



SYSTEM UPGRADE GUIDE



SYSTEM UPGRADE

DATES

January **22-26**
2026



YOUR GO-TO GUIDE TO OUR SYSTEM UPGRADE

UNION Savings BANK is making a significant investment to upgrade our banking system, which powers all our operations from opening accounts to servicing loans. This strategic upgrade reflects our commitment to staying at the forefront of banking technology, enabling us to better serve you with more efficient and innovative digital banking tools. Get ready for a new, simplified look to your Online Banking and Mobile App and smoother integration of our banking services.

While we anticipate a smooth transition to the new system, any advancement in technology sometimes means a little downtime. Some of our banking services will temporarily be impacted, causing them to be offline for short periods of time while we switch to the new system.

The system upgrade will begin on Thursday, January 22, with our New Digital Banking system going live on Monday, January 26. During this time, all branches will maintain their normal business hours.

To help you prepare for these changes, we've created this comprehensive guide that includes Frequently Asked Questions (FAQs) and other helpful tips.

We are committed to keeping our customers informed and will share updates promptly and transparently as new details become available. Our goal is to ensure a smooth transition and provide support every step of the way. The information provided in this FAQ is subject to change.

This guide and our FAQs are meant to help clarify the system upgrade process. Should you have any specific questions that aren't covered, please reach out to our Dedicated Customer Support at 815-235-0800, or visit your local branch. We're readily available to assist you.



HOW TO PREPARE FOR THE SYSTEM UPGRADE

To ensure a seamless transition and uninterrupted access to your accounts and services, please complete the following five steps before Thursday, January 22, 2026.

1

Note the dates and times of the conversions on your calendar

The system conversion begins Thursday, January 22, 2026, and will continue through the weekend, concluding the morning of Monday, January 26, 2026. During this period, online banking access will be inquiry-mode only. Please plan accordingly.

2

Call to activate your New Debit Card and set the PIN

Starting January 22, begin using your new UNION Savings BANK Debit Card and securely dispose of your old card(s). Please note: your PIN will not transfer automatically. When activating your new card, you'll be prompted to set a new PIN via our automated phone system.

3

Verify your current contact details

Staying connected is essential. Please verify that we have your current mailing address, phone number(s), email, and any seasonal contact details on file so we can reach you with important updates.

HOW TO PREPARE FOR THE SYSTEM UPGRADE CONT.

4

Submit Your Bill pay Payments before January 15, 2026.

The final day to submit a Bill Pay transaction on the current system is January 15, 2026. Payments scheduled during the conversion weekend will *not* be processed. The new Bill Pay system will be available starting January 26. To ensure accuracy, we recommend taking screenshots or writing down your payees and scheduled payments.

5

Withdraw cash ahead of time & prepare alternate forms of payment

You will be able to access your funds by check or with your NEW Debit card during the conversion. However, we recommend carrying an alternative form of payment during upgrade weekend in case of an unplanned disruption of service.

To help you quickly identify key information, we've used the following icons throughout this guide:



Important Alert: Indicates critical information, urgent actions, or significant changes.



Reminder: Highlights important dates, deadlines, or actions you should remember to take.



FREQUENTLY ASKED QUESTIONS

GENERAL

What is a Core System and why is UNION Savings BANK changing it?

It is the primary piece of software that manages the bank's accounts & transaction process.

Including:

- Processing transactions such as Deposits, Withdrawals, and Transfers
- Opening, managing, and closing accounts & maintaining customer information
- Originating, servicing, and managing loans

When is the conversion taking place?

The majority of the conversion process will start after the end of business on Thursday, January 22, 2026, and will be ongoing until Monday, January 26, 2026. Some items are scheduled to occur earlier, or later than these dates.

What benefits can I expect to see as a UNION Savings BANK customer from this core conversion?

Our upcoming system upgrade is designed to boost efficiency and elevate your banking experience. These improvements will enable us to offer enhanced services, greater convenience, and new, upgraded account options tailored to better meet your needs.

What You Can Look Forward To:

- Streamlined Online Banking with improved functionality and user experience
- All-new Mobile App for iOS and Android, featuring enhanced Mobile Check Deposit Capture
- Expanded Account Integrations and additional service features for seamless management
- Online Account Applications for select products

What major changes will I see after the conversion, and how will my banking be affected?

- The biggest changes that you will see as a customer are in Online Banking and the new Mobile App which will be available Monday, January 26, 2026.
- In the coming months, you will be able to apply for some types of accounts through our website.



- All customers with currently active debit cards will receive a new debit card to use. Please see “Debit Cards” section for additional information.
- The customer experience in branch will be more streamlined and efficient thanks to the improvements.
- Digital Wallet will be available in early 2026

Will branch hours be affected during this process?

We do not anticipate any changes to branch hours at this time. All branches will remain fully operational throughout the conversion process, and our teams are committed to providing uninterrupted service and support. We understand that transitions can raise questions, and we’re here to make this as smooth and stress-free as possible. Whether you need assistance in person, over the phone, or online, our staff is ready to help every step of the way.

What won’t be changing during the conversion process?

- Written checks in process
- Website and Telephone contacts
- Our team! All of the branch and lending team members you are familiar & comfortable with will be with us every step of the way!

ACCOUNTS & FUNDS

Will the type of bank account I have change?

Most account types will remain the same. In some cases, certain products may receive updated names to better reflect their features, but the core functionality will not change. If your account is affected, we’ll contact you directly with all the details, so you’ll know exactly what to expect and when.

Will my bank account numbers change?

Your checking and savings account numbers will stay the same. However, CDs, IRAs, and loan accounts will be assigned new numbers as part of the transition. We’ll make sure you have everything you need to update any relevant records smoothly.

Will the bank’s routing number change?

No. The bank’s routing number will remain the same.

**Will I have access to my funds during the upgrade.**

Yes. You will be able to access your funds by check or with your NEW Debit card. However, we recommend carrying an alternative form of payment during upgrade weekend in case of an unplanned disruption of service. Once you activate your new debit card, you will be able to access funds from your account. If you have any problems using your new debit card, please contact us at 815-235-0800.

Will my loan number or my payment be impacted?

Your loan number will change. Your current loan payment will be processed as normal.

Will my account and financial information stay secure during the system upgrade process?

Yes. Keeping your information secure and private is always our top priority. The system upgrade process will not compromise your safety or the safety of your information in any way.

ONLINE & MOBILE BANKING

**Will there be interruptions to Online and Mobile Banking?**

Yes. Online and Mobile access to your accounts will be inquiry-only mode beginning Thursday, January 22, at 5pm. Please note the following service disruptions:

- Account Balance: Balances will not update during the system upgrade. On Monday, January 26, balances will update accordingly.
- Mobile Deposits: Mobile Deposits will not be available during the system upgrade.
- Deposits: Any deposits made in-branch during the system upgrade will show in your transaction history on Monday, January 26.

Our NEW Digital Banking system will go live on Monday, January 26, at 9am, at which time you will be able to access your accounts.

Will I need to re-establish recurring internal and external transfers?

Recurring or scheduled internal transfers with an effective date on or before January 21 will be processed as normal. Any recurring or scheduled transfers between January 22 and January 25 will not be processed and will need to be re-established. We strongly recommend you log in on Monday, January 26 to review and confirm recurring transfers. You will need to re-enroll in BillPay and set up eBills on your new Digital Banking account on or after Monday, January 26.

Will I need to re-establish account alerts?

Yes. Any account alerts that were set up in your Online Banking account will not carry over after the upgrade. You will need to re-establish your alerts on or after Monday, January 26.

Will the USB Mobile App change?

Yes. On Monday, January 26, you will need to download the NEW UNION Savings BANK Mobile App.

Will my Online Banking password change?

Yes. The new Online Banking will require you to create a new password.



Will the new Online Banking allow customers to file stop payments or debit card disputes, or order a new card by themselves?

- Stop Payments can now be done in Online Banking.
- Debit Card disputes must still be completed in person.
- Debit Cards will still need to be ordered in the branch. Customers will be able to get a new card on the spot after conversion with Instant Issue cards

DEBIT CARDS

Can I use my current Debit Card during the system upgrade?

No. You will receive a new debit card.

ACTIVATE
YOUR NEW
DEBIT CARD
ON OR AFTER
JANUARY 22

When will I receive a new debit card?

You will receive a new debit card a couple weeks prior to the system upgrade. **Make sure to put your new debit card in a safe place as it cannot be activated until Thursday, January 22.** Your new debit card will be contactless with tap-to-pay technology. Please review the following information:

- You will receive your NEW Debit card by January 10th. If you do not receive your card by this date, please call us.
- Place these cards in a safe place! You can activate and begin using them on Thursday, January 22.
- The activation number will be listed on your New Debit Card. This system is automated; you WILL NOT speak with a person. If you reach a live person, please hang up, you have reached the wrong number.
- You MUST set up a PIN on your New Debit Card. You can reuse your existing PIN number when you activate your new card.



- Once you activate your New Debit Card, it can be used for Point-Of-Sale (POS) transactions and ATM withdrawals, with ATM withdrawals limited to a maximum of \$700 per day.
- You will need to update any pre-authorized payments with merchants or other third parties with your New Debit Card number.
- Debit card transaction limits will be based on your account balance as of 2:00 p.m. Thursday, January 22. Current account balances will NOT be available until Monday, January 26.

Will my debit card number change?

Yes. Your debit card number will change.

Will my PIN change?

Yes. When you receive your new debit card, you will need to establish a new PIN. You can reuse your current PIN, but you will need to establish that when you activate your new card.

Will the system upgrade affect my debit card limit?

If your card qualifies, your daily debit card limit will automatically increase as part of the system upgrade. This enhancement is designed to give eligible customers greater flexibility and convenience when making purchases or accessing funds.

During the upgrade weekend, your limit will be based on your current account balance as of Thursday, January 22, at 2pm. If your withdrawal or purchase exceeds your balance, your transaction may be denied.

New Consumer Debit Card Daily Transaction Limits

ATM Withdrawals: \$700

Point-of-Sale Transactions: \$2,500

Maximum Combined Daily Limit: \$3,000



**REVIEW NEW
DEBIT CARD
LIMITS**

What other features will be available with the new debit card?

- Tap-to-pay & EMV Chip technology
- New purchase limits for those who are eligible
- Ability to turn debit card on/off in mobile banking
- New, sleek card design
- Digital wallet coming early 2026



CHECKS & DEPOSIT SERVICES

Can I use my checks during the system upgrade?

Yes. You can still use your checks. However, you must make sure you have sufficient funds in your account to cover any checks you write during the system upgrade.

Can I still use my checks after the system upgrade?

Yes. You may continue using your current checks like normal.

Can I use Remote Deposit Capture (RDC) during the upgrade?

No. RDC will not be available during the upgrade but will be back online with greater capabilities beginning January 26.

MONTHLY STATEMENTS

Will I continue to receive statements in the same format after conversion?

Yes. Customers who currently receive digital statements will continue to receive them digitally. Those who receive paper statements will continue to receive paper unless they opt into digital delivery later.

Will I be able to view my digital statements immediately after conversion?

Not until you re-accept the eSign agreement. Once accepted, you'll regain access to all your past digital statements.

Will I lose access to statements if I switch from paper to digital after conversion?

You may experience a gap. Statements from the time of conversion until you sign up for digital delivery won't be available online.

Does the eSign agreement include anything beyond statement access?

Yes. Starting at conversion, the eSign agreement also covers electronic notices. This is a change from current practice, so it's important to be aware.

Please refer to the schedule below for important statement dates.

January 22, 2026: Final statement cut from current system

January 30, 2026: First End-of-Month statement cut from new system

February 5, 2026: First 5th-of-Month statement cut from new system

February 15, 2025: First 15th-of-Month statement cut from new system

February 27, 2026: First full cycle End-of-Month statement cut from new system





SCHEDULE AT A GLANCE

Service	Thursday January 22	Friday January 23	Saturday January 24	Sunday January 25	Monday January 26
Branches & Customer Service	Normal Branch Hours - Customer Service Available 8am-8pm	Normal Branch Hours - Customer Service Available 8am-8pm	Normal Branch Hours - Customer Service Available 9am-Noon	Branches Closed	Normal Branch Hours - Customer Service available 8am-8pm
Online Banking	Inquiry-Only mode at 5pm	Inquiry-Only	Inquiry-Only	Inquiry-Only	Available after 9am
Mobile Banking	Inquiry-Only mode at 5pm	Inquiry-Only	Inquiry-Only	Inquiry-Only	New App Available for Download
Existing Debit Cards	Deactivated at 5pm (recommended to view balance before 2pm)	Deactivated	Deactivated	Deactivated	Deactivated
New Debit Cards	Activation Opens at 5pm - Activation required for transactions and cash withdrawals	Initial Activation Required for transactions and cash withdrawals	Initial Activation Required for transactions and cash withdrawals	Initial Activation Required for transactions and cash withdrawals	Initial Activation Required for transactions and cash withdrawals
Bill Pay	Payments submitted prior to January 16th will be processed	Unavailable - any payments on this day will not be processed	Unavailable - any payments on this day will not be processed	Unavailable - any payments on this day will not be processed	Initial Enrollment Required January 26th
Remote Deposit Capture	Offline at 5pm	Offline	Offline	Offline	Available after 9am

Have Questions:

► Visit www.unionsavingsbank.com

► Call (815)235-0800