



HOMETOWN BANKING MADE *BETTER*:

Enhancement Guide

Wednesday, June 3rd – Monday, June 8th

MARK YOUR CALENDAR

Introduction

Please mark your calendar for our upcoming system enhancement, beginning **June 3rd and continuing through June 8th**. While most of the changes will happen behind the scenes, you will experience periods when certain services are temporarily offline. During these times, you won't be able to access your account balance information through online banking or ATM inquiries.

Our New Digital Banking system enhancement isn't just a fresh look; it's a significant leap forward in empowering your financial management and supporting your growth within our communities. This enhancement is part of our strategy to provide you with the most intuitive, efficient, and innovative online and mobile banking tools.

New Debit Cards



You will receive a NEW debit card(s) in the mail between **May 11th** and **May 29th** with a new design and card number(s). **Keep your card(s) safe, because you cannot activate your NEW debit card(s) until June 4th.** Your new contactless card will feature tap-to-pay and will have mobile wallet technology soon offering a faster, easier, and safer way of paying for everyday purchases. Refer to page 6 for more information.

Digital Banking



New Digital Banking App

Our new digital banking app will go live on Monday, June 8th, at 9:00 AM, at which time you will be able to access your accounts. Refer to page 8 to download the new app and for more details.

Logging into Enhanced Digital Banking

The first time you log into the new digital banking platform you will use your current username. Your password will be username + last four digits of your social security number. You will be required to do a password reset upon logging in for the first time.

System Enhancement Schedule



Below are key dates & actions to be aware of during this process.

Wednesday, June 3rd:

- ATMs will be out of service starting at **2:00 PM**
- Your old debit card will be deactivated at the end of the day
- QuickBooks® users do a full data backup
- Before **June 3rd**, make sure you download any online data such as transactions and eStatements for your records, as these will not be immediately available in the new online banking platform.
- Access to Online bill pay will be unavailable starting at **2:00 PM**. Any bills scheduled to be paid after that time will still process, but no new bills can be added.

Thursday, June 4th:

- Activate and begin using your new debit card; your old card will no longer work
- Online and mobile banking will be unavailable
- Online bill pay is unavailable
- Mobile check deposit is unavailable
- Telephone banking will be unavailable

Friday, June 5th:

- Online and mobile banking will be unavailable
- Online bill pay is unavailable
- Mobile check deposit is unavailable
- Telephone banking will be unavailable

Monday, June 8th:

- Access to online and mobile banking will be available after **9:00 AM**. Mobile users will need to update or download the new app before logging in using instructions on page 8.
- ATMs will be available
- Online bill pay will be available after 9:00 AM
- Mobile check deposit will be available
- Telephone banking will be available
- After Monday, June 8th you will need to reactivate your QuickBooks®

Treasury Management customers, please refer to pages 12-13 for details on how the enhancement will impact your operations.

What's changing:

- Debit cards, card numbers, and PIN (Personal Identification Number)
- Online and mobile banking platform/app and password
- End of day processing time
- Person-to-Person Payment Platform that will replace Zelle®

What's staying the same:

- Accounts and account numbers
- Bank routing number
- Fee and interest schedule
- Loan numbers
- Bill pay, payee, & payment information

New Features Available

Customizable Debit Card Limits: Temporarily adjust debit card limits within the mobile banking app to make large purchases.

Extended Processing Times: 5:00 PM cut-off time for day-end processing, 4:00 PM for mobile check deposit.

Credit Score Monitor: View credit score and monitor changes to credit.

Enhanced Digital Banking: New, user-friendly features & more customizable account alerts.

Debit Card Management: Monitor & manage your debit card within the digital banking app.

Additional Benefits - Coming Soon

Available in the weeks following the enhancement.

Mobile Wallet: Add your Peoples Bank & Trust debit card to Apple Pay®, Samsung Pay®, or Google Pay™ on your device.

Person-to-Person Payments: A new platform to quickly and instantly send and receive money with other individuals, whether you're splitting a bill, paying a friend, or sending funds to family, making everyday transactions more convenient and secure than ever.

Online Account Opening: A new, more intuitive platform allowing for the opening of accounts from anywhere, anytime.

External Transfers: Gain greater control over your finances by seamlessly managing and moving funds between your Peoples Bank & Trust accounts and accounts you hold at other financial institutions, all from our secure, convenient platform.

Business Digital Wire Transfers: Business customers can request access to initiate domestic wire transfers with enhanced ease and efficiency directly through our digital platform, providing a secure and streamlined way to send larger sums.

How to Prepare for the System Enhancement



We recommend you take the following actions **before June 3rd** to minimize disruption in your Peoples Bank & Trust accounts and services to ensure a smoother transition during the upcoming system enhancement.

- ✓ **Be sure you know your online banking credentials**
- ✓ **Download transaction history and eStatements ahead of time**
- ✓ **Receive and keep new debit card safe**
- ✓ **Business online banking customers should download ACH template data**

Prepare for limited account access:

To avoid any inconvenience during the enhancement, we strongly recommend preparing alternative forms of payment, such as a credit card or cash. For Peoples Bank & Trust debit card holders, you will receive a new card prior to the enhancement, **which you can activate on June 4th** to use as your primary form of payment throughout the enhancement weekend.

Verify your contact information:

During the system enhancement, it's critical that we can reach you with important updates. We will be communicating the progress of the system enhancement via email and on our website at pbtc.net/enhancement.



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.



Customer Support Number: (636) 528-7001

Debit Cards



Activate Your New Debit Card & PIN

You will receive a NEW debit card(s) in the mail between **May 11th** and **May 29th** with a new design and card number(s). **Keep your card(s) safe, because you cannot activate your NEW debit card(s) until June 4th.**

Your new contactless card will feature tap-to-pay instantly and will have mobile wallet technology soon, offering a faster, easier, and safer way of paying for everyday purchases.

- ✔ **Your current debit card will no longer work on June 4th**
- ✔ **New cards will be issued for all customers along with activation instructions**
- ✔ **The activation number for your new debit card is 877-965-3344 and it is also listed on the sticker attached to your NEW debit card**
- ✔ **You MUST set up a PIN on your new debit card. You can reuse your existing PIN when you activate your new card**
- ✔ **Once you activate your new debit card, it can be used for Point-Of-Sale (POS) transactions and ATM withdrawals**
- ✔ **Please document your current automatic payments tied to your debit card prior to June 3rd to make it easier to re-establish recurring payments to your new card number**



If you do not receive a new card by June 4th, please reach out to us at (636) 528-7001

Place your NEW card(s) in a safe place!

Debit Card FAQs

Q: *Can I use my CURRENT debit card during the system enhancement?*

A: No. You will receive a NEW debit card, which can be activated on June 4th.

Q: *Will my debit card number change?*

A: Yes. Your debit card number will change.

Q: *Will my PIN change?*

A: Yes. When you receive your NEW debit card, you will need to establish a new PIN. You can reuse your current PIN, but you will need to establish that PIN when you activate your NEW debit card. Instructions for activation will be included on the sticker of your NEW debit card.

Q: *Can I use my NEW debit card at other ATMs?*

A: Yes. Once you activate your NEW debit card, you will be able to use your card at any ATM. In addition, as part of the MoneyPass® network, you can use any MoneyPass® ATM surcharge-free. For a complete list of MoneyPass® ATMs, visit www.moneypass.com.

Q: *Will the system enhancement affect my debit card limit?*

A: No. Your debit card limit will remain the same over the enhancement weekend. However, please keep in mind, if your withdrawal or purchase exceeds your available balance or debit card limits, your transaction may be declined.



ATM Availability:

Peoples Bank & Trust ATMs will be unavailable beginning at **2:00 PM on June 3rd**. ATMs will be available again starting **June 8th**.

Online & Mobile Banking

Our new digital banking system will go live on **Monday, June 8th, at 9:00 AM**, at which time you will be able to access your accounts. **Old apps will be inactive as of June 4th.**

Apple users will not need to download the new app as long as automatic updates are enabled. If automatic updates are not enabled, Apple users will need to navigate to the App Store and manually download the new version.



Download from
the App store

Android users will need to download the new app from the Google Play® Store.



Download from
Google Play®

How to enroll in Online & Mobile Banking

The first time you log into the new digital banking platform you will use your current username. Your password will be username + last four digits of your social security number. You will be **required** to do a password reset upon logging in for the first time.

- ✓ If you access your digital banking through a desktop, please delete all existing bookmarks and on June 8th, please visit pbt.net to ensure you are accessing the correct site.
- ✓ You will be asked to set up 2-factor authentication and security questions. This step is to add an extra layer of security to your digital banking profile.

* Please Note the Following:

- ✓ **Account History:** History will carry over for the last 18 months. However, old check images will not be available online, but can be accessed in branch.
- ✓ **Transactions:** Deposits and withdrawals made over the system enhancement will be viewable in online/mobile banking on **June 8th at 9:00 AM.**

Online & Mobile Banking FAQs

Q: Will there be interruptions to online and mobile banking?

A: Yes. Online and mobile access to your accounts will be offline starting Thursday, June 4th.

Q: Will I have access to mobile check deposit during the enhancement?

A: No. During the enhancement weekend, digital banking will be unavailable, therefore making mobile check deposit also unavailable. Access to mobile check deposit will return on Monday, June 8th after logging into your digital banking account.

Q: Will I need to re-establish recurring transfers between two PB&T accounts?

A: No. Recurring or scheduled internal transfers will be processed as normal. However, we recommend you log in to online/mobile banking on June 8th to review and confirm all recurring transfers.

Q: Will I need to re-establish recurring transfers between my PB&T account and an account at another financial institution?

A: Yes. While recurring external transfers will be available after the enhancement, for the safety of our customers we will pause your ability to link external accounts to your digital banking profile as well as send/receive money from external accounts until July 8th. Please document your current linked external accounts and transfers prior to June 3rd to make it easier to re-establish connection to these accounts.

Q: Will I need to re-establish account alerts?

A: Yes. Unfortunately any account alerts you currently have will not carry over after the enhancement. However, the new digital banking platform allows for more alert options to better customize your digital banking experience.

Q: Will I be able to send and receive payments via Zelle?

A: No. Access to Zelle will end on Thursday, June 4th when digital banking becomes unavailable. A new, more secure Person-to-Person Payment Platform will be available within digital banking in the weeks following the enhancement.

During the enhancement, you may experience issues when using 3rd party digital payment platforms such as **Venmo** or **PayPal**. Depending on how you linked these services to your account, **you may need to update your debit card information or re-link these services.**

Bill Pay



What You Need to Know During and After the Enhancement:

- ✓ We highly recommend you print screenshots of your online bill pay information from your current bill pay profile before June 3rd. If you need assistance with this, please contact us at **(636) 528-7001**.
- ✓ Last day for bill pay is **June 3rd**. All bills scheduled during downtime will process. Access returns on **June 8th at 9:00 AM**.
- ✓ Payments dated between **June 4th through June 7th** will still be processed, but you will not be able to access the system during this time.
- ✓ The new bill pay service will be available to all customers with online banking **after 9:00 AM on June 8th**.
- ✓ Any scheduled recurring payments and eBills through bill pay will carry over after June 8th. **Please verify on June 8th that all payments are completed as expected.**
- ✓ **Pay A Person** - Existing payees will carry over, but you won't be able to add a new payee until June 9th.

Wires:

You will be able to send wires during the enhancement by contacting one of our branches between **9:00 AM** and **3:00 PM**.

Incoming wires are also expected to process normally, but **please note delays may occur.**

Statement FAQs

All customers will receive a printed statement containing all account transactions and interest through end of business on **June 4th**, regardless of your normal statement cycle. After the system enhancement, you will receive a statement on the 15th or the last day of the month containing the account transactions and interest for the rest of the cycle period. If your accounts earn interest, you will see interest credited to the account on both statements.

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

A: Yes. Your new periodic statements will be mailed on the 15th or the last day of the month and will have a fresh, new look.

Q: *Will there be any change to how I receive my eStatements?*

A: No. However, customers will need to accept the new eStatement disclosure after logging into digital banking for the first time. Once this is done, there will be a slight delay in old eStatements loading onto the system. Please print off eStatements before June 3rd if you feel you will need access to them before they are loaded into the system.

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

Business Banking



Backup Your ACH Templates: To ensure a smoother transition and to avoid unexpected issues after the enhancement, we strongly urge all users to collect your data used for ACH templates before June 3rd. Collecting the template data before the enhancement is a proactive measure that mitigates potential risks associated with data migration, system changes and operational disruptions.

ACH Processing: ACH processing will stop on **June 4th at 3:30 PM** and will resume on **June 8th at 9:00 AM**. Peoples Bank and Trust will be assisting in the migration of ACH history for clients to the New Digital Banking System. We strongly urge all ACH customers to review all batch files for accuracy before the first submission on the new platform.

Customers currently utilizing ACH services will be contacted by the Peoples Bank & Trust Treasury Management Department with more detailed information. In the meantime, if you have any problems or questions accessing your templates before or after the enhancement, please contact the Treasury Management Department at (636) 290-7121.

Remote Deposit Capture: The Remote Deposit Capture service will be inaccessible beginning **June 4th, at 4:00 PM**. Access to Remote Deposit Capture will resume on **June 5th at 9:00 AM**. If you need to make a deposit while the service is unavailable, please visit any branch location during our normal business hours or after hours using our night drop service.

Positive Pay: Positive Pay will be unavailable on **Friday, June 5th**. A member of the Peoples Bank & Trust Treasury Management Department will be reaching out to you on Friday, June 5th to verify positive pay items. **Positive Pay service will resume at 9:00 AM on Monday, June 8th.**

Intuit Information

Wednesday, June 3rd:

A data file backup and final transaction download should be completed by 2:00 PM on June 3rd. Please make sure to complete the final download before this date, since transaction history might not be available after the enhancement. Intuit users are encouraged to download a QFX/QBO file, as the following services may not work during the enhancement period:

- Quicken® Win/Mac Express Web Connect/Quicken® Connect
- QuickBooks® Online (QBO) Aggregation
- Credit Karma™

Monday, June 8th:

On Monday, June 8th, you will need to complete the reactivation of your online banking connection to ensure that your current Quicken® or QuickBooks® accounts are set up with the new connection. Full integration cannot occur until 5 business days post enhancement. You can find the reactivation instructions on our website: pbtc.net/enhancement.



Contact the Peoples Bank & Trust Treasury Management Team at (636) 290-7121

General FAQs – Accounts & Funds



Q: Will the type of bank account I have change?

A: No. Your bank account will stay the same.

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

A: No. Your account number(s) will not change. However, customers with a Safe Deposit Box, Loan or IRA might notice some additional numbers before your current account number that will be used internally with our system enhancement. You will not need to change anything linked to these accounts. We just wanted you to be aware as you will see these additional numbers on future account statements.

Q: Will the bank's routing number change?

A: No. The bank's routing number will remain the same.

Q: Will I have access to my funds during the enhancement?

A: 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 enhancement 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 as of June 4th. Any deposits made to your account after the close of business on June 4th will not be available to spend via your debit card until June 8th.

Q: Will my account structure change?

A: No, the fee schedule and any interest calculations for your account will remain the same.

Q: Will the bank's End of Day Processing change?

A: Yes. The daily cut off time for transactions will be 5:00 PM as of June 4th. This extended time provides a larger window for transactions to be included on the same business day for our customers. This also means any direct deposit to an account will be made available on its effective date, possibly changing the time when you have previously seen deposits post to your account balance. **We are not delaying crediting funds to your account, but are aligning posting the transaction to your account on the actual date the funds were intended to be deposited.** If you have any questions regarding how our new day-end process will impact your account, please don't hesitate to contact us at **(636) 528-7001**.

Q: Will my loan number or my payment be impacted?

A: No. Your loan number will not change. However, you may notice some additional numbers before or after your current account number that will be used internally with our system enhancement. You will not need to change anything linked to these accounts.

We just wanted you to be aware as you will see these additional numbers on future account statements. Your current loan payment will be processed as normal. Any payments scheduled after June 4th at 2:00 PM, through June 7th, will be processed on June 8th, after 9:00 AM.

General FAQs – Checks & Deposits



Q: Can I use my checks during the system enhancement?

A: Yes. You can still use your checks. However, you must make sure you have sufficient funds in your account to cover any checks you write during the system enhancement.

Q: Can I still use my current checks after the system enhancement?

A: 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.

Q: Will I need new deposit slips?

A: No. Peoples Bank & Trust's routing number and your account number(s) will not change.

Q: Will my direct deposit be affected?

A: No. Since your account number(s) and the Peoples Bank & Trust's routing number are not changing, all current direct deposits or automatic drafts will continue to be processed normally.



We recommend that you log into your account(s) on June 8th to review and confirm direct deposits processed correctly.



Hometown Banking *the way it should be.*

We are dedicated to making this transition as **simple** and **stress-free** as possible for all our customers.

Our team has been preparing for this change, and we are confident in our ability to make this a positive experience for all Peoples Bank & Trust customers.

Our staff will be happy to answer any questions you may have.

Please make sure we have your most up-to-date contact information and check our website periodically by scanning the QR code below for the latest updates about our system enhancement.



While we continue to enhance your digital experience, these accounts and services are here to stay:

PEOPLES REWARD CHECKING

This account allows you to earn interest on your balance and receive ATM fee refunds if certain requirements are met.

SMART START CHECKING

This checking account is designed for young adults, 25 years of age or younger, and includes benefits like no minimum balance requirements, no monthly fees, and free access to online and mobile banking.

SCHOOL DEBIT CARD PROGRAM

With the Peoples Bank & Trust school debit card, you pick a theme for your favorite school, and we'll make a donation to that school every time you use your card. ***We're excited to announce a card for Silex and Clopton will be coming soon!***

LOCAL MORTGAGE SERVICING

From application to final payment, you'll work with experienced lenders who know your community and genuinely care about your financial success.

These are just a few examples of our full-suite of banking tools. Additional checking, savings, and business accounts are also available. To learn more, visit our website pbtc.net



Hometown Banking *the way it should be.*

Peoples Bank & Trust's employees are always actively involved in making our communities a better place to live, work and play. Whether it's donating time or money, we are dedicated to this mission. Our relationships with local organizations and non-profits help us understand the needs of our community and further our mission to improve the lives of the people that live there.

Be sure to follow us on social media to stay up to date on our latest community involvement efforts and learn more about Peoples Bank & Trust.



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(636) 528-7001

pbtc.net/enhancement

Member
FDIC



NMLS#
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