NOVEMBER 25, 2024

Dear Valued Stone Bank Customer,

As you may be aware, Stone Bank will be completing a digital upgrade the weekend of December 6 - December 8, 2024. This will help us enhance our electronic delivery systems and provide you with a new suite of digital tools to manage your business finances.

While most of these changes will happen behind the scenes, there will be some steps you should take to ensure a smooth transition.

KEY DATES TO NOTE

Thursday, November 28	Last day to enter Bill Pay transactions with current system
Thursday, December 5	Current online banking system access ends at 6:00 PM CST Last day to download bank statements from current system Last day to download existing ACH templates Last day to submit any ACH payments or transfers normally processed for Friday December 6, 2024 or Monday December 9, 2024
Friday, December 6	Remote Deposit Capture is unavailable Online Wire Transfer is unavailable
Monday, December 9	New online banking system is available at 7:00 am CST

IMPORTANT INFORMATION

STATEMENTS | Before December 6th, account statements should be downloaded from online banking and either saved or printed for future reference. All accounts will receive an abbreviated statement noting account activity as of December 5, 2024, and a statement covering December 6 – 31 at month end.

ACCESS | Current online banking system access will end at 6:00 PM CST on Thursday, December 5, 2024. The new online banking system will be available beginning at 7:00 AM CST on Monday, December 9, 2024. Access using desktop/browser will be from the Stone Bank website www.stonebank.com.

MOBILE APP | There will be a new app available in the Apple or Google Play stores. We will provide these links as soon as possible.

FIRST TIME LOGIN | There are a few extra steps you will need to take when you login for the first time on or after December 9:

- Your User ID in <u>most</u> cases will remain the same. *We will directly notify any customers who will need to update their User ID in a separate letter.*
- First time login will require the use of a temporary password.
- The temporary password will be the last four digits for the business EIN.
- You will be prompted to create a new password.
- See attached for detailed instructions.

The following functions currently used will transition along with the digital upgrade. Your user rights and access will be converted from the prior system.

ONLINE TRANSFERS | Any transfers normally processed for posting on Friday, December 6, 2024 or Monday December 9, 2024, must be entered no later than Thursday, December 5, 2024. Any recurring transfers set up in the current online banking system will need to be set up in the new system beginning December 9, 2024.

BILL PAY | The last day to enter bill pay transactions using the current system will be November 28, 2024.
- Payments created prior to November 29, 2024, with payment dates of November 29, 2024 – December 5, 2024 will process normally.
- Any payment scheduled for payment on December 6, 2024 will be processed on December 9, 2024.
- Payees and bill pay history will be converted.
- To access prior payment history:
    - ▶ Click "Payments" > then "Payments History" > then "View Results" on the search filter
    - ▶ Scroll to the bottom of the results displayed
    - ▶ Click "Payment History Prior to 11/29/2024"
- eBills in current online banking system will need to be set up in the new system beginning December 9.

REMOTE DEPOSIT CAPTURE | You will continue to use the same scanner, but new drivers will need to be installed. Jasmine Summons will contact you to set up a short call. While it is a new system, it is very similar to the current process.

RDC will not be available on Friday, December 6, 2024.

ACH PAYMENTS | Any ACH payments or transfers normally processed for Friday December 6, 2024 or Monday December 9, 2024, should be completed no later than Thursday, December 5, 2024.

Existing ACH templates will need to be downloaded from current system prior to December 6, 2024.

Templates should be saved in csv format and can be uploaded to our new online banking beginning December 9, 2024. Detailed instructions are attached.

ONLINE WIRE TRANSFER | Any current wire transfer templates will be converted. Please review carefully in the new system. If you need to send a wire transfer on December 6, 2024 contact Deposit Operations at operations@stonebank.com as the online banking system will not be available.

POSITIVE PAY | When uploading the first issue file on the new system, you will need to define the file layout.
• All current outstanding checks will be converted over to the new system.
• Positive Pay exceptions will be decisioned to pay or return within the online banking system.
• The cut off for reviewing exceptions is 11:00 AM CST.
• Any item left unsolved will be automatically returned.

QUICKEN, QUICKBOOKS, AND MINT | There are some steps you may need to take. Please refer to the attached instructions.

We appreciate your understanding and assistance during this upgrade. The added features and functionalities that will accompany our new system are designed to make accessing your finances easier and more efficient.

If you have any questions or concerns regarding the digital upgrade and your business, please don't hesitate to contact us at 833-253-2265 or via email at CustomerService@stonebank.com.

A copy of this message and its attachments can also be found at **stonebank.com/digital-upgrade.**

Thank you for your continued relationship with Stone Bank.