

Important Information About Upcoming Upgrades to Our Systems and Your Banking Services



2 0 2 2 C O N V E R S I O N G U I D E



THE STATE BANK GROUP®

WE ARE HERE FOR YOU!

For your convenience, we will be expanding our telephone hours from 9:00 a.m. to 8:00 p.m. during the first week following our systems upgrades and from 9:00 a.m. to 4:00 p.m. on Saturday, October 29.

Providing you with the answers and personal service you deserve is our number one priority!

Please know that if someone is not immediately available, we will return your call as quickly as possible.

These systems upgrades are part of our ongoing commitment to provide you with enhanced digital tools and a better banking experience.

Thank you in advance for your patience as we make these important changes. If you have questions or need our assistance, please call

815-728-8000

Monday, October 24 – Friday, October 28: 9:00 a.m. – 8:00 p.m.

Saturday, October 29: 9:00 a.m. – 4:00 p.m.



THE STATE BANK GROUP®

September 30, 2022

Dear Valued Customer:

I am excited to let you know that between Thursday, October 20, and Sunday, October 23, we will be upgrading our core operating system and digital tools to offer you a better banking experience.

This systems conversion will enable us to provide you with many new features and significant improvements in functionality for our Online and Mobile Banking, electronic services, and Online Business Services.

While we are making these upgrades, we are striving to minimize disruptions to the greatest extent possible. However, we want to make you aware that all of our electronic banking services, including Online Business Services (ACH, wire transfers, remote deposit, etc.), will be unavailable during that time.

We appreciate your patience throughout this upgrade and apologize in advance for any inconvenience it may cause.

We have prepared this simple “**Conversion Guide**” to highlight the areas of service that will be impacted, provide additional information, and help answer questions you might have.

Please take a few minutes to read this information to learn more about how the services you currently use will be impacted. We will continue to communicate information on our website as the conversion date gets closer.

We are also providing extended calling hours to assist you with any questions or special needs you might have during the week and on Saturday following these systems upgrades. You will find the phone number and extended call hours on the adjacent page.

For all of us at The State Bank Group, providing customers like you with exceptional personal service and the information you need is our number one priority.

Thank you for your trust and confidence in allowing us to service your banking needs.

Sincerely,

James C. Beckett
President & CEO

Answers to Your Questions

As we make these important upgrades to our systems, we know you will have questions.

We have prepared this Conversion Guide to provide answers to what we believe will be the most frequently asked questions about how these upgrades will affect your banking with us.

When will this conversion occur? Will it impact TSBG's normal hours of operation?

The conversion will take place after we close on Thursday, October 20, until we open in the morning on Monday, October 24.

Our bank branches and drive-throughs will close at the normal time on Thursday, October 20. We currently anticipate that both will be open for routine transactions on Friday. Please note that all TSBG branches will be closed on Saturday, October 22. Please see our website for additional details.

We are striving to minimize disruptions to the greatest extent possible. However, please note that your online and electronic bank services, including ACH payments, will not be available from the evening of Thursday, October 20, until Monday, October 24, at 9:00 a.m.

Please note: Bill Pay and Zelle® will not be accessible after 8:00 a.m. on Friday, October 14 until Monday, October 24. All payments that have been set up prior to that time will be processed as usual.

When we open for business on Monday, October 24, TSBG personnel will be available to answer any questions you might have. We are also providing extended calling hours for your convenience the week of Monday, October 24 – Saturday, October 29.

Will this conversion affect my checking, direct deposit, savings, CDs, loans, or account numbers?

No. Our routing number and your account number(s) will remain the same.

Will I still be able to continue to use my The State Bank Group debit card?

Yes. You may continue using your current TSBG debit card throughout the time we are upgrading our systems. Beginning Monday, October 24, you should activate the new TSBG debit card you recently received in the past two weeks. If you have not received your new debit card, please call us.

How will this affect my bank statements?

In addition to receiving a bank statement on your normal statement date, you will receive an additional statement that reflects your account activity through Friday, October 20.

Customers who receive e-Statements should download any statements you might need by end of day on Monday, October 17.

We suggest saving electronic or hard copies of statements for the past 12 months on or before Monday, October 17. All historical statements will ultimately be migrated to our new core system. Paper copies of your statements will be available upon request.

eStatements

Accounts that are currently enrolled in eStatements will be automatically enrolled.

Important Dates

Now	Read this Guide and make note of upcoming systems changes and banking services that will be impacted.
October 14 8:00 a.m.	Make sure you have made any changes or deletions needed to your Bill Pay and Zelle® account by 8:00 a.m. on Friday, October 14.
October 17	Make sure you have downloaded any past e-Statements or paper statements you might need for historical purposes.
October 20	<p>All wire transfers should be originated no later than 2:00 p.m. If they are not received by that time, they will be processed on Monday, October 24.</p> <p>Remote Deposit Capture will not be available after 4:00 p.m.</p> <p>For personal and business banking customers, Mobile Deposit will not be available after 4:00 p.m.</p> <p>Business ACH customers should complete all updates, including processing payroll, no later than 3:00 p.m. to allow time for the bank to update those transactions for processing by end of day Thursday, October 20.</p>
October 20 – 24	From Thursday, October 20, at 4:00 p.m. to Monday, October 24, at 9:00 a.m., Mobile Banking, Mobile Deposit, and Personal and Business Online Banking services (wires, ACH, and Remote Deposit Capture) will not be available.
October 21	Lobbies and our drive-throughs will be open, but please check our website for more details.
October 22	All bank branches will be closed on Saturday, October 22.
October 24	<p>You will now be able to activate your new TSBG debit card.</p> <p>Personal Banking customers can log in to Online Banking and download our new Mobile Banking App. You will need to delete your current app prior to downloading your new TSBG App.</p> <p>Our Business Online Banking team will be available to make sure you have been able to review the education/training tools on our website about the services you regularly use, such as ACH payments and wire transfers. Customers who use Remote Deposit will receive a phone call from a TSBG representative.</p>



Accessing and enrollment for the new 24-Hour Bank by Phone (iTalk) system will be easy:

- Call **888-292-1263**
- The first time you call, you will be asked to authenticate your information by providing your full account number* and your full Social Security number. Be sure to call from the phone number you have used previously for dialing into Bank by Phone so that it is recognized and can be verified by our new system.
- Once you are in the system, you will be prompted to create a PIN.
- The next time you call in to Bank by Phone, you will be asked to enter your account number and PIN.
- If you would like to change your PIN at any time, you will have the option to do so from the menu options within Bank by Phone.

**If you do not know your account number, you can easily find it on the bottom of one your TSBG checks.*

Will access to my 24-Hour Bank by Phone (iTalk) change?

24-Hour Bank by Phone (iTalk) will not be available from 5:00 p.m. Thursday, October 20, until 9:00 a.m. on Monday, October 24.

This is to allow TSBG the necessary time to carefully convert your accounts to the new system. By Monday morning you will be able to access the new 24-Hour Bank by Phone (iTalk) system.

With this system, you will be able to access the same automated information as before; however, you will hear a new voice, and the prompts will be different.

The phone number for 24-Hour Bank by Phone (iTalk) will not change. Just call **888-292-1263**.

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- PRESS 1** for account balance
- PRESS 2** for account history
- PRESS 3** to transfer funds or make a payment
- PRESS 4** to get bank information
- PRESS 5** to change your Bank by Phone PIN

Personal Online Banking, Bill Pay, Zelle®, and Mobile Banking with Mobile Deposit

Online and Mobile Banking will not be available during our conversion from 4:00 p.m. on Thursday, October 20, until 9:00 a.m. on Monday, October 24.

Bill Pay and Zelle® will not be accessible from 8:00 a.m. on Friday, October 14, until 9:00 a.m. on Monday, October 24.

Personal Online Banking

Our New Personal Online Banking system will be introduced on Monday, October 24 at 9:00 a.m.

This enhanced Online Banking platform will be a totally new system with a new look and feel and added functionality.

The first time you log in to the new system on or after Monday, October 24, you will be able to use your existing User ID, unless you have been notified by a TSBG representative.

Passwords will be reset to a temporary password, which will be the last four digits of your Social Security number.

After you log in from your desktop computer, you will be asked to go through the two-factor authentication process and accept the end-user license agreement. Once you do that, you will simply follow the prompts.

Please note that you cannot sign in to Mobile Banking until after you have enrolled in Online Banking.

Bill-Pay

During our systems conversion between Thursday, October 20, and Sunday, October 23, any scheduled bill payments and Zelle® transactions will be processed as usual. However you will need to make any changes or submit all payments by 8:00 a.m. on Friday, October 14.

When you access the new Bill Pay site after logging in to Online Banking, you will see that the functionality of the new site is a new and improved experience. There will be a slight change in the look and feel of your new Bill Pay screens, but all of your bill payment information, including your payees, recurring payments, and history, will be transferred to the new system.

However, we do ask that you verify the payee information the first time you pay a bill.

For existing Bill Pay users, while all information will be transferred to the new system, you will need to agree to the Bill Pay terms and conditions, but you will not have to re-enroll.

Setting up eBill payments

If you currently use eBill, the biller history will not transfer into our new Bill Pay system. You can activate eBills for participating payees from the Bill Pay home screen, the Manage Payee screen for that payee, or while you're setting up a new payee. You'll fill out some account and billing information, so you may want to have a paper bill handy for reference. Once you activate eBills, you can choose to pay that eBill manually or set up automatic payments.

Zelle®

Zelle® will not be available from 8:00 a.m. Friday, October 14, until 9:00 a.m. Monday, October 24.



Mobile Banking

After Thursday, October 20, at 4:00 p.m., our current TSBG Mobile Banking App will be disabled and you will receive an error message when you try to access it. We will launch our new Mobile Banking platform on Monday, October 24. You will notice that it is an entirely new platform that has added functionality. Once you have logged in to Online Banking to establish your credentials, you will need to delete the old App before you can download the new TSBG Mobile Banking App. The TSBG Mobile Banking App will be available for download by visiting the Apple Store or Google Play beginning Monday, October 24.

Once you have downloaded the new TSBG Mobile Banking App on or after Monday, October 24, you will be able to access your accounts again, as well as Mobile Deposit, using your current Online Banking User ID and new password. You must delete your old Mobile Banking App.



UChoose Rewards

After Thursday, October 20, we will no longer be offering the UChoose Rewards program. However, you will still be able to redeem all of the points you currently have by going to the UChooseRewards.com website.

Business Online Banking Services

During this upgrade of our systems, our Business Online Banking services will not be available between 4:00 p.m. on Thursday, October 20, and 9:00 a.m. on Monday, October 24.

As a precaution, we suggest that you back up your current information in online banking no later than Tuesday, October 18.

Our new and improved Business Online Banking platform and Business Mobile App will be introduced at 9:00 a.m. on Monday, October 24.

Logging In to Business Online Banking

On Monday, October 24, to log in to the new Business Online Banking site, you will still be able to use your current Online Banking ID.

Your password will be set up as the last four digits of your EIN.

Once you are in the system, you will then be prompted to create a new password, establish additional security measures, and accept the terms and conditions.

You will then be directed to your Account Dashboard.

These instructions will also be provided on the TSBG website prior to conversion.

For ACH Customers

A TSBG bank representative will be calling you before our systems conversion to make sure you have reviewed all of the education/training tools for Business Online Banking and ACH services. We will be here to assist you.

After you have successfully logged in to Business Online Banking, our system will enable you to securely access the tools you use.

Prior to conversion, if you wish to modify a current online transaction, please be sure to complete all changes no later than Thursday, October 20, by 3:00 p.m. Doing this will allow you and TSBG the time required to update any needed transactions for processing.

For ACH and wire transfers, please be aware that you will not be able to schedule any new wire transfers after 2:00 p.m. or ACH transactions after 3:00 p.m. on Thursday, October 20.

For ACH files generated by customers, these files will be processed as normal on Thursday, October 20, as long as they are received by 3:00 p.m. on Thursday, October 20. Files received after this time will be accepted, but not processed, until Monday, October 24. It is recommended that you save a copy of all payroll and other ACH files as well as a detailed copy of all transfers and payments to your computer prior to 2:00 p.m. on Tuesday, October 18.

Remote Deposit Capture will not be available after 4:00 p.m. on Thursday, October 20.

After our systems conversion, you will be able to use the same check scanning device you have used in the past.

Prior to Monday, October 24, you will receive a call from a TSBG representative, providing you with a link to the customer portal for the new system and additional information.

After you log in, you will be prompted to enter a new password.

Sweep Account activities should not be impacted by our conversion. Should there be any changes in this, you will be contacted in advance by a representative from TSBG.

After familiarizing yourself with our new Business Online Banking tools, if you have questions or any navigational issues, please call us.

We will be here for you and want to make this transition as easy and seamless as possible for you.

What should I do if I still have questions after reading this Guide?

At The State Bank Group, providing you with exceptional personal service and the information you need is always our number one priority.

Between Monday, October 24, and Saturday, October, 29, our calling hours will be extended to be available during and after normal business hours. For additional details and hours, please see the inside front cover of this Guide.

If you have questions or need assistance with accessing your accounts or other details, please be sure to call us at 815-728-8000, visit one of our branch locations, or visit us online at www.thestatebankgroup.com.



Thank you for your ongoing business and for your patience during our transition as we work to enhance your banking experience.





A History of Banking Where You're Known
with a Future of Moving You Forward.

TheStateBankGroup.com
815-728-8000

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