

HIGHPOINT COMMUNITY BANK ONLINE AND MOBILE BANKING

Q & A: WHAT TO EXPECT WITH OUR SYSTEM UPGRADE Thursday, October 24 to Sunday, October 27

1. What will happen to my Mobile App?

After 4:00 p.m. on Thursday, October 24, our current mobile banking app. will be disabled. You will receive an error message when trying to access it. Starting at 8:00 a.m. on Monday, October 28, you will need to download our new HCB mobile app from your App Store to access your online banking.

2. Will my user name and password remain the same?

Your user name for online and mobile banking will not change; however, your password will be reset. When logging in for the first time, you will use the last four digits of your social security number as your temporary password. You will then be prompted to change your password and re-authenticate.

3. What will happen to my existing scheduled transfers?

All internal scheduled transfers for Thursday, October 24 will be processed on Friday, October 25. All scheduled transfers after October 25 will process as normal and remain on your online banking after the upgrade.

4. I use Money Management within online banking. Will this feature still be available?

Money Management will be upgraded to HCB Money Manager. This upgrade will allow you to access the budgeting tool within the mobile app and is integrated with the bill pay system. History will be lost from Money Management and you will be required to add external accounts again.

5. Can I still deposit checks through the mobile app?

Remote Deposit Capture will be available on the new HCB app beginning at 8:00 a.m. on Monday, October 28. Items deposited before 6:00 p.m. on business days will be credited to your account the same day after 7:00 p.m. Items deposited after 6:00 p.m. will be credited to your account the next day after 7:00 p.m.

6. Will there be any changes to my Bill Pay?

Bill Pay will be unavailable starting end of day on Wednesday, October 23 and remain unavailable until Monday, October 28. Any existing scheduled payments during this time will be processed as normal; however, history and e-bills will not carry over. Please re-enroll in all e-bills.

7. Who should I contact if I have any questions or concerns?

Please feel free to reach out to the HCB Electronic Banking Department at 269-945-2401 or email inquiries to electronicbanking@hcb.us. Updates will be posted on our website www.highpointcommunitybank.com. We are here to help!