

A Powerful New Online Banking and Cash Management Experience is Launching Soon!

**Important
Service Downtime
and
First Time Login
Information
Enclosed**



We will be launching new online and mobile banking tools on **October 20th**.

We know that having access to your business' financial information is critical, so we've been working hard behind the scenes to ensure minimal interruption during this transition. In this booklet you'll find all you need to know about this upcoming change including:

- Anticipated down times – page 3
- What steps you should take to prepare – page 4
- Instructions for logging into the new system the first time – page 6
- Personalizing your home page – page 7
- New, improved and updated features – pages 7-11

We also know it can be a challenge to adapt to new systems, so our knowledgeable team members will be available extended hours to help. For assistance, please call us toll free at 800.922.6872 and select option 1. Extended hours will be posted on our website and will change based on the needs of our customers.

Once the new system is live, you will also be able to access video tutorials and guides at mvsb.com/onlinebanking.

We appreciate your patience with us during this transition, and we can't wait for you to experience the benefits!



Anticipated Down Times



OCTOBER
14-20

Wednesday, October 14

Online and mobile banking will be available; however you will not be able to update scheduled or recurring transfers.

Thursday, October 15 - Monday, October 19

Online and mobile banking will be available; however, you will not be able to make payments using Bill Pay or update scheduled or recurring transfers.

Tuesday, October 20

Our current online and mobile banking will be available until approximately 10am with the same limitations as the days prior. Our new online banking system is expected to go live mid-day and we anticipate all features and services will be available at that time. There will be a short down time when this transition takes place.

Account to account transfers, ACH and Wire initiation services are expected to be available except between 10am on Tuesday, October 20 and when the new system launches a short time later, but please do be sure to schedule ahead or leave extra time in the event that a system or feature is temporarily unavailable for a short period.



How to prepare

Our goal is to make this transition as smooth as possible for your business. To ensure you are well-prepared please review and complete the following readiness checklist by Tuesday, October 13:

- ✓ **Verify that we have your latest contact information.** The first time you log in to the new system you will need to receive a one-time passcode at an authentication phone number or email address we have on file. Admins can review and update contact information by contacting us at 800.922.6872. Subuser security information can be reviewed and updated by Admins on the Add/Change/Remove users screen in cash management online banking.
- ✓ **Check your browser compatibility.** To ensure the safety and security of your information and your money, the new system is not compatible with Internet Explorer. If you normally use Internet Explorer to access online banking, please download an alternative web browser, such as Edge, FireFox or Chrome. It's important to always use the latest version of your web browser for the best and most secure experience. If you aren't sure which browser you are using or you don't know if it's been updated, visit whatismybrowser.com.
- ✓ **Retain a record of your Bill Pay payee information.** Bill Pay will be unavailable Thursday, October 15 until Tuesday, October 20. To ensure you have all the information you need to make your payments outside of online banking, please record this information in advance. To locate your payee information: log in to online banking, access bill pay, click the Options link under each payee name and select Account Information. Print, copy or screenshot the information for each payee.
- ✓ **If you originate wire or ACH transactions in Cash Management,** download and retain a record of your wire templates, ACH batch files, ACH templates and participants.



- ✓ **If you connect your MVSb accounts to Quicken, Quickbooks or Mint,** please be sure to upload your current transactions on or before Friday, October 16. Special instructions are available on our website at mvsb.com/launchingsoon.
- ✓ **Make note of your eStatement dates.** If you currently receive your statement(s) electronically, you will continue to on the new system; however, you will no longer receive an email notification when a new eStatement is available. Please make note of the date you normally receive your eStatement(s) so that you can review your new statements when they are available.



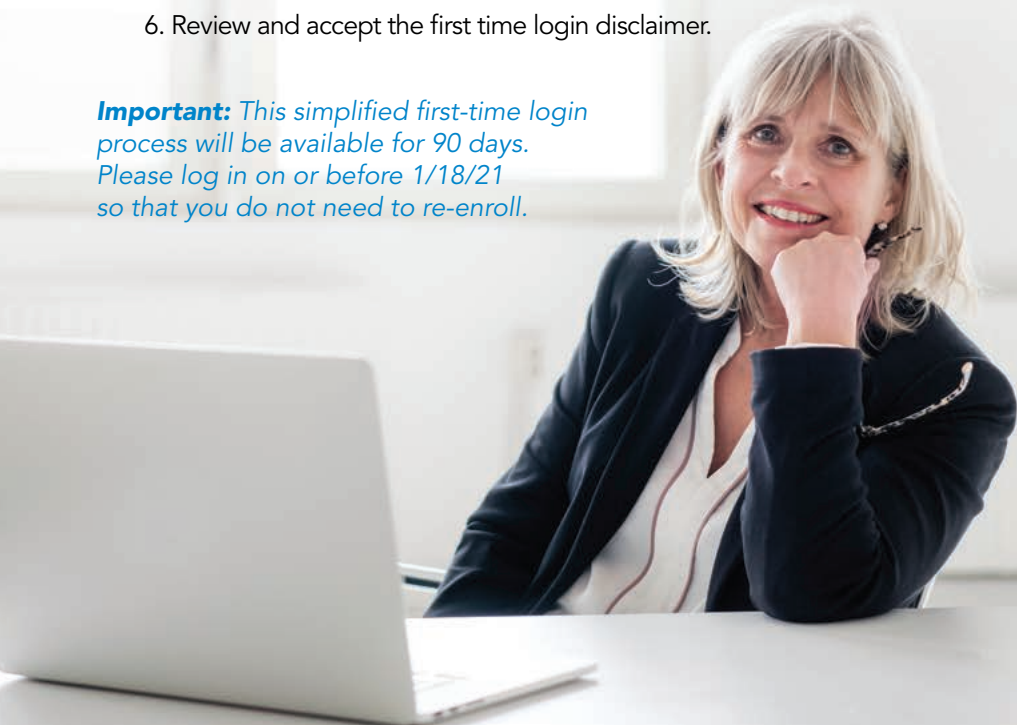
Logging in for the first time

When you log in to the new system for the first time, you will use the same login ID and password you currently use.

To log in for the first time:

1. Visit mvsb.com or download and access the mobile app.
2. Enter your current login ID (formerly referred to as your user ID) and password – you'll no longer need to select an option from the drop-down menu or enter a company ID.
3. Follow the prompts to receive a one-time secure access code by phone, text or email.
4. If you own and use the device you log in from frequently, click or tap Register Device so that it is recognized for future logins. If you are using a public computer (like at the library) or a shared device, click or tap Do Not Register Device for the protection of your information and your finances.
5. Update your password according to the password requirements presented.
6. Review and accept the first time login disclaimer.

Important: *This simplified first-time login process will be available for 90 days. Please log in on or before 1/18/21 so that you do not need to re-enroll.*



Personalizing your home page

On your new home page, each account will be displayed as an account tile. You can click or tap an account tile to view the account details and transaction history. Hold your mouse (or finger) down on an account tile and drag and drop to reorder and group your accounts in categories for enhanced organization.

You can also add your accounts at other financial institutions using the Financial Tools feature for a complete picture of your account balances and transaction information all in one place.

Use the menu to the left side of the screen to quickly enroll in or access additional features and services.

Navigation Tip: Any time you see these three vertical dots next to an account, transaction or option, you can click on them to expand a menu of related transactions or features!



New and Updated Features

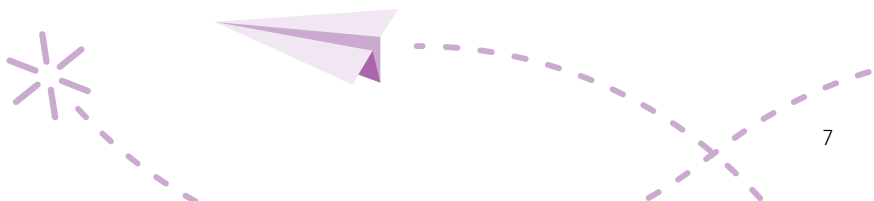
We know you've been anxiously awaiting improvements to our cash management services and we've appreciated your patience with us as we've worked to bring the following improvements to you:

New! CardSwap

With CardSwap you can update your MVSBB debit card information almost anywhere you make payments online – all from one place.

New! Mobile App Banking and Mobile Deposit

Access your cash management online banking on-the-go from the MVSBB Apple or Android app. You'll have the ability to authorize ACH and wire transactions and to make check deposits right from your phone. You'll even be able to use the MVSBB Apple Watch banking app to view your account balance and your last 10 transactions right from your wrist!



Integrated Remote Deposits

A separate login will no longer be required. Use Remote Deposit right from within online banking.

Simplified Login and Authentication Process

Enter your Login ID and Password right on our home page (mvsb.com). You no longer will need to access a separate login page. We will also offer soft tokens (a separate mobile app or software) in place of our current hard tokens (keyfobs) for passcode authentication moving forward. A member of the Business Team will be contacting you to discuss your token options.

Credential Reset Improvements

Admins and subusers will now be able to use the forgot login and password links to self-reset. Additionally, bank employees can now assist with subuser lock outs should the admin be unavailable.

ACH Positive Pay

In addition to checks, we will now offer Positive Pay for ACH transactions. For more information or to enroll, please contact a member of our Business Team.

Subuser Management

While the subuser permissions settings in the new system are very similar to our current system, there is one change we want to make you aware of. Transaction type permissions can no longer be assigned by account. If a subuser is granted access to perform a particular transaction type, that access will apply to all accounts they have access to. Please be sure to review subuser permissions when you log in for the first time to ensure access is refined appropriately.

eStatement Notifications

If you currently receive your statement(s) electronically, you will continue to on the new system; however, you will no longer receive an email notification when a new eStatement is available. Please make note of the date you normally receive your eStatement(s) so that you can review your new statements when they are available.



Transaction History

When the new system launches on October 20, we will carry over the last 455 days (about 15 months) of history and images for your accounts. As your history builds on the new system you will have access to view up to 7 years of history moving forward. If you ever have a need for information beyond the timeframe available to you online, please contact us and we will be happy to assist.

Improved Bill Pay and Access for Multiple Users

Our improved Bill Pay will now offer you the option to have multiple users and to receive bills directly within online banking with eBills. The new system will also use a different method to authorize payments. Currently, when you schedule a payment using Bill Pay, the funds are deducted from your account 2 days after the "send on" date, regardless of whether or not the payment is sent electronically or by check. In the new system, payments sent electronically will be authorized and the funds will be deducted from your account the same day they are sent. Payments sent by check will remain outstanding until the check clears. We made this change with customer feedback in mind and hope you are pleased with the new process.

To ensure your payments are received quickly, the system will make every effort to send your payments electronically as opposed to a mailed check. If a payee does not accept an electronic transfer, the system may use a virtual pre-paid card to make the payment. Please be aware that as a result you might see a card payment listed when you get statements from your vendors.

New Transfer Option

An exciting new transfer feature, deposit only, will allow you to quickly transfer funds from your MVSb accounts to another MVSb customer. A simple way to reimburse yourself for expenses or to transfer between multiple entities.

More Timely Alerts

The account alerts you set up will be sent to you throughout the day to ensure you are receiving the information more quickly. This will offer you an opportunity to reach out to us if there is a problem or make a transfer to cover pending transactions.



New and Discontinued Alert Options

If you've already set up email or text alerts, we expect that those alerts will carry over to the new system without issue. While many new alert options will be available to you, there are a couple of alert options that will not be available on the new system: you will no longer have the option to set a payment due alert for loan payments, and alerts can no longer include custom messages.

Changes to Transaction Cutoff Times

There are a couple of changes to transaction processing cutoff times for the new system. The Mobile Deposit cutoff time will be extended from 4:30pm to 6:00pm. And the Bill Pay cutoff time will be changed from 1:30am the following day to 3:00pm the day the transaction is scheduled. Transactions made after these new cutoff times will be posted to your account the next business day.

Inactive Accounts

Inactive accounts will not appear in online banking. Checking accounts are considered inactive after 1 year of no activity and savings, CDs and IRAs after 3 years of no activity. To avoid this, please be sure to keep your accounts active by contacting us or by making a transaction.



Banking Services

PERSONAL

- Checking
- Savings
- CDs and IRAs
- Health Savings Accounts
- Convenience Services:
Online Banking, Mobile Banking,
Mobile Deposit, eStatements, Telephone
Banking, ATM and Debit Cards,
Combined Statements
- Mutual Benefits
- Overdraft Protection Services:
Transfer Account Protection, CheckReserve
Line of Credit, Courtesy Pay
- Mortgages
- Construction Loans
- Personal Loans
- Home Equity Loans and Lines of Credit
- Credit Cards
- Safe Deposit Boxes

BUSINESS

- Business Loans
- Checking
- Savings
- CDs
- Sweep Accounts
- Convenience Services:
Online Banking, Mobile Banking, Mobile
Deposit, eStatements, Telephone Banking,
ATM and Debit Cards, Combined
Statements
- Cash Management Services
- Mutual Benefits Business Partner Program
- Debit Mastercard BusinessCard®
- Deposit Express Remote Deposit Capture
- Merchant Credit Card Service
- Credit Cards



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