



## One Community Bank - Digital Banking Upgrade FAQs

### OVERVIEW

**Q: Why is One Community Bank upgrading its digital banking system?**

A: We are upgrading our digital banking system in order to enhance your banking experience, bringing new products and services, and to improve speed and security.

**Q: When will the upgrade take place and how long will it take?**

A: The upgrades will begin when all OCB bank locations close at 5:00PM on Friday, December 1, 2023, and transition over the weekend. At 8:00AM on Monday, December 4, 2023, we anticipate the transition will be completed, and all services will be restored and available with new and exciting enhancements.

**Q: Is my information still secure?**

A: Yes, keeping your information secure and private is a top priority for One Community Bank. In fact, we're adding several enhanced security features as part of the upgrade.

**Q: How will service at One Community Bank be impacted during and after the upgrade to the new system?**

A: We plan to offer no interruption to our normal servicing hours after the upgrade. We will continue to work hard to provide the best client experience in any way you interact with us. On Friday, December 1, 2023, all One Community Bank locations, ITMs and Client Contact Center will close at 5:00PM and remain closed on Saturday, December 2, 2023. On Monday, December 4, 2023, all locations, ITMs and Client Contact Center will open at 8:00AM and online banking will be available.

### ACCOUNTS & CHECKS

**Q: Will my account number(s) change?**

A: No, all current account numbers will remain the same. You can locate your account number by logging in to online banking under details & settings.

**Q: Will there be any impact on my automatic direct deposits and payments (ACH Transactions) that are currently set up on my personal accounts?**

A: No. Since your account numbers are not changing, existing ACH transactions including direct deposits will not be affected.

**Q: If I currently have automatic transfers set to transfer money between my One Community Bank accounts, will this continue after the upgrade?**

A: Yes, your recurring internal transfers will convert over after our upgrade. We do recommend reviewing your recurring transfers before and after the upgrade to ensure they converted over correctly.



**Q: Will my funds availability change after the upgrade?**

A: No, funds availability is not impacted by this upgrade.

**Q: Will interest earned on deposit accounts be impacted?**

A: No.

**Q: Is the Bank's Routing Number changing?**

A: No, our routing number remains the same, it is 075912275.

**Q: Will there be any changes to loan accounts?**

A: There will be no changes to loan accounts. Due dates will remain the same, and any loan payments scheduled on December 2, 2023, and December 3, 2023, will be processed the next business day.

**Q: Can I use my current checks?**

A: Yes.

**Q: Does the upgrade impact check reorders?**

A: No. If, and when, you need to reorder checks, you can order them through Harland Clarke via online banking or you may contact our Client Contact Center at 608-838-3141 to place your order.

## **DEBIT & ATM CARDS**

**Q: Will I be able to use ATMs and ITMs during the upgrade weekend?**

A: Yes, clients may use their One Community Bank Debit/ATM card at any ATM during upgrade weekend. In addition, all One Community Bank ITMs will also function as ATMs, giving clients additional locations to access cash surcharge fee free.

**Q: Will I receive a new Debit card?**

A: No, your existing Debit card will continue to work without interruption.

**Q: Will my current PIN number continue to work?**

A: Yes, your current PIN number will remain the same.

**Q: Will I be able to use my Debit cards during the upgrade weekend?**

A: Yes, your Debit cards will continue to work for cash withdrawals and purchases without interruption. We recommend having another form of payment (cash or credit card) as a precaution.

**Q: Will the phone number I call if my card is lost or stolen change after the upgrade?**

A: No, the phone number will remain the same. Contact your local One Community Bank location as soon as possible or call the Client Contact Center at 608-838-3141.

**Q: Can I withdraw cash during the upgrade weekend?**

A: Yes, you will be able to withdraw cash via our ATM network. If you anticipate needing more cash than usual over the upgrade weekend, we encourage you to withdraw what you need prior to December 1, 2023, as a precaution.



## STATEMENTS & CHECK IMAGES

### **Q: How will the upgrade affect the electronic delivery of my bank statement?**

A: Statement preferences will remain the same. Prior to viewing eStatements, users will need to acknowledge Statement Agreement Disclosure. Statements and check images processed prior to our system upgrade will not be available immediately within online banking after the system upgrade. We strongly advise you to review the past 12 months of Statement history, download and save or print any needed Statements. Please perform this important step before online banking is made temporarily unavailable at 5:00PM on Friday, December 1, 2023. You may receive paper statements for a cycle or two while the system updates after you enroll in eStatements.

### **Q: Will my eStatement history be available for viewing?**

A: eStatements and check images processed prior to December 1, 2023, may not be immediately available via online banking on December 4, 2023. We expect all eStatement history and check images to be available within 30 days after the upgrade. We encourage all clients to download previous eStatement and check image history prior to December 1, 2023.

## PERSONAL ONLINE BANKING

### **Q: Is your website changing?**

A: Yes, while the overall look of our website (onecommunity.bank) will remain the same, the online banking portal will have a refreshed look and feel.

### **Q: Will Online Banking be available during the upgrade weekend?**

A: No. Beginning on 5:00PM, Friday, December 1, 2023, through 8:00AM on Monday, December 4, 2023, online banking will be unavailable. We anticipate all online banking services will be fully restored at 8:00AM on Monday, December 4, 2023.

### **Q: Do I need to re-enroll in Online Banking after the upgrade?**

A: No, you do not need to re-enroll in online banking and you can log in with your existing credentials. However, the first time you log into online banking after the upgrade, you will need to establish a new password. After, you will be greeted with new terms and conditions for our new online banking system. Please review and click accept to continue.

### **Q: Will my Online Banking username change?**

A: No, your username will not change.

### **Q: Will my Online Banking password change?**

A: Yes, after you log in with your existing password, you will be prompted to setup a new password. Your new password can be set as your old password if it meets the minimum requirements.

### **Q: I have Alerts set up within Online Banking. Do I need to reestablish Alerts?**

A: Yes. Alerts will not carry over. In addition, any alerts you would expect to receive after Friday, December 1, 2023, will not be sent. You will need to set up new real time alerts after the upgrade. These alerts can be set up easily from within mobile and online banking.



**Q: I have external Account to Account transfers setup (external account transfers to another bank), will I need to re-add my external account(s)?**

A: Yes. External accounts and external transfers will not carry over. External accounts and external transfers will need to be re-added. We are using Plaid to make real time connections to your External account that will be made available immediately. We will still offer micro-deposit account ownership verification as well.

**Q: What Person to Person (P2P) solution will be offered with the upgrade and when will it be available?**

A: One Community Bank is excited to offer Zelle for P2P payments. Zelle will be integrated within online banking in early 2024. Clients wishing to use Zelle immediately may download Zelle's stand-alone app and simply add their One Community Bank debit card. Existing Person to Person contacts and history will not migrate over to Zelle.

**Q: What are the changes coming to Personal Online Banking?**

A: Several enhancements are coming to online Banking right away and you will notice additional upgrades throughout 2024. You can look forward to Credit Sense, a credit score monitoring solution. Real-Time Alerts that clients can set up to monitor their accounts. Zelle, a fast, safe, and easy way to send money to, and receive money from people.

**Q: I use QuickBooks and/or Quicken to download my transactions. How will this upgrade impact my ability to download transactions?**

A: Quicken and QuickBooks users, should download a backup of transactions prior to December 1, 2023, as a precaution. Please allow for 21 days after December 4, 2023, to reestablish Quicken and QuickBooks connections.

**Q: I currently hide accounts in my online banking, will my accounts still be hidden in the new online banking system?**

A: No. Hidden account(s) will appear in the new online banking system. You may hide your account in the new online banking system by clicking on the options button next to each account and navigating to settings. Within settings, there is an option to turn off/on the account visibility on the Home/Account Dashboard screen.

**Q: Will my account nicknames migrate over to the new online banking solution?**

A: We are attempting to migrate all account nicknames. We recommend taking a screenshot of your current account nicknames in case we are not able to migrate over any account nicknames. If you have a joint account where one individual has an account nickname in their online banking, the nickname may carry over for both online banking profiles if both joint account holders have online banking. You can update your account nickname(s) in the new online banking solution if the nickname does not carry over.



## MOBILE BANKING

**Q: Will I have to download a new mobile app?**

A: Yes, in order to provide you with an upgraded mobile experience, we have developed a new app. Please download the new app from the App Store or Google Play on Monday, December 4, 2023, starting at 8:00AM. At that time, you will no longer be able to access mobile banking using the previous version of mobile banking.

## PERSONAL BILL PAY

**Q: Will I have access to Bill Pay services during the transition?**

A: No, online Bill Pay will be unavailable from 3:00PM on Thursday, November 30, 2023, through 10:00AM Monday, December 4, 2023.

**Q: Will my scheduled payments in Online Bill Pay be paid?**

A: Bill payments scheduled for payment up to Friday, December 1 will not be interrupted. Payments scheduled for delivery between December 2, 2023, through December 8, 2023, cannot be guaranteed to arrive by scheduled delivery date.

**Q: Do I need to re-enter all my payees' information?**

A: No, payee information will convert/migrate over to the new bill pay system including recurring payments. It is encouraged that you review all payee information prior to the upgrade. For example, make sure the correct address and account numbers are listed.

**Q: Will my Reminders convert over?**

A: No, you will need to set new Reminders for payments. We encourage you to print your Reminders prior to 4:00PM, Thursday, November 30, 2023.

**Q: What if I have recurring automatic payments set up in Bill Pay?**

A: Recurring automatic bill payments will migrate over to the new Bill Pay system. If you have a payment scheduled for December 2, 2023, or December 3, 2023, when Bill Pay is being upgraded, you will need to manually make a payment before or after the conversion.

**Q: What if I pay bills out of multiple One Community Bank accounts?**

A: If you have more than one account you make bill payments out of, you will still have the option in the new Bill Pay system to select your account when making a bill payment.

## TELEPHONE BANKING

**Q: Will the 24-Hour Telephone Banking number change?**

A: No, while the menu options and voice recordings may change slightly, the phone number remains the same, Toll Free 1-888-233-2265.



**Q: Is anything changing with Telephone Banking? Will I still be able to accomplish the same tasks with Telephone Banking as in the past?**

A: The features you expect and the transactions you are used to completing within Telephone Banking will remain the same. However, during your first call with Telephone Banking after our upgrade, you will be prompted to verify your personal identifiable information before setting up a new Telephone Banking PIN number.

## **BUSINESS ONLINE BANKING**

**Q: Is your website changing?**

A: Yes, while the overall look of our website (onecommunity.bank) will remain the same, the online banking portal will have a refreshed look and feel.

**Q: Will Online Banking be available during the upgrade weekend?**

A: Beginning at 5:00PM, Friday, December 1, 2023, through to 8:00AM on Monday, December 4, 2023, online banking will be unavailable. We anticipate all online banking services will be fully restored at 8:00AM on Monday, December 4, 2023.

**Q: Do I need to re-enroll in Business Online Banking after the upgrade?**

A: No, you do not need to re-enroll in online banking and you can log in with your existing credentials. However, the first time you log into online banking after the upgrade, you will need to establish a new password. After, you will be greeted with new terms and conditions for our new online banking system. Please review and click accept to continue.

**Q: Will my Company ID change to log into Online Banking?**

A: A Company ID will no longer be necessary to login. All users may now log in using their username and password.

**Q: Will my Online Banking username change?**

A: No, your username will not change.

**Q: Will my Online Banking password change?**

A: Yes, after you log in with your existing password, you will be prompted to set up a new password. Your new password can be set as your old password if it meets the minimum requirements.

**Q: I have Alerts set up within Online Banking. Do I need to reestablish Alerts?**

A: Yes. Alerts will not carry over. In addition, any alerts you would expect to receive after Friday, December 1, 2023, will not be sent. You will need to set up new real time alerts after the upgrade. These alerts can be set up easily from within mobile and online banking.

**Q: I originate ACH transactions; how will this upgrade impact me?**

A: ACH Templates and Payees will carry over to the new online banking system. However, we do recommend taking screenshots of ACH templates and payees before the conversion and validating afterwards.

**Q: I am a current Positive Pay client; how will this upgrade impact me?**



A: Positive Pay templates and rules will carry over to the new online banking and Positive Pay solution. We do recommend taking screenshots of Positive Pay templates before the conversion and validating afterwards.

**Q: I use QuickBooks and/or Quicken to download my transactions, how will this upgrade impact my ability to download transactions?**

A: Quicken and QuickBooks users, should download a backup of transactions prior to December 1, 2023, as a precaution. Please allow for 21 days after December 4, 2023, to reestablish Quicken and QuickBooks connections.

**Q: What are the changes coming to Business Online Banking?**

A: Clients will have more control over their digital banking access, can customize their online banking view and set permission entitlements for additional users. Real Time Alerts will also be available to assist with monitoring account activity. Clients will also enjoy using the enhanced ACH, Bill Pay and Positive Pay solutions on the upgraded online banking dashboard. Additional features will be delivered in 2024; including the ability to authorize wires online.

**Q: I currently hide accounts in my online banking, will my accounts still be hidden in the new online banking system?**

A: No. Hidden account(s) will appear in the new online banking system. You may hide your account in the new online banking system by clicking on the options button next to each account and navigating to Settings. Within Settings, there is an option to turn off/on the account visibility on the Home/Account Dashboard screen.

**Q: Will my account nicknames migrate over to the new online banking solution?**

A: No. Account nicknames will not migrate over. You can add account nicknames within online banking by going to your account settings.

## **BUSINESS MOBILE BANKING**

**Q: Will I have to download a new mobile app?**

A: Yes. In order to provide you with an upgraded mobile experience, we have developed a new app. Please download the new app from the App Store or Google Play on Monday, December 4, 2023, starting at 8:00AM. At that time, you will no longer be able to access mobile banking using the previous version of the mobile banking app.

## **BUSINESS BILL PAY**

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**Q: Will my scheduled payments in Online Bill Pay be paid?**

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**Q: Do I need to re-enter all my payees' information?**

A: No, payee information will convert over to the new Bill Pay system including recurring payments. We do recommend taking screenshots of Payee information before the conversion and validating afterwards.

**Q: Will my Reminders convert over?**

A: No, you will need to set new Reminders for payments. We encourage you to print your Reminders prior to 8:00AM, Friday, December 1, 2023.

**Q: What if I have recurring automatic payments set up in Bill Pay?**

A: Recurring automatic bill payments will migrate over to the new Bill Pay system. If you have a payment scheduled for December 2, 2023, or December 3, 2023, when Bill Pay is being upgraded, you will need to manually make a payment before or after the conversion.

**Q: What if I pay bills out of multiple One Community Bank accounts?**

A: If you have more than one account you make bill payments out of, you will continue to have the option in the new bill pay system to select your account when making a bill payment.

## **BUSINESS REMOTE DEPOSIT (SCANNER)**

**-No Changes**