



CORE CONVERSION

FREQUENTLY ASKED QUESTIONS

ACCOUNT INFORMATION QUESTIONS

1. What is a core conversion?

- The core processing system is the computer software that First Option Bank uses to preform transactions and maintain customer information. A core conversion entails updating the core processing system for better service.

2. Why is First Option Bank converting to a new core processing system?

- As the bank continues to grow, it is necessary to enhance our core processor in order to provide our customers with efficient products and services.

3. Is my personal data safe during the conversion?

- Yes, your personal data is safe and secure.

4. Are my funds safe and secure?

- Yes, your funds remain safe and secure. Each account is fully insured by the Federal Deposit Insurance Corporation (FDIC) for up to \$250,000.00.

5. Will First Option Bank's routing number change?

- No, First Option Bank's routing number will remain 101114109.

6. 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.

7. What will change after the system upgrade?

- Online banking will have a new log-in process, and you will need to re-enroll or sign-up for online banking by calling your local branch or a First Option Bank team member at (913)557-0867.
- 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 will be receiving a new debit card, and will need to update the PIN number for that new debit card.
- Online Bill Pay, payees and payments. You will need to re-enroll in Online Bill Pay after Monday, June 22nd by calling your local branch or a First Option Bank team member at (913)557-0867.
- **Some account numbers have changed. If you have not heard from a First Option Bank team member by June 1, 2020, your account number has not changed. If your account number has changed, a team member has called regarding the change.*

8. What is not 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 post conversion.



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9. What are the new benefits after the upgrade?

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

10. When will customers see the changes?

- The new system changes will be implemented on June 19, 2020. Customers will begin to see the changes on Monday, June 22, 2020.

11. Will I need new deposit slips?

- No, you will not need new deposit slips.

12. Will I still be able to use my checks?

- Yes, you will be able to use your checks. However, if you would prefer updated ones please contact your local branch or (913)557-0867.

13. Will I notice any changes on my statements?

- Yes, the look of your statements will be enhanced, but your account information will remain the same.

14. 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 (913)557-0867.

CHECKS, ACH AND PAYROLL QUESTIONS

15. What will happen to my outgoing direct deposit or ACH debits?

- Your outgoing direct deposit and ACH debits will continue as scheduled.

16. Will my incoming automatic payments/direct deposit continue to work?

- Yes, all incoming automatic payments and direct deposits will continue to work

CARDS AND ATM QUESTIONS

17. Will my debit card continue to work during the conversion?

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

18. Will I receive a new credit card?

- You will not need a new credit card.



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19. Will I receive a new debit card?

- You will receive a new debit card in the mail prior to June 18th.

20. Will I be able to use the ATM on the weekend of June 19, 2020?

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

21. Will my Pony Express Community Bank and/or First Option Bank Visa Credit Card work?

- Your Pony Express Community Bank and/or First Option Bank credit card will be available during the conversion.

ONLINE BANKING AND REMOTE SERVICES QUESTIONS

22. Will My Online Banking user-ID change?

- We will try to use your current user-ID, but cannot guarantee that it will remain the same if it has already been taken in the system.

23. Will my Online Banking password change?

- Our online banking will have a new log-in process which will require you to create a new password.

24. Will I be able to access Online Bill Pay?

- You will not be able to access Online Bill Pay during the conversion.

25. Will I be able to access Online Banking?

- Online Banking will be unavailable during the conversion process. Services will resume on June 22, 2020 at 10am. You will need to re-enroll by calling a first Option Bank Team Member at (913)557-0867.

26. What can customers do to prepare for the conversion (before and after)?

- Please see the conversion To-Do list via FirstOptionBank.com/Upgrade.