

# System Upgrade Schedule

	Thursday, October 24	Friday, October 25	Saturday, October 26	Sunday, October 27	Monday, October 28
<b>All Branches</b>	Open Normal Business Hours	Open Normal Business Hours	Open Normal Business Hours	Closed	Open Normal Business Hours
<b>Call Center</b>	Available During Business Hours	Available During Business Hours	Available During Business Hours	Closed	Available During Business Hours
<b>Online Banking</b>	Available until 4:00 p.m.	Not Available	Not Available	Not Available	Available at 8:00 a.m.
<b>Online Banking Previously Scheduled Transfers</b>	Will Process on October 25	Will Process	Not Available	Not Available	Available
<b>HCB Mobile Banking App</b>	Available until 4:00 p.m.	Not Available	Not Available	Not Available	Download the new HCB Mobile Banking App from your App Store
<b>Online Bill Pay</b>	Not Available. Existing scheduled payments will process as normal.	Not Available. Existing scheduled payments will process as normal.	Not Available	Not Available	Available
<b>Wire Transfers</b>	Available	Not Available	Not Available	Not Available	Available
<b>Loan Applications</b>	Available	Available	Available	Available Online	Available
<b>ATMs</b>	Available	Available	Available	Available	Available
<b>Debit Card Purchases</b>	Available	Available	Available	Available	Available
<b>Credit Card Purchases</b>	Available	Available	Available	Available	Available
<b>Telephone Banking</b>	Available until 4:00 p.m.	Not Available	Not Available	Not Available	Available

See the reverse side for more information  
 Check our website for periodic updates [www.highpointcommunitybank.com](http://www.highpointcommunitybank.com)

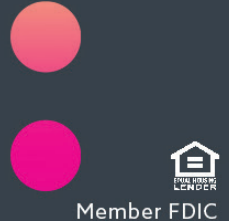


YOUR GUIDE TO OUR  
**SYSTEM  
 UPGRADE**

THURSDAY, OCT. 24 THROUGH SUNDAY, OCT. 27



reaching new financial heights



## Dear Highpoint Community Bank Customers,

We have been working over the past months to prepare for our core processing system upgrade, which will take place in just a few weeks. This is an exciting change for all of us, as it will allow us to provide you with even greater services and new technologies.

We would like to make you aware that some services will be temporarily unavailable during the conversion period of Thursday, October 24 through Sunday, October 27.

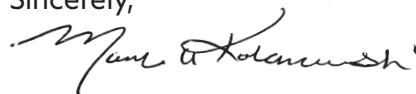
Please keep this guide handy throughout the upgrade period. It contains important information to help you navigate through the conversion, including a schedule of service interruptions and an action steps checklist.

**Updates and detailed information will be posted throughout the conversion on our website [www.highpointcommunitybank.com](http://www.highpointcommunitybank.com).**

We appreciate your patience throughout this upgrade and apologize in advance for any inconvenience it may cause. If you have questions or concerns, please do not hesitate to contact us at 888.422.2280 or [contactus@hcb.us](mailto:contactus@hcb.us).

We are certain you will enjoy the new suite of products and services that will be available to you post conversion and are excited at the opportunity to bring these to you.

Sincerely,



Mark A. Kolanowski  
President and CEO

## Action Steps Before Thursday, October 24

- ✓ Download and save online account statements and check images. They will not be available on the new system until early 2020
- ✓ Save your bill pay and e-bill history. Bill pay vendors will transfer; e-bill vendors will not
- ✓ Save the history and external account information from Money Management

## Action Steps On Monday, October 28

- ✓ Delete the current HCB Mobile App and download the new HCB Mobile Banking App from your App Store
- ✓ Reset your password on Online and Mobile Banking. Use the last four digits of your social security number as the temporary password. Your user name will remain the same
- ✓ Re-enter e-bill vendors on Bill Pay
- ✓ Add additional owners to eStatement accounts
- ✓ Add external account information to our new HCB Money Manager program for complete financial tracking!

## Upgrade Weekend October 24 - October 27

- Account Access will be available, but in a limited capacity. Refer to the schedule on the back of this brochure
- Bill Pay will be unavailable at the end of day on October 23 until October 28
- Online Banking and the Mobile Banking App will be unavailable beginning at 4:00 p.m. on October 24. Money Management users should save history and external account information

## Need to access funds during the upgrade weekend?

- Use your credit or debit card
- Withdraw cash at ATMs
- Use checks
- Visit a branch during business hours

## Other Important Information

- Account numbers will not change
- Debit, credit and ATM card numbers and PIN numbers will not change
- Direct deposits and automatic payments will not change
- Checks and our Highpoint Community Bank routing number will not change
- You may receive multiple account statements in October, but any applicable fees or interest will be shown on the October 24 statement only.  
**You will receive statements at month end beginning on October 31**
- Loan payments will not change
- SecurLock will be replaced by MyCardRules, a program within the new mobile app
- The telephone banking number will not change. You will enroll with a new PIN the first time you use the new system. Prompts will be updated, as well

Need more information?  
Visit our website  
[www.highpointcommunitybank.com](http://www.highpointcommunitybank.com)  
Email [contactus@hcb.us](mailto:contactus@hcb.us)  
Call 888.422.2280

Please note: to accommodate a high volume of calls, you may receive an automated phone message during the conversion. This is a temporary measure to route your call in the most efficient way.

**highpoint**  
COMMUNITY BANK

[www.highpointcommunitybank.com](http://www.highpointcommunitybank.com)  
1.888.422.2280