

Dear Internet Banking Customer:

I am writing to share some exciting news. On June 12, 2017, The First National Bank of Ely will be rolling out an entirely new Internet Banking experience. We have rebuilt our Internet Banking services from the ground up and added several new services such as Bill Pay, POPMoney, eStatements, Mobile Banking, and Mobile Deposits. As an existing Internet Banking user, you will be one of the first to experience our new Internet Banking services.

Our new website is scheduled to go live at approximately 7:00am PT on June 12th. Please keep in mind our web address will remain the same, www.fnbely.com. If you are still seeing the old website after the above go live time hit F5 on your keyboard to refresh your browser.

Here are some helpful tips and changes you can expect with our new Internet Banking system!

IMPORTANT INTERNET BANKING INFORMATION

-Your existing **User ID** will be converted to the new system but will be **converted in all lower case**. Click on User ID and enter your existing Access ID in all lower case then click "GO."

- Your **password will not be converted** to the new system. Please use the last four digits of your social security number as your temporary password. Enter your temporary password and click "Submit."

-You will be asked to change your password before you may view your accounts. Your password must be 8-17 characters and must contain at least one capital letter, one lower case letter, and one number.

-If you have set up alerts in our old system, such as account balance e-mail alerts, they will not transfer to our new system. Once you have logged in please re-establish those alerts if you wish.

-Password changes will continue to be required every 90 days for security purposes. You will be prompted to change your password automatically at login after 90 days.

-Internet Banking transfer cutoff time is 9:00pm PT. However, transfers will memo post real time so if you have an FNB debit card funds will be available for use even if a transfer is completed after the cutoff time.

-Our new system will allow you to view credit and debit images directly through Internet Banking.

-If you do not access Internet Banking for one year your profile will be deleted and future access will require re-enrollment. Please keep in mind if your profile is deleted custom items such as alerts and bill pay payees will also be deleted.

IMPORTANT BILL PAY INFORMATION

-We have contracted with our service provider, FISERV, to provide 24/7 services to our customers. Additional monitoring will include a feature called Fraudnet which will help ensure safe and secure transaction processing for our customers. As such, if FISERV ever has a concern about a payment they will contact you directly on behalf of the bank. They will reference the specific payment in question when calling.

-If you ever have questions about bill pay we are always here to help. There is also a bill pay help line, 1-844-298-4775, available from 4:00am-10:00pm PT to assist with any questions providing you additional guidance before, after and during our banking hours. This number will also be referenced on your bill pay home page in the footer section.

-You will not be automatically enrolled or prompted to enroll for bill pay. Upon successful login to Internet Banking you must select the bill pay tab and our system will walk you through setting up your first payee thus completing enrollment.

-After enrolling for bill pay you will receive the service free for 3 months. We hope you use and love this service, therefore, to continue using bill pay for free each month you must pay five bills or more through bill pay. You will be charged a monthly service fee of \$4.95 if you pay four bills or less.

-An overnight check feature and same day ACH feature, where available, will be offered. A fee will be associated with these rush payments and will be disclosed each time a rush payment is made. The cutoff time to send an overnight check is 1:00pm PT and to send a same day ACH is 2:00pm PT.

IMPORTANT POPMoney INFORMATION

-POPMoney stands for Person-to-Person Payment and allows you to send a payment using only a cell phone number, e-mail address or account information. As an example, you could use POPMoney to send a payment to a friend after lunch to pay for your portion of the meal. You simply enter one contact method (e-mail, cell phone, account information) and amount through POPMoney and your friend will receive notification with instructions on how to process this deposit.

-Fees apply to each POPMoney transaction, they are:

- 3 day delivery - \$0.75
- Same day delivery \$1.50

-You may also request money through POPMoney, please keep in mind the party from which you are requesting money must accept the request before a transaction takes place. Simply requesting money does not guarantee you will receive a deposit. There is a \$0.75 fee to request money, you can choose which party is responsible for the fee when making your request.

IMPORTANT E-STATEMENT INFORMATION

-Upon initial sign-in to our new Internet Banking site you will be given the option to enroll for e-statements by automatic prompt. E-statements will provide for faster receipt of your statements and an archive of statements for future reference.

-If you do not elect to enroll for e-statements your account(s) will be service charged \$5 per month for the continuation of paper statements.

IMPORTANT MOBILE BANKING AND MOBILE DEPOSIT INFORMATION

-Upon initial sign-in to our new Internet Banking site you will be given the option to enroll for mobile banking (Mobiliti) by automatic prompt. Mobiliti will be available on apple and android cell phones and tablets. If you are looking to quickly access your accounts through an app this is the solution for you!

-Mobile deposits will be accepted through Mobiliti, deposit limits will apply.

-If you currently use the Card Valet for debit cards app it will be integrated into Mobiliti. This will allow you to use one sign-on to access both applications as well as requiring only one app on your phone or tablet. If you are interested in more information about Card Valet please contact us.

These new features will be an exciting addition to our existing products and services. We have elected to add these services for one reason – our customers! This letter details several significant changes and may leave you feeling overwhelmed but please remember we are always here to help. We sincerely hope we can provide products and services that help make your finances a bit easier to manage.

If you have any questions don't hesitate to stop by and visit us at 595 Aultman Street or call us at 775-289-4441.

Best Wishes,

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