

# TRI-COUNTY BANK & TRUST

## Enhanced customer banking is *coming your way!*

**Starting Monday, October 17, 2022, you can enjoy:**

- Superior online and mobile banking
- Electronic notices and tax information
- Online dispute resolution
- Contactless cards. Tap, pay, and you're on your way!
- Instant issue debit cards
- P2P (Person to Person) will be offered
- And so much more!



**Online Banking**



**Mobile Banking**



**Statements**

### IMPORTANT INFORMATION REGARDING THESE CHANGES

Tri-County banking offices will remain open during the technology upgrade and operate within standard business hours. Some services will be unavailable or have limited access from October 12-16.

#### ATM/Debit Cards

ATMs will be out of service October 12-14. Balance inquiries will be unavailable October 13-15. You may still use your debit card for transactions. The ATM withdrawal limit will be \$300, and the point of sale transaction limit will be \$1,000. By midnight on Saturday, October 15, standard limits will be reinstated.

#### Online Banking/Bill Pay

For online and mobile banking, Ooba (out of band authentication) will be added as an additional layer of security. All account information will transfer to the new system, including scheduled transfers, loan payments, alerts, bill pay information, cash management information, and email addresses. Online banking and bill pay will be available in view-only mode from 5 p.m. EST October 13 through 8 a.m. EST October 17.

Our new online banking system will be available on October 17 at [www.tricountybank.net](http://www.tricountybank.net). To start, click the online banking login link and input your user ID. You will receive first-time login instructions before the upgrade. Previous statements will not be immediately available, and transaction history and check images dated before October 17 will no longer be visible. We strongly encourage you to download account information and the last three months of statements before 4 p.m. EST on October 13.

*Convenience  
you can bank on.*

Please ensure that payments due Monday, October 17, are scheduled to be paid on Thursday, October 13. Payments effective after Thursday will not be processed until Monday, October 17, using the new online banking system. Cash management clients should send ACH files with effective dates of October 14-18 on October 13.

## Mobile Banking

Mobile Banking, including Mobile Deposits, will be unavailable starting at 5 p.m. October 13-17. On October 17, our new app will be available for update or download.

**Android users:** Current app will need deleted on or after October 17 and new one installed.

**Apple users:** Existing app can be updated in your app settings on or after October 17.

**Additional app instructions will be provided before October 13.**

## Telephone Banking

Phone banking will be unavailable starting at 5 p.m. October 13-17. Phone banking will back up on Monday, October 17 at 9:00 a.m. ET.

## Statements

Statements and notices will contain all the same information, though they may appear different.

To ensure you receive all your transaction details, you may receive two statements in October. One statement as of October 13 and one as of October 31. We will assess no service charges on the 2nd statement for your convenience.

If you currently receive statements electronically, you will be automatically re-enrolled for this service. You will need to accept the eSign agreement one time. Notices will also be available for electronic delivery. You must enroll to receive notices.

## Additional Information

- Following the upgrade, we will no longer offer loan coupon books. We will issue payment notices.
- Scheduled ACH transactions for October 14-16 may post early.
- Interest will be paid on October 13 and reflected on the October 13 statement for interest-bearing deposit accounts.
- The last day to make a Christmas Club payment will be September 30, and a check will be mailed to you on October 6.

***For questions, please call  
one of our locations.***



***Convenience you can bank on.***

