



# BANNER BANKS

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## EXCITING CHANGES ARE COMING!!

At Banner Banks one of our goals is to bring you the very best in financial products and services. In order to stay abreast of this goal, we wish to make you aware that in early September 2019 we will be upgrading our computer equipment and converting to a new software provider in order to offer you an increased level of service in relation to your accounts with us. Beginning September 9<sup>th</sup>, 2019, we will begin offering an enhanced internet banking product and you will also have the opportunity to sign up for e-statements as well as a new mobile banking product. In addition, we will be extending our cut-off times for same day processing, allowing you to have more time to perform transactions such as making a deposit or a loan payment and having it post the same day. We are also excited to announce that we will also begin processing in a “Real Time” environment, giving you greater access to your funds and current balances.

Our goal is to make this transition as smooth as possible for you. We hope the responses below will help address any and all questions you may have concerning this process.

### GENERAL QUESTIONS AND ANSWERS IN RELATION TO THE CONVERSION

Will my account information and funds be kept safe during the conversion?

- Yes, your account information and funds will remain safe and secure.

Will my account number(s) change?

- No, your account number(s) will remain the same and you may continue to use your existing supply of checks, deposit slips and debit card.

Will there be changes to my statements?

- Yes, although your statement will continue to reflect the information you are used to receiving there will be minor changes to the format of your statements following conversion.
- In addition, all of our Checking, Now, Money Market, Health Savings and Passbook Savings account customers will be receiving a printed statement with a cut-off date of September 8, 2019. Transactions posting to your account after September 8, 2019 will be reflected on your next normal monthly statement.

Will my direct deposit, automatic loan payments and ACH debits and credits still post to my account?

- Yes, your direct deposit, automatic loan payments as well as any ACH transactions that you have authorized will still post following conversion.

## TELEPHONE BANKING QUESTIONS AND ANSWERS

Will I still be able to use the Telephone Banking System following conversion?

- No, as we will be offering a new mobile banking product following conversion the present telephone banking system will be discontinued and this system will no longer be available after 3:00 PM on September 5<sup>th</sup>.

## INTERNET BANKING QUESTIONS AND ANSWERS

Will the address for the internet banking site change?

- Yes, if you have bookmarked our old internet banking site please visit our website at [www.bannerbanks.com](http://www.bannerbanks.com) on or after September 9<sup>th</sup> to update your links to our new internet banking site.

Will my Internet Banking account User ID and Password Change?

- Your User ID will remain the same but your Password will change. Watch your mail for a letter from us which will contain a temporary password for you to access the new internet banking site beginning September 9<sup>th</sup>.

Will internet banking customers still be able to view their old statements following conversion?

- No, copies of statements and transaction history prior to September 9<sup>th</sup> will not be available on the new internet banking site following conversion.

When will the new internet banking site be available and when will the old internet banking site end?

- The new internet banking site will be available on September 9<sup>th</sup>.
- As part of the conversion process we will be unable to accept new applications to enroll in internet banking beginning August 31<sup>st</sup> until the new site is available on September 9<sup>th</sup>.
- In addition, after 2:30 PM on September 6<sup>th</sup> access to the old internet banking site will be restricted to inquiries only and you will not be able to perform other transactions such as transferring funds or making loan payments using this site. This site will be fully discontinued on September 9<sup>th</sup>, therefore if you need to print copies of old statements or review transaction history please do so prior to September 9<sup>th</sup>.

## MOBILE BANKING QUESTIONS AND ANSWERS

When will mobile banking be available?

- We anticipate that smartphone users, both Apple and Android that have activated their internet banking account on our new internet banking site will be able to download our mobile app from the Apple Store or Google Play beginning September 9, 2019. Please look for the ***Banner Banks WI Mobile Banking App***.

Will I be able to deposit a check using the app?

- Yes, approved mobile banking customers will be able to remotely deposit checks using the app.

## END OF BUSINESS DAY QUESTIONS AND ANSWERS

What is changing?

- Beginning September 9<sup>th</sup>, we will be extending our business day from the prior 3:00 PM cut-off time until our offices close Monday through Friday on any business day we are open. Transactions received before these times will generally be provisionally credited and/or debited the same business day. As always, transactions received on Saturday will be provisionally credited/debited on our next business day.
- Checks deposited via Mobile Banking will have a 2:00 PM cut-off time.
- Transfers and loan payments made through internet banking or mobile banking will have a 5:00 PM cut-off time.

- Credits received through the Automated Clearing House (ACH) System will have a 5:00 PM cut-off time.

## **QUESTIONS AND ANSWERS AS TO OFFICE HOURS**

Will Banner Banks Office Hours Be Changing?

- Yes, as a result of our extending our processing times and improving our technology in order to provide you additional methods to access your accounts, we will be changing our office hours. Effective September 9<sup>th</sup> our new regularly scheduled office hours at all of our locations will be as follows:

### **LOBBIES**

Monday – Friday 9:00 AM – 3:30 PM  
Saturday - Closed

### **WALK-UPS & DRIVE-UPS**

Monday – Thursday 7:30 AM – 4:30 PM  
Friday 7:30 AM – 5:00 PM  
Saturday 8:00 AM – 10:30 AM

## **NOTICE OF CLOSINGS**

**Banner Banks offices will be closed on Monday, September 2nd, 2019 in observance of Labor Day**

**Banner Banks offices will be closing at 5:00 PM on Friday, September 6<sup>th</sup>, 2019 and will be closed all day on Saturday, September 7, 2019 as we upgrade our computer systems.**