

IMPORTANT NEWS ABOUT YOUR ACCOUNT

Beginning the afternoon of Friday, October 18 and through the morning of Monday, October 21, 2024, we will be upgrading our systems to provide an enhanced customer experience. You can expect:


- A new, easier-to-use Mobile Banking app.
- Redesigned Online Banking.
- Real-time eAlerts via text or email.
- Selected loan statements and deposit account notices available in Online Banking.
- Debit/ATM card controls available directly in our Mobile Banking app.
- Easier-to-read escrow statements.
- Overdraft Protection fees charged as they occur, rather than at the end of the month.
- IRA certificate interest paid monthly rather than every 6 months.
- Later this year, Zelle® will be fully integrated into our Mobile app.

Also:

- Your account numbers and Online/Mobile username will stay the same.
- You will receive two account statements for October: one for October 1–18; the other for October 19–31.
- ACH electronic deposits with an effective date of October 21 will be posted early, on Friday, October 18.

Depending on the products and services you use, you may have to take action. Here's what you need to know:

Online/Mobile Banking

- ▶ Online/Mobile Banking will be unavailable from the afternoon of Friday, October 18 until the morning of Monday, October 21.
- ▶ On Monday morning, you will be prompted to set up a new password and accept new disclosures. [Login instructions will be sent to you via email before October 18.](#)
- ▶ We will launch a new Mobile app—*State Savings Bank-NW Michigan*—which will need to be downloaded from the Apple Store or Google Play.
- ▶ After the system upgrades are complete:
 - Your Bill Pay history and payees will continue to be available in the new Online/Mobile Banking platform.
 - Funds Transfer and External Transfer history and details will not carry over to Online/Mobile Banking. We strongly recommend that you export your transfer history before October 18 in order to have a record of this information. (Within Online Banking, go to Transactions > Activity Center and click the export icon  on the upper right side of the page.)
 - Pending and recurring transfers will need to be re-entered—including loan payments set up through External Transfer.
 - Your external or linked accounts, if any, will need to be re-added.
 - To see electronic statements and notices you will need to enroll in eDelivery online. (After enrolling in eDelivery you will no longer receive paper statements or notices by mail for any of your accounts.)
 - The cutoff time for same-day posting of online transfers will change from 9:30 pm to 8:00 pm.
 - Mobile Banking users will be able to receive a Secure Access Code via text message only, but no longer by voice or email.
 - Customers logging in on a web browser will continue to be able to receive a Secure Access Code via text or phone, but not by email.

QUESTIONS?

We're ready to help! If you have questions or concerns, please contact your local office or call our Customer Care Center at (231) 399-0470 or toll-free (844) 377-5134. Our Customer Care Center will have expanded hours over the weekend and on Monday:

- Saturday, October 19 9:00 am–5:00 pm
- Sunday, October 20 9:00 am–5:00 pm
- Monday, October 21 8:00 am–7:00 pm

For information and FAQs, visit ssbankmi.com.

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Debit/ATM Cards

- ▶ During the conversion period (October 18–21), your available balance may not reflect all debit or ATM card activity.
- ▶ Beginning Monday, October 21:
 - Point-of-sale, non-PIN, and cash advance transactions will have a daily limit of \$2,500 or 25 per day.
 - The after-hours number for reporting a missing or stolen card will change to (800) 754-4128; International: (727) 227-9012.
 - For security reasons, if you have not used your card for 18 months or more, it will be canceled.

ACH (Treasury Management Customers Only)

- ▶ Beginning Monday, October 21:
 - ACH originators will not see any history or details of past ACH payments, payroll, collections, or EFTPS. (Past history and details will be available by emailing treasury@ssbankmi.com.)
 - Pending or recurring transactions will need to be re-entered.

We know that some of these changes might be inconvenient for you, but we are ready to help. Don't hesitate to reach out with your questions or concerns. We think you'll love our new features. Your understanding and patience are truly appreciated.



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