



Online Banking Upgrade

March 8 - 11, 2024

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Introduction

We're excited to showcase some new features that are sure to make managing your money easier and faster.

Our goal is to make the transition as seamless as possible, ensuring we're here for you every step of the way.

This guide contains all the who, what, where, when, and why's to get you started, and should help answer any questions you may have.

Your Action Items

- 1** **Make Note of Your Temporary Password.** This is your four-digit Bank Five Nine security PIN followed by the last six digits of your social security number. Your username is the same one you use today.
- 2** **Confirm Contact Information.** Make sure your phone numbers and email addresses are up to date with us. To update your contact information, please call us directly at (888) 569-9909, chat with us, or visit one of our branch locations.
- 3** **Get Setup.** Use alerts or have a recurring scheduled transfer between Bank Five Nine deposit accounts? Make sure you get those set back up after your first login. Use Card Controls? Make sure to enable controls and allow notifications. Use Zelle? Once we are live with Zelle, you will need to set up your contacts.

Upgrade Timeline

March 8

Say “**Goodbye**” to your old online banking! This is the day we start turning off functionality in our old online banking environment.

- Bill pay will not be accessible in online banking until Monday, March 11th. Payments already scheduled will still be made. Questions about your payments? We’ve got you covered in the FAQ section.
- Mobile deposits will be unavailable beginning at 12pm CST.
- Beginning at 5pm CST, online banking will no longer update and will become read only (which means money can’t be moved around and transactions made after that time won’t be displayed).

March 9 - 10

Upgrade weekend. We’ll be working hard to move everyone to our upgraded online banking. Our automated telephone banking will still be available at (888) 569-5066, in case you need a quick balance, or recent account activity, however, transfers between accounts will not be available. Our call center will be open and available on March 9th from 8:30am - 2pm CST.

March 11

Meet your improved online banking! Use the link found at www.bankfivenine.com or use our mobile app to get started.

If you use the following services, you’ll need to set them up as if they are new:

- Alerts
- Recurring transfers between your Bank Five Nine deposit accounts
- Transfers to and from external (non-Bank Five Nine) deposit accounts
- Card controls and alerts (previously added travel plans will still be there)

Zelle - Zelle will be back up and running by the end of the week - we’ll keep you posted! Once Zelle is live, you will need to set up your contacts.

Access

Accessing the Mobile App

- When you launch your mobile app you should be redirected to download the new version.

Accessing with Your Web Browser

- You'll want to bookmark our new link to the login page: www.bankfivenine.com/consumerlogin or use the link to login from www.bankfivenine.com.
- Bookmarks to our old login page will no longer work.

Logging In the First Time

- On the login screen enter your **current username** (if you have more than one username and we asked you to pick one, use the one you chose).
- Enter your **temporary password** - it is your four-digit security PIN and the last six digits of your social security number. If you have any leading zeros, those are included in your password.
- Accept new Terms & Conditions and set up a new password.
- Almost done! The last step is to get a one-time pass-code sent to your phone number or email address, enter that code and you're good to go.
 - If you want to use a different phone number or email address in the future, once you are logged in, go into settings and near the bottom of the page you can update your security devices.

Noteworthy

Bill Payments

- Any recurring payments already set up from your old online banking will still take place, and you'll still be able to see your payment history.
- If you have an external account set up for transfers, you'll now set those up using External Transfers, not within bill pay.

Alerts

- Alerts will need to be set up again when you get signed into the upgraded version of online banking.
- You'll still receive any account alerts you have set up from our old version of online banking until March 13th. Meaning, if you set them up again in the new version, you may receive these alerts twice for a short period of time.

Recurring Account Transfers

Deposit Transfers

- Current recurring transfers set up in online banking between your Bank Five Nine deposit accounts will be removed April 4th. Please set up any deposit transfers you want to keep in your new online banking. Note: Any transfers scheduled to take place prior to April 4th will still take place.
- If you have a joint account, only one person needs to set up the recurring transfer in the new online banking - just know that the other account holder won't see it when they log in to their own online banking.

Loan Transfers

- Recurring transfers set up to make loan payments will NOT be deleted, however, you will no longer see them within online banking.

Zelle

- Zelle will be back up and running by the end of the week or sooner.
- We'll drop a message to let you know when it is back up in your online banking mobile app.
- Once Zelle is live, you will need to set up your contacts.

Mobile Deposit

- You can still use your phone to make your check deposits, which now includes an auto-capture feature.
- You'll also see your limit when making your deposit. Continue to endorse your checks to include "Bank Five Nine mobile deposit" beneath your signature.

Card Controls

- Your cards will still be safe and sound and accessible in your mobile device.
- Any controls you previously enabled need to be set up again, but travel plans previously set up are still good to go.
- To continue to receive push notifications for alerts on your mobile device, make sure you navigate to **Cards** and allow notifications.
- **Fun Fact** - you can now view and set card controls in the desktop version of online banking!

eStatements

- If you currently have eStatements you'll still be able to see your statements in online banking. Initially you'll see two years of statements.

New Features

Money Management and Budgeting Tool

- See all your accounts in one place even if they aren't at Bank Five Nine!
- Track recent spending over all connected accounts.
- Learn your spending habits across multiple categories and see how much money is moving in and out of your accounts.
- Automatically create budgets based on the past 90 days (about 3 months) of spending.

Credit Score

- Know your credit score and get tips to improve it.
- Discover resources that improve your financial well-being.

Pay Loans from External Accounts

- Pay your Bank Five Nine loans from your accounts at other banks.

Wearables - Apple and Galaxy Watches

- Check your balances and get directions to the nearest branch or ATM from your wrist.

Sub-users

- Create a sub-user to give someone the ability to help you manage your money, instead of providing them your username and password.
- Sub-users get their own login credentials. You control what accounts they can see and move money within.

End of Year Tax Forms

- 1098 and 1099-INT Tax Forms will be available within the eStatements section of online banking.

Frequently Asked Questions

Is this upgrade for both my business/commercial banking login and my personal login?

No. At this time we are only upgrading our personal/small business online banking. If you use our commercial online banking, it will still work the same as it does today.

What happens to my bill payments?

Payment history and payees will be transferred over to your upgraded online banking. Any payments that were scheduled prior to March 8th will still take place as scheduled.

Do I need to set up my recurring transfers between my Bank Five Nine accounts again?

Yes. If you have a recurring transfer between your own Bank Five Nine deposit accounts you will need to set them up again before April 4th.

If I set up the transfer prior to April 4th, what happens?

Any transfers already scheduled to take place between March 11th - April 4th will still take place unless you contact us to delete the old transfer early. **Example:** I have a recurring transfer for \$100 from my checking to my savings account on the 15th of every month. I login to my upgraded online banking on March 11th and set up the transfer in the new system. If I do not contact Bank Five Nine to remove my old transfer, on March 15th I will see two separate withdrawals for \$100 from my checking and two separate deposits of \$100 into my savings.

Why can't my spouse see the transfer I set up in online banking, we're both on the account?

While internal recurring transfers can be set up by any account signer, only the online banking user that set up the transfer will see it or be able to make changes to it within online banking.

What if my transfer is from my Bank Five Nine deposit account to pay my Bank Five Nine loan?

Transfers to make loan payments will still take place and will not be removed. You will no longer see it set up in online banking, but the payments will still take place on the date you have previously scheduled.

Support

Who do I contact if I need help?

We have a dedicated page on our website for all things upgrade: www.bankfivenine.com/upgrade.

If you don't see what you're looking for, please contact us:

- **Call:** (888) 569-9909, or your local branch
- **Chat:** Links can be found in online banking, or at the top of our homepage at www.bankfivenine.com
- **Email:** info@bankfivenine.com or your favorite banker.