

October 31, 2019

RE: Technology enhancement notice, customer action items

Dear FCCB Customer,

Over the last several months, we have been diligently preparing for our technology enhancement, which will debut starting Friday, December 6, 2019; ongoing integration will take place throughout that weekend. Full system capability is scheduled to resume Monday, December 9, 2019. We want to make you aware of some of the major things that will change—including a few that require your action—and the things that we'll take care of for you, as follows:

- **Debit and ATM cards:** Great news! Your card, card number, and PIN will not change. Although we will make every attempt to provide uninterrupted service, you *may* experience a disruption over the transition period. We recommend an alternative payment method during that time.
- **ATMs:** ATMs will be converted over the transition period and may be unavailable between December 5-9. We advise obtaining cash in advance or using the cash-back option available at most retailers with a debit card purchase. We will waive the non-FCCB ATM usage fee over the transition period if you choose to use another bank's ATM (you may still be subject to the *other* bank's ATM fees, and the balance inquiry function will be unavailable).
- **Online and digital banking:** All digital banking will be in inquiry mode beginning December 5 at 3:00 p.m. MT. You can view balances, history, statements, etc. No digital transaction functions such as transfers, stop payments, or Bill Pay functions can be performed. Any in-branch transactions, ACH payments, etc. conducted on December 6 will not be reflected in your balances. Full use of the new online and digital banking platforms will resume between mid to late-morning December 9.
  - **Mobile banking app:** Apple users will see an update for the already-installed app, and need to allow it to update. Android users must uninstall the current app, go to the Play Store, and re-install the new Four Corners Community Bank app starting December 9. Look for our logo: 
  - **Login instructions:** The first time you log in, your username will remain the same. Your password will be your username *followed by the last four digits of your social security number*. (For example, for username *joedemo*, the initial password is *joedemo1234*.) You'll be prompted to reset your password, determine three multifactor authentication challenge questions, and confirm or enter your email address upon initial login.
- **Bill Pay:** Bill Pay will be unavailable during the transition period. All payments scheduled to be paid during that time will process normally. If you have any new bills to pay between December 6-9, please set them up for payment prior to December 5. All Bill Pay payments, eBills, and payees that are currently established in the Bill Pay program will transfer over to the new system with no action needed.

- **Account numbers:** Great news! Most account numbers will not change, including checking, savings, CDs, and safe deposit boxes. IRA numbers *will* change; a unique customer number will be created for IRAs, which will be used in conjunction with the current account number, available after December 9.
- **Loan numbers:** A limited number of loan numbers will change, but rest assured, all loan payments received will be credited to the proper account. You can obtain your new loan number on or after December 5. *Those who have set up an automatic payment through another financial institution should contact that financial institution and provide the new loan number.*
- **Statements:** There will be no change to the quarterly savings account statement cycle. Going forward, all personal account statements will cycle the 15<sup>th</sup> of the month. All business account statements will cycle on the last day of the month; analysis account statements will process the following day (fee assessed at that time, if applicable). The statement cycle change will affect when Gotcha Covered and Worry Free payments are made; payments will be deducted from the account when the statement cycles, either the 15<sup>th</sup> or the last day of the month.
  - **eStatements:** You will have access to the previous 18 months of eStatements on the new system; however, they will not be converted and available for a couple of weeks after the transition period. If you need statements prior to that, or if you anticipate needing a statement within the first two weeks of the transition period, we recommend downloading and saving it prior to December 6.
- **Telephone banking:** Telephone banking will be in inquiry mode during the transition period (informational only, non-transactional). Any in-branch transactions, ACH payments, etc. conducted on December 6 will not be reflected in your balances. A new system will launch December 9. Listen for new prompts; you will only need to change your PIN the first time you call. The phone number will remain the same.
- **Branches:** Our regularly open Saturday locations will be closed Saturday, December 7 (343 East Main Street in Cortez and 2811 20<sup>th</sup> Street in Farmington).

Our system upgrade is largely in response to your feedback, such as providing leading banking technology. Enhancing your experience is our goal upon completion of this enhancement.

If you have any questions, please give us a call at 505.327.3222. We look forward to providing you with state-of-the-art technology, and appreciate you bearing with us during this shift.

Sincerely,



Sheila Mathews  
President and CEO