



**The Northumberland  
National Bank**

The Right People. The Right Solutions. The Right Bank.

Member  
**FDIC**

## **CONVERSION FREQUENTLY ASKED QUESTIONS (FAQS)**

### **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.

### **WILL THIS IMPACT MY DIRECT DEPOSIT?**

No. Funds will be deposited on the scheduled effective date.

### **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.



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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?**

Yes. Upon the completion of our system conversion, if you have a **checking** account or HSA, your statement will be rendered on the 10<sup>th</sup> of the month. If you have a **savings** account (Savings, club account, CD or IRA), your statement will be rendered at the end of the month. 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. If you have multiple accounts (ex: savings and checking), your statements will follow the checking account cycle.

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 remain the same. However, 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](http://www.norrybank.com)).

#### **WILL 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 biller 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 THERE BE ANY CHANGES TO LOAN PAYMENTS?**

No. Due dates for loan payments will remain the same.

#### **WILL THERE BE ANY CHANGES TO LOAN STATEMENTS?**

If you have multiple loans that include a **HELOC option line**, you will now receive a loan bill or ACH debit for each account separately. Other loan statements will remain the same.

#### **WILL MY LOAN ACCOUNT NUMBER(S) CHANGE?**

If you did not receive a separate communication/letter, your loan account number will not change. Should you have any questions about your loan account, please call us at 888-877-6623.

#### **THANK YOU!**

We are grateful for your continued confidence in The Northumberland National Bank. Our corporate philosophy is what sets us apart and reflects our strength as a local community bank. We look to continue our legacy as a locally managed, independent community bank - never compromising integrity, trust, or safety while serving the people and businesses in our communities. Should you have any questions not addressed in these FAQs, please contact us at 888-877-6623.