

EXCITING NEW LOOK TO YOUR BANKING EXPERIENCE!

First Southern Bank is excited to announce some enhancements to our system. The new technology we will be implementing will allow us to make your banking experience even better!

Beginning **Friday, July 26, 2024**, we will undergo an extensive software upgrade.

This upgrade will include:

- New **Mobile Banking App**
- New and Improved **Online Banking**
- New **Web Connect** access for QuickBooks and Quicken
- New **AutoBooks**
- And Much More!

Please review this document for more details on how these changes will directly impact you. Additional information will be available at www.firstsouthernbank.net

As always, please feel free to call us at 618-997-4341.



WHAT YOU NEED TO KNOW:

Software Upgrade

System conversion will begin Friday, July 26 and continue through Monday, July 29. First Southern Bank will be open during our regular business hours, but some services may be impacted during this time.

Debit Cards

You will continue to use your existing debit card. We do not anticipate any time where you will be unable to access your funds by debit card or check. We have planned the system upgrade to minimize the impact on you, while ensuring access to your funds. However, please carry an alternative form of payment during the weekend following the upgrade in case of an unplanned disruption of service.

Online Banking

Online Banking will be unavailable from 6pm Thursday, July 25 through 9am Monday, July 29.

On Monday, July 29, you will be able to login.

Personal banking login: Use your current username. Your temporary password will be your current username plus the last 4 digits of your Social Security number.

Business banking login: Use your current username. Your temporary password will be your current username plus the last 4 digits of the TIN/EIN.

Cash Management Users: You will be receiving further instructions.

Business Users with Online Banking Fobs: You will no longer use your online banking fob after the upgrade. New multi-factor authentication options will be introduced. For step-by-step instructions, contact the Digital Banking Department at extension 3900.

Online Banking Transfers

Please note the following: Recurring transfers that you currently have set up through your online banking will be removed and transferred to the bank's platform. This means that your transfer will stay active with no interruptions, but you will not be able to see or modify them through your online banking. If you would like to have the transfers restored back to your online banking, please contact the bank.

Bill Pay

Bill Pay will not be available beginning Thursday, July 25 through the morning of Monday, July 29. Please schedule all Bill Pay transactions to pay on or before July 25.

Transfer Now (External Transfer System)

Transfer Now system will be unavailable after 8am on July 22. Existing transfers will not convert, and will need to be set up on Monday, July 29.

NEW Mobile Banking App

On Thursday, July 25, mobile banking will be inquiry only until 6pm. After 6pm, the current App will no longer be available. On Monday, July 29, Mobile Banking customers will need to download the new mobile banking App available on Google Play or the App Store.

Telephone Banking

Telephone banking will be unavailable beginning at 9am on Thursday, July 25 until Monday, July 29. You may access the telephone banking service at the same phone number 888-750-3151 on Monday morning. **Your PIN will remain the same, unless it contains your Social Security number, date of birth, or the same 4 consecutive numbers. You would then be prompted to change your PIN.**

Statements

All demand deposit and savings accounts will receive a statement as of July 25. Interest bearing accounts will also receive interest effective July 25, and again at the end of the month.

Please note the following: **After July 29, if your Statement Ending date falls on the 1st through the 16th, it will be changed to the 15th of the month. If your Statement Ending date falls on the 18th through the end of the month, it will be changed to the end of the month.**

NOTE: This will not affect statements for In-Control or any Kasasa account as they will still cut End of Month.

Electronic Statements: You will have to accept the new Terms and Conditions after Monday, July 29.

Account Renumbering

Please note that checking and savings account numbers will **not** be changing.

Certificate of Deposit, IRA, and Safe Deposit Box numbers will be changing. No action is necessary.

Loan Account Numbers will change. No action is necessary unless you have provided your loan account number for electronic or online bill payment service with another institution. If so, please update your account number with the other institution after July 26.