments will still be available.

STATEMENTS

Statements will continue to provide all the important information you need, but will have a new look. Statement cycles following the March 23 statement print will be as follows: 10th, 17th, 24th and end of month. Customers who previously had a 30th cycle will now have an end of month statement cycle.

NOTE: Customers who normally see a statement on the 17 or 24 will NOT receive one for March 17 or 24, but rather receive the March 23 statement.

All e-statement customers are encouraged to print and/or save any statements they may need prior to conversion. Old statements will not be available via internet banking after March 23.

The statement address lines may also appear different. Although some names may not appear on the new statement, the account owners will remain the same.

BANK BY PHONE (CENTER VOICE) 262-675-2970 / toll free: 1-855-757-8306

The bank by phone number will remain the same, but additional features will be available with the new bank by phone product, Center Voice.

Current bank by phone users' PIN will be set back to the last four digits of your social security number when calling in for the first time.

To access an account use the new account number format shown below.

ACCOUNT NUMBERING SYSTEM

Some account types will have a change to the account numbering system. Current account numbers will be transferred into the new formatting. See examples below for account type changes.

Current Loan Number	New Loan Number (2 parts)
12345	Borrow Number: 12345 / Loan Note Number: 10

Current CD Number	New CD Number (2 parts)
12345	Customer Number: 12345 / CD Account Number: 12345

IRA Numbers: IRA numbers will contain 2 parts; an account number and a customer number. The IRA account number will remain the same. Contact the bank for your customer number.

Checking, NOW Checking, Savings, Money Market, Health Savings and Health Money Market account numbers will not be changing.

DEBIT CARDS

Debit card customers will have **limited access** to their funds the evening of March 23 through the morning of March 27. Customers are **encouraged** to have an **alternative form of payment** for that weekend.

WEBSITE UPDATE

State Bank of Newburg is also working on a new website design. Starting March 14 you will see a completely new look when you visit newburgbank.com.

With this upgrade, we will make your online experience with us more secure and easier than before.

The website will still contain all the great information it has now, as well as new information in an easy accessible format.

We look forward to bringing you a new look come March.

CHECKS/DEPOSIT SLIPS

Customers who currently have checks and deposit slips on hand can continue to use those slips.

Once it would be time to re-order checks and/or deposit slips, contact the bank for assistance. Our staff will be happy to assist you with the information needed for your new check order.