



**The Northumberland
National Bank**
The Right People. The Right Solutions. The Right Bank.

Member
FDIC

CONVERSION FREQUENTLY ASKED QUESTIONS (FAQS) FOR BUSINESSES

WHEN WILL THE CORE BANKING SYSTEM UPGRADE OCCUR?

Our core banking system implementation is scheduled to begin after business hours on Friday, July 14, and will be completed on Monday, July 17, 2023.

Our branches will be closed on Saturday, July 15, and will reopen on Monday, July 17.

Please mark your calendars and plan to conduct all in-person banking transactions by close of business on Friday, July 14. If you need extra cash on hand for the weekend, please be sure to plan your finances accordingly.

We will reopen on Monday, July 17 ready to assist you, and we ask that you please be patient with our employees as they navigate the new system. We aim to make the transition to the new system as seamless as possible with limited impact to our customers.

A call center will be utilized from July 17 – August 4 to assist with troubleshooting, navigation and general questions. Norry Bank staff will be available during regular business hours should you need further assistance.

WHY ARE WE UPGRADING OUR CORE BANKING SYSTEM?

Our significant investment in this system is aimed at improving the products and services available to you – our customers. This new system will create a more efficient and streamlined customer experience in whatever way you choose to bank.

IS MY PERSONAL DATA SAFE DURING THE UPGRADE?

Yes, we take your privacy very seriously and we are committed to helping you protect your personal information.

WILL MY FUNDS STILL BE SAFE AND SECURE?

Yes, your funds are secure and will be throughout the upgrade. All Norry Bank accounts continue to be insured by the Federal Deposit Insurance Corporation (FDIC) up to at least \$250,000 per depositor, per ownership category.

WILL MY DEPOSIT ACCOUNT NUMBERS CHANGE?

No.

CAN I USE MY CURRENT CHECKS?

Yes.

WILL MY DEBIT CARD CONTINUE TO WORK?

Yes. Your card and your PIN will not change if the card is active and has been used in the past 12 months. If your card has not been used in the past 12 months, please call us at 888-877-6623 for a replacement card.

WILL INTEREST EARNED ON DEPOSIT ACCOUNTS BE IMPACTED?

No.

WHY AM I GETTING A COPY OF THE FEE SCHEDULE?

We are providing you with an updated copy of the fee schedule as our inactive account fee has changed.

WHY AM I RECEIVING A COPY OF THE FUNDS AVAILABILITY POLICY DISCLOSURE?

We are providing you with an updated copy of the Funds Availability Policy Disclosure as effective July 17, 2023, deposits made at an ATM before 4 pm will be considered deposited on the current Business Day. For deposits made after 4 pm, or on a day we are not open, we will consider the deposit made on the next Business Day we are open.



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WILL E-STATEMENT AVAILABILITY CHANGE?

Your past e-statements will be temporarily unavailable beginning Friday, July 14. Should you need access to past e-statements prior to the year's end (for tax or record-keeping purposes), we recommend you download/save/print your statements before July 14. If you need assistance, please call 888-877-6623.

WILL THERE BE A CHANGE TO THE STATEMENT CYCLE?

No. You will continue to receive your statements the same method (electronically or by mail) as you currently receive them. If you currently receive electronic statements, you will have to agree to the terms & conditions once you log in to online banking.

Statements will no longer include images of deposit slips, only checks that cleared your account.

WILL MOBILE BANKING REQUIRE A NEW APP?

Yes. You can download the new Norry Bank Mobile app on Monday, July 17, 2023 after 12 pm. Please delete the current version of your mobile app on Friday, July 14. Be sure to write down your username and password as it may not carry over to the new app.

HOW WILL THE UPGRADE IMPACT ONLINE AND MOBILE BANKING?

Online and mobile banking will be unavailable beginning at 6 pm on Friday, July 14, and mobile deposits will be unavailable after 3 pm on Friday, July 14. You'll have access to a new, robust online and mobile banking platform on Monday, July 17 after 12 pm. You can pre-register for the new online banking platform by visiting our website (www.norrybank.com). Pre-registration closes at 2 pm on Thursday, July 13. If you do not pre-register, you will be able to register in the new online banking system on Monday, July 17.

WILL BUSINESS BILL PAY BE IMPACTED?

Yes. Bill Pay will be unavailable from Thursday, July 13 through Tuesday, July 18. We recommend you download/save/print/screenshot your current Bill Pay information prior to July 13, in the event you need to set up a new account and recreate your billers in the Bill Pay system. Please note, the first bill payments in the new system may be issued as a check.

WILL REMOTE DEPOSIT/MERCHANT CAPTURE BE IMPACTED?

Yes, Merchant Capture will be unavailable after 3 pm on Friday, July 14. You must uninstall and download new software prior to using Merchant Capture after 12 pm on Monday, July 17.

WILL THIS IMPACT POSITIVE PAY?

Yes, the only change you will notice is that Positive Pay will be a single sign-on beginning Monday, July 17. If you utilize Positive Pay, you will need to have your outstanding items sent to the bank by 11 am on Friday, July 14. As a reminder, any exception items will need to be addressed by 11 am each business day or the item will be returned.

WILL THIS IMPACT ACH ORIGINATION?

Yes, you will now need a token to access the ACH portal. If you're an already established ACH originator, you will receive your tokens in the next few weeks prior to go-live on Monday, July 17. If you do not receive your token by Wednesday, July 12, please call us at 888-877-6623.

As a best practice, we do not recommend originating files with an effective date later than July 17 before July 14, 2023. Any files with an effective date of July 18 or later should be entered once we go-live on July 17, 2023.

WILL THIS IMPACT QUICK BOOKS, QUICKEN AND/OR INTUIT?

Yes, this upgrade will require that you make changes to your QuickBooks or Quicken software. To ensure a smooth transition, you will need to perform a final download of your Quicken/Quick Books transactions by Wednesday, July 12, 2023. Please carefully review the transactions after completing the migration instructions to ensure no transactions were duplicated or missed on the register. For a step-by-step guide for your version of Quicken/Quick Books, visit www.norrybank.com/conversion.

Should you have any questions not addressed in these FAQs, please contact us at 888-877-6623.