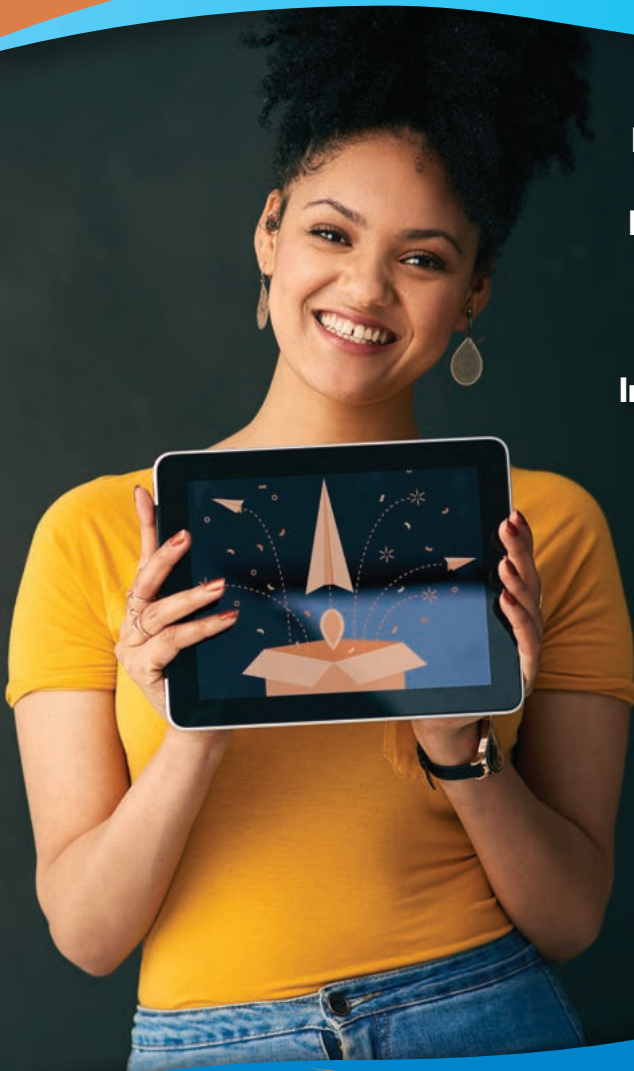


A Powerful New Online & Mobile Banking Experience is Launching Soon!



**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 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 4-5
- Instructions for logging into the new system the first time – page 6
- Personalizing your home page – page 8
- New, improved and updated features – pages 9-11

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



Wednesday, October 14

Online and mobile banking will be available; however you will not be able to make transfers or payments using External Transfers or PopMoney. You will also be unable to update scheduled or recurring transfers.

Thursday, October 15 - Sunday, October 18

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

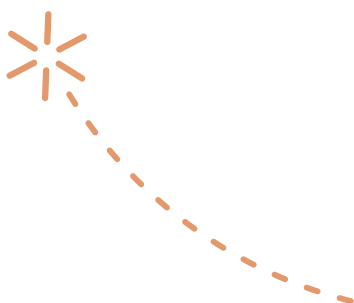
Monday, October 19

Online and mobile banking will be available; however, you will not be able to make transfers or payments using External Transfers, PopMoney or Bill Pay. You will also be unable to update scheduled or recurring transfers and text message banking will be unavailable.

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 and mobile deposits are expected to be available except between 10am on Tuesday and when the new system launches a short time later.



How to prepare

Our goal is to make this transition as smooth as possible for you. To ensure you are ready for the launch, 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. You can review and update this information on the My Settings page in online banking or the mobile app. Your authentication contact information can be found in the Security Options section.
- ✓ **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.
- ✓ **eBills will not be carried over to the new system.** If you currently use eBills to automatically pull in your billing information or schedule payments, you will need to set up eBills for these payees again. We recommend you save or print any eBills you wish to retain.



- ✓ **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.

If you use the iPhone app, it will automatically update on October 20. If you use the Google app, you will need to delete the old app and download the new version to access the new system.

To log in for the first time:

1. Visit mvsb.com or access the mobile app.
2. Enter your current login ID (formerly referred to as your username) and password – you'll no longer need to select an option from the drop-down menu.
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.*

Most of your current settings, payees and account information will carry over to the new system seamlessly; however, there are a few services tied to external accounts that will need to be set up again for security reasons:

- eBills and scheduled bill payments tied to eBills.
- External accounts tied to the FinanceWorks Money Management tool.
- External accounts enrolled in external transfers unless the account has a scheduled or recurring transfer tied to it.



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 or 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 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

New! CardSwap

CardSwap enables you to automatically apply new debit card information across your favorite subscription and digital point-of-sale services—such as Amazon, Netflix and Hulu—in a single, elegant workflow.

New! Apple Watch Access

Use the MVSb Apple Watch banking app to view your account balance and your last 10 transactions right from your wrist!

New! GiftPay

Bill Pay users with a personal checking account will now have the option to make gift payments directly to a person or charitable organization. For a small fee, a gift payment can be personalized with an image and message appropriate for the occasion and be sent by mail directly to the recipient.

Improved Transfers and Loan Payments

All of your MVSb accounts and the external accounts you have linked for transfers will appear in the drop-down menus for transfers and loan payments. This means you can quickly select from any of your MVSb or non-MVSb accounts to make a transfer or a loan payment. Loan payments from a non-MVSb account previously needed to be made with the separate SmartPay service on our website.

In addition, there is a great new transfer feature – Account to Account Transfers. This service allows you to quickly transfer funds from your MVSb account to another MVSb customer – a great way to transfer to friends and family members that also bank with us!

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.

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.

Faster Person to Person Pay by Debit Card

We're excited to now offer Person to Person payments using your MVSB debit card, allowing you to transfer funds to anyone you know as fast as you can make a purchase. This service will send your payments much quicker than the current PopMoney tool, though you will need a MVSB debit card to use it. If you don't have a debit card yet, you can obtain one in person at any of our offices or have one sent to you in the mail.

You can continue to pay someone using your account and routing information using the Pay a Person feature in Bill Pay.

Improved Bill Pay

Our improved Bill Pay will 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.

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.



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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