

# WHAT'S AVAILABLE & WHAT'S NOT

## SYSTEM UPGRADE SCHEDULE: JUNE 19 - 22

	Friday, June 19	Saturday, June 20	Sunday, June 21
BRANCH LOBBIES	Open <i>NORMAL BUSINESS HOURS</i>	Open <i>NORMAL BUSINESS HOURS</i>	Closed
BRANCH DRIVE-UPS	Open <i>NORMAL BUSINESS HOURS</i>	Open <i>NORMAL BUSINESS HOURS</i>	Closed
ONLINE BANKING	Available Until 3PM	NOT Available	NOT Available
ONLINE BILL PAY	Available <i>AVAILABLE UNTIL THURSDAY, JUNE 18 AT 4PM</i>	NOT Available	NOT Available
MOBILE BANKING	Available Until 3PM	NOT Available	NOT Available
ATMs	Available	Available	Available
DEBIT CARDS	Available <i>USE CURRENT CARD</i>	Available <i>USE CURRENT CARD</i>	Available <i>USE CURRENT CARD</i>
CHECKS	Available	Available	Available

**NEED TO ACCESS YOUR FUNDS DURING OUR UPGRADE WEEKEND? HERE'S HOW:**


- USE YOUR CREDIT OR DEBIT CARD.
- WITHDRAW CASH AT FIRST OPTION BANK ATMs.

Monday, June 22	
BRANCH LOBBIES	Open <i>NORMAL BUSINESS HOURS</i>
BRANCH DRIVE-UPS	Open <i>NORMAL BUSINESS HOURS</i>
ONLINE BANKING	Available <i>ACCESS THROUGH WWW.FIRSTOPTIONBANK.COM</i>
ONLINE BILL PAY	Available <i>ACCESS THROUGH WWW.FIRSTOPTIONBANK.COM</i>
MOBILE BANKING	Available <i>DOWNLOAD THE FIRST OPTION BANK MOBILE APP</i>
ATMs	Available
DEBIT CARDS	Available <i>USE <b>NEW</b> FOB CARD</i>
CHECKS	Available



- ▶ **VISIT** a branch
- ▶ **CALL** 913-557-0800
- ▶ **CLICK** [firstoptionbank.com/upgrade](http://firstoptionbank.com/upgrade)



 Check out our FAQs online at [www.firstoptionbank.com/upgrade](http://www.firstoptionbank.com/upgrade)



PO Box 277  
Osawatomie, KS 66064

**IMPORTANT INFORMATION!**



YOUR GO-TO GUIDE FOR OUR

# SYSTEM UPGRADE







First Option Bank is excited to serve you even better than before! As you may know, we have made a strategic decision to upgrade our core computer system. It will bring significant improvements to our “tool-kit” – both the tools we use to serve you and the tools you use to manage your financial life. The changes will help us

enhance cyber-security, improve efficiency, and provide a better banking experience for you.

During our system upgrade period of June 19<sup>th</sup> – 22<sup>nd</sup>, some services will not be available. Please keep this guide handy so you can refer to it if any questions arise. Here, you'll find key information about the upgrade, answers to frequently asked questions, the impact on your accounts, and a schedule of service disruptions during our system upgrade weekend.

Always remember, First Option Bank will NEVER ask you to provide confidential information, such as account numbers, card numbers, or social security numbers via text message or direct mail.

Your account information and funds are completely safe and protected during this upgrade.

Thank you for your understanding and patience while we make this important change to serve you better. If you have any questions, please stop by any branch, visit our website at [firstoptionbank.com/upgrade](http://firstoptionbank.com/upgrade), or call us at (913)557-0800.

We truly appreciate your business, and we are working hard to make our system upgrade as seamless as possible!

Sincerely,

Blake A. Heid  
President & CEO

**IMPORTANT!** After the conversion upgrade, all statement cycles will be moved to month-end. Currently, not all customer have that convenient feature. Therefore, you may receive a cutoff statement in the mail, showing a partial month of account activity. A full month of account activity will be shown for all statement cycles in July.

## CUSTOMER CHECKLIST: WHAT TO DO NOW!

*Our team is working hard to minimize inconveniences and interruptions to your banking services during our transition to the upgrade system. Here is what you can do to help:*

### PRIOR

- Note the technology upgrade dates on your calendar. The majority of our technology upgrade will take place Friday, June 19<sup>th</sup> - Monday, June 22<sup>nd</sup>. Keep in mind that mobile banking, online banking & bill pay, will be unavailable during this period. While unlikely, we may experience brief interruptions with other First Option Bank services.
- Prior to June 19<sup>th</sup>, we recommend you print or download a year's worth of statements for your records.
- Make a record of your current recurring transfers & electronic bill payments, as you will need to re-enroll in online banking and bill pay after the upgrade, having this information will make the re-enrollment process easier.

### DURING

- Have multiple payment options available. While we anticipate no interruptions on your debit card or ATM services, we suggest having alternate payment methods on hand, just in case. You might consider having cash, checks or a credit card with you. Keep in mind, you can get cash back at many point-of-sale locations.

### AFTER

- Please call our Customer Service Line (913)557-0800 on or after Monday, June 22, 2020 for assistance reactivating your online banking, online bill pay, & mobile banking accounts.

## UPGRADE REMINDERS

### Mobile Banking

- Current app becomes inactive on Monday, June 22<sup>nd</sup>.
- New app can be downloaded at 8:00am Monday, June 22<sup>nd</sup>.

### Online Banking

- Beginning Friday, June 19<sup>th</sup> at 4:00PM, the current online banking system will allow you to see your transactions and account history, however the functionality of the system will be limited.
- Call to set up your new online banking account as early as Monday, June 22<sup>nd</sup> & enjoy the convenient benefits of the new system like enhanced security, mobile deposit, and Zelle®.

### ATMs

- ATMs withdrawals should not be impacted.
- ATMs will start accepting deposits on Monday, June 22<sup>nd</sup>.

**URGENT - Bill pay outage will begin 3PM on Friday June 19th until Monday June 22<sup>nd</sup>.**

## YOU ASKED. WE ANSWERED!

## Conversion Upgrade FAQs

### 1. What will happen with the Pony Express Community Bank routing number?

We are maintaining the two Pony Express Community Bank routing numbers, and have special programming in place to route checks so items will clear properly. With that said, customers will need to start using the First Option Bank routing number 101114109 on any new check orders or when making wire transfer requests.

### 2. Will I need new deposit slips & checks?

No, you will not need new deposit slips or checks. However, if you would prefer updated ones please contact your local branch or call (913)557-0800.

### 3. Will I be able to view my previous statements in online banking after core conversion?

No, you will not be able to view your previous statements in online banking. If you need access to your previous statements contact your local branch or call (913)557-0800.

### 4. What will happen to my outgoing direct deposit or ACH debits, and incoming automatic payments?

Your outgoing direct deposit and ACH debits will continue as scheduled. All incoming automatic payments and direct deposits will continue to work.

### 5. Will my debit card continue to work during the upgrade?

Your debit card will continue to work until June 22<sup>nd</sup>. However, during conversion weekend, there will be a temporary daily limit.

### 6. Will my credit card continue to work during the upgrade?

Yes, your Pony Express and/or First Option Bank credit card will continue to work as normal during the conversion.

### 7. Will I be able to use the ATM on the weekend of June 19<sup>th</sup>?

Yes, you will be able to use the ATMs as normal, but there will be a temporary daily limit during conversion weekend.

### 8. Will my Online Banking User-ID & Password change?

We will try to use your current user-ID, but can't guarantee that it will remain the same if it has already been taken in the system. Our online banking will have a new log-in process which will require you to create a new password.

### 9. Will I be able to access Online Banking & Bill Pay?

Online Banking & Online Bill Pay will be unavailable during the conversion process. Services will resume on June 22<sup>nd</sup> at 10AM. You will need to re-enroll by calling your local branch or (913)557-0800 on or after Monday, June 22, 2020.

### 10. What will change after the system upgrade?

- Online banking will have a new log-in process, & you'll need to re-enroll or sign-up for online banking by calling your local branch or (913)557-0800.
- Our First Option Bank Mobile App is available on the Apple App Store or Google Play Store. Please delete the former Pony Express Community Bank App.
- You'll receive a new debit card in the mail, along with activation instructions by June 18, 2020.
- Online Bill Pay, payees and payments: You'll need to re-enroll in Online Bill Pay after Monday, June 22<sup>nd</sup> by calling your local branch or (913)557-0800.
- *\*Some account numbers have changed. If you haven't heard from a First Option Bank team member by June 1st, your account number has not changed. If your account number has changed, a team member has called regarding the change.*

### 11. What isn't changing after the system upgrade?

- Friendly First Option Bank Employees.
- Checks, however if you would like updated checks, please call or visit your local branch.
- Credit Cards.
- Pre-authorized payments and direct deposits. Please verify amounts and frequency after the conversion.

### 12. What are the new benefits after the upgrade?

- Access to the Financial Services Department: Trust Services, Investment Services, Insurance Services
- **Coming Soon** - School Logo Debit Card Program
- Fun Buddy Kid's Savings Accounts
- Faster Loan Processing Times
- Month-End Cycle Statements
- Instant Issue Debit Cards
- Online Loan Applications
- More In-Network ATMs
- Overdraft Privilege
- Mobile Deposit
- Zelle®



Pony Express Community Bank has completed its merger with First Option Bank, and we're glad you're here! We've worked hard to make this transition as smooth as possible. As the next step in the transition, we are integrating, updating and upgrading the core banking computer systems to make banking easier and more convenient for you. This upgrade will also make all your accounts and information even more secure, which is a top priority for us. Your personal data and funds are safe and secure during the conversion. Each account is fully insured by the Federal Deposit Insurance Corporation (FDIC) for up to \$250,000.