

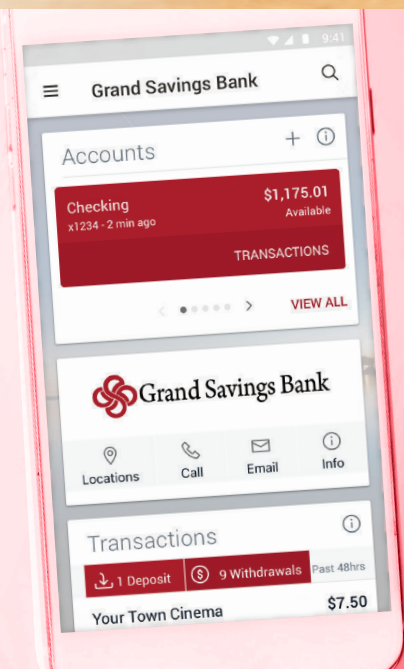
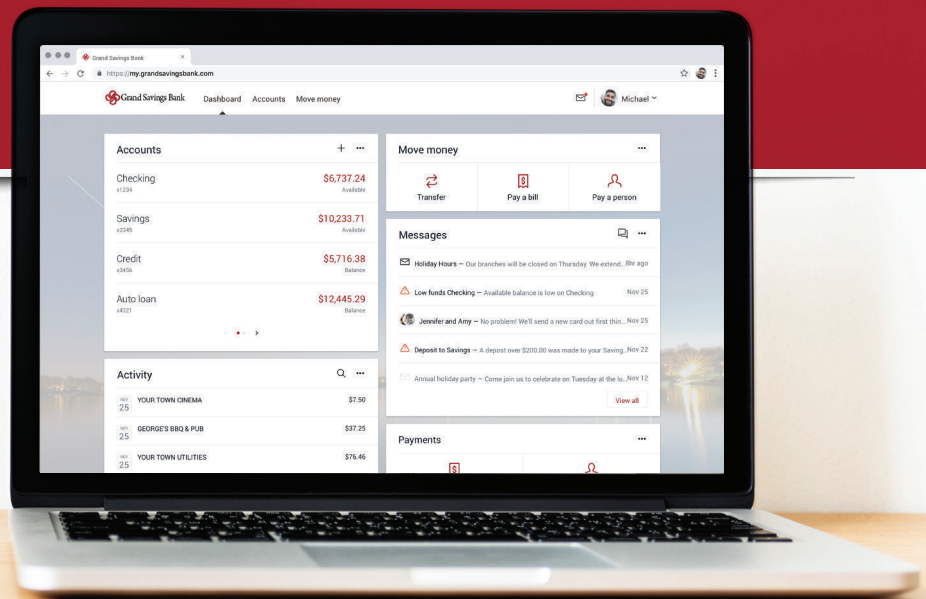


INTRODUCING A New Digital Banking Experience



MEMBER FDIC
EQUAL OPPORTUNITY LENDER

In January, 2020,
we're upgrading to
a cleaner, simpler,
more secure platform.



What's New?

- A modern, **consistent look and feel across all your devices**, simplifying how you manage your accounts and move money.
- A **new mobile app** with Touch or Face ID for enabled devices.
- A **more personalized experience** - arrange your Dashboard in a way that makes the most sense to you.
- A **messaging feature** to communicate with our Customer Care Center.

ENHANCED SECURITY

- **Transaction alerts:** near real-time transaction alerts delivered to your mobile device.
- **Touch and Face ID** for enabled devices.
- **Two-Factor Authentication*** — A code will be delivered to you outside of the system to verify your identity. Check out the Quick Start Guide below for more information.
- **Enhanced card controls:** misplaced your debit card? You will now be able to **temporarily disable your card** while you look, and turn it back on once you find it. You can also report the card lost or stolen.

TEAR OFF FOR FUTURE REFERENCE



Save this Quick Start Guide for Launch!

1. **Visit GrandSavingsBank.com** to sign in from a computer or visit the Apple App Store or Google Play to download our new mobile banking app.
2. **Enter the Username** that you established for your current online banking account in the username field.
3. **In the Password field, enter the last four digits of your social security number.** This is your temporary password.
4. **Establish a new password:** the screen will indicate that your password has expired and must be changed. Follow the

prompts to establish a password for the new system.
Please note: Not all special characters are acceptable. Click "Show Rules" when you re-establish your password to ensure the password you choose will be accepted.

5. **Establish Two Factor Authentication (2FA)*:** A code will be delivered by text or call to a phone number you provide. Ensure that you have access to this phone while you are completing this process. You may also use the 2FA on a PC. This code may not be delivered to an email address.

You only need to complete this process once. Your login credentials will be the same whether you log in from a computer or the app!

*Message and data rates may apply. Please check with your communications service provider for access rates, texting charges, and other applicable fees.

You'll also be able to:

- ✓ **View check images**, eStatements and add external transfers, all from your mobile device.
- ✓ **Add a payee to your iPay account** from your mobile device.
- ✓ **Add multiple profiles** - access multiple online banking profiles from any device.
- ✓ **Add notes**, tags or images such as receipts to your transactions.



Important information to enhance your Digital Banking Experience

TRANSFERS: We are not able to convert your recurring or future dated *external transfers*. Therefore, you will need to **reestablish those transfers in the new program. If the transfer is to a loan account, you will need to establish it in iPay.** End dates may not be established for recurring transfers. Recurring and future dated internal transfers will not be debited or credited to an account until nightly update, and will only be processed on business days.

ALERTS: Any alerts established in the previous system will not transfer to the new system. You may reestablish balance and transaction alerts in the new system beginning on January 27. When using our mobile app, you'll need to enable notifications in order to receive alerts.



ACCOUNT HISTORY & ESTATEMENTS: 6 months of account history will transfer with the conversion, and your transaction history will build with continued activity. eStatements will not be available for 30 days after the conversion. Please download your 2019 eStatements prior to January 24 or contact us at 1-800-460-2070. We will be happy to get them to you!

TRANSACTIONS: On the home screen, the transaction list includes transactions from all of your accounts. You may view transactions from specific accounts by clicking on the account name.

EXTERNAL ACCOUNTS: Some external accounts may not be converted. Upon conversion, please verify your accounts. **Please note: you must have an owner relationship in order for an account to be connected to your profile.**

SUPPRESSED ACCOUNTS: You may have accounts connected to your profile that were suppressed from your view in the previous system. These accounts will be viewable at the time of the upgrade.

To suppress any of your accounts, click on the account you wish to suppress, select Settings, and turn off the button next to "Show in app."

INTUIT AGGREGATION: Intuit aggregation services will be interrupted for up to 3-5 business days. Intuit product users are encouraged to download a QFX/QBO file during this outage. The following services will not work during the outage.

Quicken Win/Mac Express Web Connect
QuickBooks Online (QBO)

Important dates

- JANUARY 24** Your accounts will be in **View Only Mode** starting January 24 at 3 pm until the morning of January 27th. Balances and transactions will continue to update; however, please complete any necessary transfers prior to this date.
- JANUARY 25-26** The conversion to our new Digital Banking platform will take place **January 24 after 3 pm through the weekend of January 25-26**. During this time, Online and Mobile banking will be available in View Only mode.
- JANUARY 27** The new system will be live on **January 27**. On this date, you will be able to download the new app and log in to the new system by following the Quick Start Guide above.

FOR MORE INFORMATION, call us at 1-800-460-2070.

