

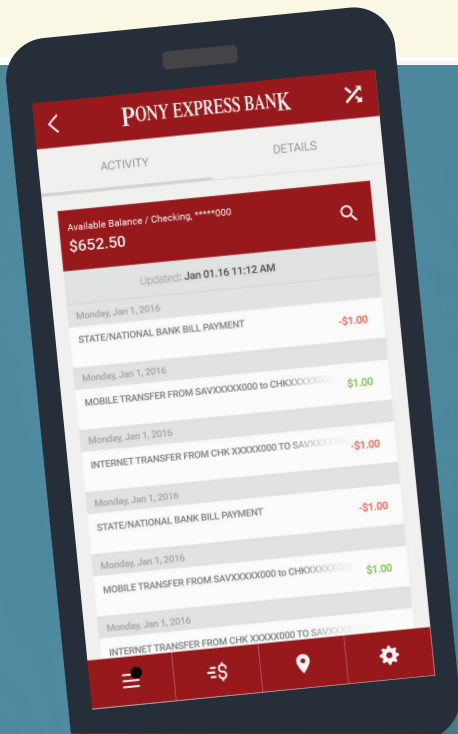


Introducing

A New
Optimized
Banking
Experience



On January 27th,
*we're upgrading to
a simpler, safer,
streamlined platform.*



What's on the horizon?

- A **streamlined look and feel across all your devices** for seamless account management and money transfers.
- A **new mobile app** with Touch or Face ID for enabled devices.
- Do everything on your phone or tablet that you can do online with our **all-in-one digital banking experience**.

tear off for future reference



Save this Quick Start Guide for January 27th!

- Visit the homepage of our website www.ponyexpressbank.com to sign in from a computer. If you are an Apple device user and have auto-updates turned on, the app should update on its own. If you do not have auto-updates turned on, you must go to the app store to force an update. If you are an Android device user, you must delete the app and re-download it in order for it to work.
- To log in to the new digital platform for the first time, you will enter your existing userID (ex: Jdoe) into the userID field. For the password, please enter your userID + the last 4 digits of your Social Security Number (ex: Jdoe1234).

- You will be required to enter a new password and answer security questions.
- You will be required to review and accept our Terms and Conditions.
- You will be required to verify your email address.
- You will be required to establish two-factor authentication - this is a new security feature we are excited to roll out. This is when a code is delivered by text or call to a phone number you provide to help ensure your account safety.

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

You'll also be able to:

- ✓ **View check images**, e-statements and more, seamlessly from your phone, tablet, or computer.
- ✓ **Add a payee to your Bill Pay account** from your mobile device.
- ✓ **Add notes, images, or filter by tags** to quickly search for transactions.
- ✓ **Dispute transactions**, initiate a stop payment, and create custom alerts.

Important Information to Optimize your Digital Banking Experience

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 January 27th, 2025.

Account History:

Your account history will transfer with the conversion.

eStatements:

eStatements will transfer automatically; however, there will be a delay in accessing November 2024 to January 2025 statements in digital format. To ensure you have access to these, we recommend downloading them before January 24, 2025.

Mobile Check Deposit:

The new system allows you to capture images of multiple checks at once and combine them into a single deposit.

Customized Account View:

You can reorder and rename your accounts for a more personalized banking experience. Navigate to menu > manage profile > application settings, then select either reorder accounts or rename account.

Hidden Accounts:

You may have accounts connected to your profile that were hidden from your view in the previous system. These accounts may be viewable at the time of the upgrade. To hide any of your accounts, navigate to menu > manage profile > application settings > hide accounts.

Quickbooks:

Enhanced integration with Quickbooks.



Internal Bank Transfers:

Fund transfers established in the branch or via the current online banking site will be automatically converted to the new online banking system.

Card Management:

Temporarily freeze your card, get instant alerts when your card is used, and set spending limits. Plus, easily set up travel alerts or request temporary limit increases to stay in control while on the go. Add your card to digital wallets for fast, secure payments.

Important Dates

January 23-27

The conversion to our new Digital Banking platform will take place January 23-27. During this time, internet and mobile banking will not be available.

January 23-27

Your accounts will not be available online until January 27th. Balances and transactions will continue to update; however, please complete any necessary transfers prior to January 23rd.

January 27

The new digital system will be live at 9 am on January 27th. On this date, you will be able to download the new app and log in to the new system by following the instructions in the attached Quick Start guide.

FOR MORE INFORMATION

Visit ponyexpressbank.com/optimize, and to ensure we have your current contact information, call 1-816-781-9200.

