



Growing Your Experience

NEW

SYSTEM UPGRADE Guide

OCT. 4TH - 7TH 2024



Purpose of this Guide

This guide was created to help you through the upgrade of our new core system. While we are doing everything we can on our end to make this upgrade as smooth as possible, there will be some items that you will need to do before and after the system upgrade. Please carefully review and keep this guide as it has important changes and dates for the system upgrade. As always, if you have any questions, please contact your local branch and we will be happy to help you.

Any changes or updates to details found in this guide will be posted at woodlandsbank.com/system-upgrade.

We look forward to growing your experience with us!

—Woodlands Bank Team



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A Message From Our President

One of the core commitments at Woodlands Bank has always been to offer our customers that relationship-based approach to community banking for which we have come to be known combined with the technological offerings of our larger competitors. As part of that commitment, we embarked on a strategic project starting in 2022 to identify and invest in a new core operating system that will best enable us to honor that commitment to our customers both in the present as well as into the foreseeable future.

In terms of what this means for you, our valued customers, is that the new core operating system will provide you with a seamless experience across all banking channels, enhanced safety and security over your personal information, advanced functionality and access to the financial resources with which you have entrusted us, and a platform that will allow us the technological agility to add enhancements to our products, services, and banking channels as the technological landscape of the financial industry continues to rapidly evolve.

We understand that all change is difficult; however, we are confident that once you become familiar with our new core operating system, you will be able to clearly see why we made this monumental decision that we strongly believe will serve as the solid foundation for continued growth and success of Woodlands Bank. With this change in the technology utilized by both our customers and employees to gain efficiencies in operations, access, and security, the commitment to that high-touch, customer-focused approach to community banking will not be lost. Our community banking offices and call center will still be there to support your needs in the same manner that has always set us apart from the rest. We hope that you will approach this change with the same excitement that we all share internally and be open to how this upgrade to our core system will significantly improve your Woodlands banking experience.

I thank you for your continued loyalty to the Woodlands brand of community banking and to the highly competent and understanding individuals throughout the organization that strive to provide you with the type of service and support that you all expect, and deserve, to receive.



Jon P. Conklin
Chairman, President & CEO

New Top-Notch Features

Upgrading your banking experience

The system upgrade will result in enhancements to many areas of your banking experience. Listed below are a few highlights of features you are guaran-treed to love.



Reimagined Mobile & Online Banking Experience

Enjoy a brand new experience for Mobile & Online Banking that is reliable, easy to navigate and full of features that makes managing your finances a breeze.



Open Accounts in Online Banking (OLB)

You will now be able to open select accounts right in OLB—streamlining your ability to manage your money by creating accounts for different needs.



External Transfers

You will now be able to transfer funds to and from Woodlands Bank accounts to accounts at other banks.



Zelle® Now Accessible on Desktop

Doing your banking from your computer? Now you can send money with Zelle® on your computer with the same ease as using it in our app.



Zelle® for Your Business

Businesses will now be able to send and receive money directly between eligible bank accounts in the U.S¹—Start taking payments for your goods and services or pay your vendors using Zelle®

Important Disclosures

¹To send or receive money with a small business, both parties must be enrolled with Zelle® directly through their financial institution's online or mobile banking experience. Government agencies, School Districts & Authorities are not eligible to use Zelle® at this time.

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Budget Manager

Keep track of all your financial accounts (not just your Woodlands Bank® account) with our brand new personal finance tool—Budget Manager, found right in Online & Mobile Banking. Link all accounts and have all of your finances in one easy to digest dashboard. Set budgets and gain a wealth of insights through simplified transaction descriptions, automatic categorizing, and more, all in real-time.



Direct Connect for Quickbooks® & Quicken®

Managing your accounting just got easier—Now you will be able to directly connect your Woodlands Bank® accounts to your Intuit® Quickbooks® or Quicken® products for seamless, real-time data.



E-Notices

You will now be able to enroll in e-notices right in OLB (paper will no longer be sent if enrolled). Notices that are eligible for electronic delivery include: Insufficient Funds Notice, Loan Payoff Approaching Notice, Overdraft Transfer Notice, Return Deposited Items Notice, Time Deposit and Maturity Notices (Note: e-notices will be available shortly after conversion).

Coming Soon



Card Manager

We are replacing SecurLOCK with a more robust card management experience right within Online and Mobile Banking called Card Manager. Card Manager will give you real-time alerts and controls, real-time enriched transactions, budgeting features and more, right within OLB. While this feature won't be available immediately after the upgrade, it will be available in the near future.

Important Dates

The upgrade timeline

Utilize the following schedule to be prepared for the upgrade. It’s organized so you can be informed about events happening before, during and after the upgrade. Action items are highlighted throughout in order to help you navigate any actions you’ll need to take for a smooth transition to our upgraded system.

Preparing for the Upgrade

SEPT.
5th

8:00AM
until 10/3/24 at 5:00PM

Online/Mobile Banking Preregistration Opens

This allows you to set up your username & password prior to the upgrade. If you choose a different username/password than what you currently use, you will continue using your old credentials to log into Online/Mobile Banking until Friday 10/4 at 5:00PM.

**Action Item**

Preregister your Online/Mobile Banking Username/Password
Visit our preregistration website and complete the form prior to upgrade weekend. More Info on page 12 & 13.

Scan To Access Preregistration



<https://secure.myvirtualbranch.com/Woodlands-BankPreRegistration/signin.aspx>

SEPT.
13th

9:00AM
until 10/7/24 at noon

Ability to Change Debit PIN Removed

You will not be able to change your Debit card PIN on your own during this time. If an emergency situation arises and you need to change your PIN, you will need to visit your local branch.

SEPT.
27th

8:00AM
until 10/7/24 at noon

E-Bills Feature Within Bill Pay Unavailable

If you utilize E-Bills within the Bill Pay tab in Online Banking this feature won’t be available beginning Friday 9/27. You will still be able to add payees and schedule regular Bill Pay payments.

5:00PM
until 10/7/24 at noon

OLB Self-Enrollment Disabled

If you need to enroll in Online Banking, do so before this day. OLB accounts can still be created during this time by visiting your local branch.

Deposits Unavailable at ATMs

During this time we will not be accepting deposits through ATMs. In order to make a deposit during this time you will need to utilize Mobile Deposit through our App or visit your local branch.

3:00PM
Until 10/9/24 at Noon*

*Not all ATMs will come back online at the same time and may take longer or shorter than described period.

ACH Transfers for Businesses Disabled

Businesses who utilize ACH transactions within OLB won’t be able to access this feature during this period. Ensure all desired ACH batches are created before this time so they can be processed accordingly.

Business customers who use ACH transfers: Our upgraded system will now have enhanced security features when accessing this module in OLB. You will be required to set up multi-factor authentication in order to continue using this feature. We will be reaching out to you prior to upgrade weekend with full instructions on setting up your multi-factor authentication.

IMPORTANT NOTE

Zelle® Users Unenrolled

As a result of the upgrade, all customers currently enrolled in Zelle® will be automatically unenrolled from Zelle®. If you currently use Zelle® and wish to continue using it, you will need to reenroll your U.S. mobile number or email through OLB or the mobile app after 6:00 PM on Tuesday 10/8.

6:00PM
until 10/8/24 at 6:00PM

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SEPT.
30th

OCT.
3rd

2:00PM
until 10/7/24 at Noon

Wire Transfers for Businesses Disabled
Ensure all desired wire transfers are created before this time so they can be processed accordingly. All of your templates should remain unchanged. If for some reason you are missing templates, please let us know.


3:00PM
until 10/7/24 at noon

Mobile Check Deposit Disabled
Checks cannot be deposited via the mobile app during this time period. Checks can still be deposited physically at your local branch until 5:00PM on Friday 10/4.

3:00PM
until 10/9/24 at noon*

*Not all ATMs will come back online at the same time and may take longer or shorter than described period.


Balance Inquiries & Transfers Disabled at ATMs
You will not be able to make transfers or check your balances at our ATMs during this time. However, you will still be able to make cash withdrawals. Standard transaction & daily limits apply.

**Action Item**

Note Your Balances
Take note of how much you have in each of your accounts so that you can track your balance manually over upgrade weekend.

4:00PM
until 10/8/24 at noon


Bill Pay Disabled
During this time period you will not be able to access Bill Pay. Therefore you won't be able to schedule payments or view payment history. All bills scheduled for payment prior to this will process according to when they are set to be paid.

**Action Item**

Schedule Payments
If you use Bill Pay within OLB and you have any bills due during or near the upgrade weekend. Be sure to schedule those payments before 4PM on Friday 10/4.

5:45PM
until 10/7/24 at noon

DirectLink Merchant (Remote Deposit Capture) Disabled
Please have all deposits in before this time. All deposits will be processed as they normally would. After the upgrade this will be called "Merchant Capture" and will be accessed right in OLB.

IMPORTANT NOTE  **Business customers who use Remote Deposit Capture (RDC):** A new driver update will need installed on your existing scanner in order to use our new integrated RDC solution. A business relationship representative will be reaching out before the upgrade regarding this update. No prior history or settings will be retained. If you wish to retain your history, you'll need to download it prior to this date.

Special Statement Cycle for All Checking & Savings Accounts

You will receive a special paper statement recapping your account activity from your last normal statement issued to the end of this day. All High Interest & Cash Rewards customers will auto-qualify and receive rewards for this special statement period. For more info on normal statement and cycle dates going forward, please see page 15.

End of Day

Upgrade Begins

All Branches Closing Early

We will close all branches at 5PM on Friday 10/4. Please plan ahead by visiting a branch earlier in the day.

5:00 PM

Online & Mobile Banking Unavailable

Online and Mobile Banking will be unavailable during this time. Therefore, you won't be able to check your balances or make transfers. We suggest you make note of your balances and plan for your cash needs during the system upgrade. Your debit card will continue to work normally throughout the weekend.

6:00 PM
until 10/7/24 at Noon

All Branches Closed

Our branches will be closed for our system upgrade. Please plan ahead by visiting a branch prior to Saturday if you need to do so.

All Day

After the Upgrade

Login & Enjoy Your Upgraded Experience

If you preregistered your username and password for OLB/Mobile Banking, you should use those credentials. If you did not preregister, you'll use your existing username and a default password to access your accounts. Default password is last four of your SSN/TIN + 5-Digit ZIP (Ex. 123417701). If you have any issues with your accounts or are unable to login, we are here to help, see pages 24 & 25 for ways to contact us.

Afternoon

All Services Restored

All ATMs & Bill Pay should be restored to normal operation. You will be able to reenroll in Zelle® and Woodlands Bank® debit cards can be added to your Mobile Wallets. If you already had your card added to your mobile wallet before conversion it will be unaffected by the upgrade.

End of Day

Important Points

The upgrade as it relates to various products & services

Please review the following information that details important information as it pertains to each product/service and how the upgrade may affect those items. Action items are highlighted throughout in order to help you navigate any actions you’ll need to take for a smooth transition to our upgraded system.

Online Banking (OLB)

Downtime	Starting 10/4/2024 at 6:00PM until 10/7/2024 at Noon
Restrictions	You won’t be able to access Online Banking during this time. This means you won’t be able to check your balance, make transfers or access other features usually found in OLB.
What’s Changing	<div><div><ul style="list-style-type: none">+ Modern experience+ Open select accounts right in OLB+ You will now be able to transfer funds to and from Woodlands Bank accounts to accounts at other banks+ Enhanced budgeting and personal finance features through our new tool—Budget Manager+ Connect your Intuit® Quickbooks® & Quicken® directly to OLB+ Zelle® now accessible on desktop</div><div><ul style="list-style-type: none">+ Zelle® for your business (see page 17)+ You will now be able to enroll in e-notices which allows you to receive various notices via OLB (Note: e-notices will be available shortly after conversion)+ Enhanced security for Wire & ACH customers+ You can now enroll in e-statements for loan accounts+ If you have both retail and business accounts, for security reasons, you will no longer be able to see your retail accounts from your business account</div></div>

Important Notes



Action Item
Preregister Your Username/Password
Your password for Online/Mobile Banking will not transition to the new system. However, you can keep your same password by preregistering. Visit the link below for our preregistration site and follow the prompts to register your password for the upgraded system. Remember if you change your password to something other than what you currently use, you won’t use your new password until after the system upgrade on Monday 10/7. **Note: If you choose not to preregister, or if you enrolled in Online Banking after Friday 8/9, upon first login after the upgrade you will use the default password. Default password is last four of your SSN/TIN + 5-Digit ZIP Code (Ex. 123417701)**


Scan To Access Preregistration



or visit:

<https://secure.myvirtualbranch.com/Woodlands-BankPreRegistration/signin.aspx>

Online Banking (OLB) CONTINUED

Important Notes	<div><div></div><div>Action Item Confirm Your Email When you first login to OLB after the upgrade you will be prompted to confirm your email address. If the email address displayed is correct, no action is required. If you see “noreply@woodlands-bank.com” when it asks if your email is correct, this means we did not have an email address on file for you. You will need to update your email with a valid email address.</div></div> <div>Two Factor Authentication When logging into Online/Mobile Banking for the first few times you may be prompted to confirm your identity using a verification code through text or email even though you’ve accessed OLB from your device previously. This is because our upgraded system will take some time to learn what device(s) you regularly use for OLB.</div> <div>Account Nicknames for Joint Accounts If you have a joint account, there is a possibility the nickname you set for that account may not have transferred. If this happens, you’ll have to rename your account.</div>
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Mobile Banking

Downtime	Starting 10/4/2024 at 6:00PM until 10/7/2024 at Noon
Restrictions	You won’t be able to access Mobile Banking during this time. This means you won’t be able to check your balances, make transfers or make mobile deposits.
What’s Changing	<div><div><ul style="list-style-type: none">+ Modern experience+ Nearly all features found in Online Banking will also be available in Mobile Banking</div><div><ul style="list-style-type: none">+ Fast Balances Feature—a way to quickly check your balances without logging into the app+ Enhanced Locations Search—Quickly and easily find branches and ATMs with the built-in branch finder</div></div>

Mobile Banking CONTINUED

Important Notes



Action Item

Redownload the Woodlands Bank® Mobile Banking App After 12:00PM on 10/7

To start using the new Mobile Banking experience you will first need to delete the old Woodlands Bank® App regardless of what type of phone you have:

- + Apple IOS users will need to redownload it from the App Store.
- + Android users will need to redownload it from the Google Play Store.

ATMs

Downtime

PIN Changes Disabled—Starting 9/13/2024 at 9:00AM until 10/9/2024 at Noon

Deposits Unavailable—Starting 9/30/2024 at 3:00PM until 10/9/2024 at Noon

Balance Inquiries Unavailable—Starting 10/4/2024 at 3:00PM until 10/9/2024 at Noon


Restrictions

You will not be able to make deposits, transfers, or check your balances at our ATMs during these times. However, you will still be able to make cash withdrawals. Standard transaction & daily limits apply.

What’s Changing

- + Contactless Access to our ATMs—No need to insert your card anymore. Just tap the card to the scanner to initiate your transaction

Important Notes



Action Item

Note Your Balances

Take note of how much you have in each of your accounts on or before Friday 10/4 at 6:00PM so that you can track your balance manually over upgrade weekend.

Timing of ATMs Services

Restoring full functionality of all ATMs may take longer or shorter than described period. Any updates will be posted to the Updates section of our Upgrade Center at woodlandsbank.com/system-upgrade.

Debit Cards

Downtime

None

Restrictions

Cards activated & digital cards that were added to your mobile wallet prior to Friday 10/4 can be used as you normally would without interruption.

What’s Changing

- + Redesigned card art for new cards issued after Monday 10/7. Note: You may keep using your old card until it expires or needs to be replaced
- + Our number for reporting a lost/stolen card will change. If you need to report a lost/stolen card on or after Monday 10/7 you will now call: 1.800.472.3272

- + New card controls—SecurLOCK will no longer be used for controlling debit cards. See SecurLOCK section on page 16 for details
- + Business debit cards will no longer need to receive a PIN mailer when a new debit card is ordered, PINs will be set at activation

Debit Cards CONTINUED

Important Notes

No Debit Card Reissuance

We will not be reissuing debit cards. Your current card will remain active until it expires.

Debit Card Activation on or Near Upgrade Weekend

If you need to order a card between Wednesday 9/20 and Friday 10/4, there is a chance your card will arrive after the upgrade, if this happens, you will **not** use the activation sticker on the card. Instead, you will call 1.800.992.3808 to activate your card. Note: cards ordered **after** the upgrade will have the correct activation sticker on them.

Statements

Downtime

None

Restrictions

A special one-time paper statement cycle will run on Friday 10/4. Regardless of your normal checking or savings account statement issue day of the month, you'll receive a special statement recapping your account activity from your last normal statement issued to this day. All accounts will receive a paper statement, regardless of whether you are enrolled in e-statements or not for this special cycle. Rewards checking customers (High Interest & Cash Rewards accounts): you will receive your rewards with your special statement. All accounts will auto-qualify for their rewards due to the shortened cycle period. Rewards will be credited on Monday 10/7.

What’s Changing

- + New look—your statement will look slightly different after the upgrade. Your first new statement will include a sample that details various elements of the statement
- + Loan customers can now choose to enroll in e-statements, accessible through OLB

New Statement Cycle Dates:


For all accounts other than Rewards Checking Accounts:

- + If you currently receive your statement on or before the 15th your new statement date will be the 5th of the month
- + If you receive your statement after the 15th your new statement date will be the end of the month

For Rewards Checking Accounts:

- + Statement cycles will remain the 10th of each month

Important Notes



Action Item

Download Statements for Months of June Through September

If you are going to need June 2024 through September 2024 statements immediately after the upgrade, you should download these statements prior to the upgrade weekend. While the statements for these months will eventually be made available, it may take up to 6 weeks after upgrade weekend before you can view them in Online Banking.

Go Paperless

Remember, if you want to stop getting paper statements, you can switch to e-statements at any time through online banking.

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Important Points—ATMs, Debit Cards & Statements

Important Points—ATMs, Debit Cards & Statements

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Bill Pay

Downtime

Starting 10/4/2024 at 4:00PM until 10/8/2024 at Noon

Restrictions

During this time you will not be able to access Bill Pay, schedule payments or view payment history. All bills previously scheduled for payment will process according to when they are set to be paid.

What’s Changing

+ Updated look & feel

+ Business customers will no longer be able to access Bill Pay in Mobile Banking

Important Notes

Action Item

Make sure all payments are scheduled

If you use Bill Pay within OLB and you have any bills due during or near the upgrade weekend, be sure to schedule those payments before 4:00PM on 10/4.

Reenroll in e-bills

If you currently utilize e-bills for any of your payees, you will need to reenroll in your desired e-bills after Tuesday 10/8 at noon.

Direct Checks vs. Electronic Payments

After the upgrade, our new Bill Pay system may send most payments via direct check instead of electronic payment for the first few weeks. This could result in unexpected delays for some payments around the conversion and longer than normal scheduling lead times. If for some reason you are notified a payment was late, please notify us immediately.

SecurLOCK Equip App

Downtime

Starting 10/4/2024 at 6:00PM, Being Replaced by Solution in Our App

Restrictions

Any alerts, spend controls or other limits you have placed on your cards will stop working at this time. You will also not be able to sign into the app and see transaction history.

What’s Changing

+ We will no longer be using the SecurLOCK app after Friday 10/4

+ Coming soon after the upgrade— Brand new in-app card management experience called Card Manager will be rolled out after upgrade weekend

+ New solution for turning your card on/off will be located in Online or Mobile Banking

Important Notes

Action Item

Delete the SecurLOCK App

After Friday 10/4 you should delete the SecurLOCK Equip app from your phone.

Zelle®

Downtime

Starting 10/3/2024 at 6:00PM until 10/8/2024 at 6:00PM

Restrictions

You will not be able to send or receive money with Zelle® through our app during this time.

What’s Changing

+ Zelle® will now be available for use on desktop

+ Zelle® for your business—businesses will now be able to send and receive money directly between eligible bank accounts in the U.S¹

Important Notes

Action Item

Reenroll in Zelle®

After 6:00PM on Tuesday 10/8 you will be able to reenroll in Zelle®. Enrolling is easy—simply find Zelle® in Mobile or Online Banking and follow the prompts to enroll using your email or phone number.

Activity History

After reenrolling you will not be able to access your past Zelle® transactions prior to the Upgrade

Intuit® Quickbooks® & Quicken®

Downtime

Starting 10/4/2024 at 6:00PM until 10/7/2024 at Noon

Restrictions

You won't be able to download Quickbooks® files for your Web Connect product during this time.

What’s Changing

+ You can now directly connect your Quickbooks® or Quicken® software to your Woodlands Bank accounts using Direct Connect or Express Web Connect.

Important Notes

Direct Connect to your Quickbooks® or Quicken® Software—It’s Free!²


If you'd like to start using Direct Connect after the system upgrade, be sure to go into Online Banking after the upgrade and enroll in the service. For step-by-step instructions on connecting your bank account to your Quickbooks® or Quicken® product visit our Upgrade Center at woodlandsbank.com/system-upgrade and look for the Quickbooks® Instruction Downloads.

Important Disclosures
¹ To send or receive money with a small business, both parties must be enrolled with Zelle® directly through their financial institution's online or mobile banking experience. Government agencies, School Districts & Authorities are not eligible to use Zelle® at this time.
² We do not charge a fee to connect your bank account to Quickbooks® or Quicken®. However, these products require a paid Quickbooks® or Quicken subscription.
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DirectLink Merchant/Remote Deposit Capture (RDC)

Downtime	Starting 10/4/2024 at 5:45PM until 10/7/2024 at Noon
Restrictions	You won't be able to make deposits or access your DirectLink Merchant account during this time. All deposits must be completed by the specified time in order to be processed as they normally would.
What's Changing	<div><div></div><div>You'll now access your Remote Deposit Capture directly through Online Banking. If you currently use Remote Deposit Capture you'll find a tab called "Merchant Capture" upon logging into OLB for the first time.</div></div>
Important Notes	<div><div></div><div>Action Item Update Your Device Driver A new driver update will need installed on your existing scanner hardware in order to use our new integrated RDC solution. A business relationship representative will be reaching out before the upgrade regarding this update.</div></div>

ACH & Wire Transfers For Businesses

Downtime	ACH—Starting 10/3/2024 at 3:00PM until 10/7/2024 at Noon Wires—Starting 10/4/2024 at 2:00PM until 10/7/2024 at Noon
Restrictions	Businesses who utilize ACH transactions and wire transfers within OLB won't be able to access these features during this period. Ensure all desired ACH batches and wires are created before this time so they can be processed accordingly.
What's Changing	<div><div></div><div>Updated look & feel</div><div></div><div>Enhanced Security</div></div>
Important Notes	<div>Enhanced Security Our upgraded system will now have enhanced security features when accessing ACH and wires in OLB. You will be required to set up multi-factor authentication in order to continue using these features. We will be reaching out to you prior to upgrade weekend with full instructions on setting up your multi-factor authentication.</div> <div>ACH Transactions for Non-Business Customers ACH transactions for retail customers won't be affected by the upgrade. Direct deposits and recurring payments will process as they normally would.</div> <div>Wire Templates All of your templates should remain unchanged. If for some reason you are missing templates, please let us know.</div>

Positive Pay for Businesses

Downtime	Starting 10/4/2024 at 11:00AM until 10/7/2024 at Noon
Restrictions	Businesses who utilize Check & ACH Positive Pay within OLB won't be able to access this feature during this period. Ensure all exceptions are given a decision by Friday 10/4 at 11:00AM. All undecided exceptions will be paid and processed. New exceptions that occur Friday 10/4 or Monday 10/7 will require a decision by Tuesday 10/8 at 11:00AM.
What's Changing	<div><div></div><div>Payee Positive Pay—Now payments will be matched against payee name in addition to the standard check number and amount fields</div><div></div><div>Updated look & feel</div></div>
Important Notes	<div>More Information Coming Soon We will be reaching out to current Positive Pay users with more information about important changes and specific instructions to ensure a smooth transition through the upgrade weekend.</div>

Account Name Changes

An outline of select accounts being consolidated

Use the following matrix to be aware of account changes. While the name of your account may change, there will be no difference to how your account functions. Accounts not listed here will remain unchanged. If you want to switch your account type before the upgrade, you can do so at anytime by visiting your local branch.

CHECKING ACCOUNTS

CURRENT PRODUCT NAME	PRODUCT NAME AFTER 10/7/2024
PNP Primary	PNP
Freedom Checking X Silver Checking	Freedom Checking
Business Direct Small Business X	Small Business
Employee NOW NOW Account	NOW Checking
Business NOW X Church Plan	Business NOW
High Interest Checking X	High Interest Checking
High Interest Checking With Saver X	High Interest Checking With Saver
Cash Rewards Checking X	Cash Rewards Checking
Cash Rewards Checking With Saver X	Cash Rewards Checking With Saver

SAVINGS ACCOUNTS

CURRENT PRODUCT NAME	PRODUCT NAME AFTER 10/7/2024
Employee Savings Ashler Savings	Statement Savings
High Interest Saver X	High Interest Saver
Cash Rewards Saver X	Cash Rewards Saver

TIME DEPOSITS

CURRENT PRODUCT NAME	PRODUCT NAME AFTER 10/7/2024
Savings IRA CD	IRA Savings

ⓘ IMPORTANT NOTE
This product is converting from a Time Deposit to a Savings Account. It will no longer have a maturity. There is a \$10 minimum to open for new customers.

Frequently Asked Questions

Common questions you may have about the upgrade

Navigating the upcoming changes can be confusing. We have put together questions many customers may have about how the upgrade may affect their everyday banking. Use the following to help navigate any unanswered questions you may have.

What should I expect over upgrade weekend (Friday, October 4th – Monday, October 7th)?	<ul style="list-style-type: none">+ All branch locations will close at 5:00pm on Friday, October 4 and reopen for normal business hours on Monday, October 7.+ Online banking will go offline at 6:00pm on Friday, October 4. See pages 12 & 13 for more information on Online Banking.+ You will not be able to check your balances.+ Our ATMs will have limited functionality starting at 3:00pm on Friday, October 4. Cash withdrawals can still be completed. See page 14 for more information on ATMs and other limitations.+ See pages 8-11 for complete Upgrade timeline.
How can I access the funds in my account during the upgrade weekend?	<ul style="list-style-type: none">+ You will be able to make cash withdrawals from ATMs and debit cards will function without interruption.+ If you plan to make a large purchase (over \$1500) that weekend, please plan ahead for your cash needs, or make arrangements with staff prior to the upgrade.
Will I get a new debit card?	<ul style="list-style-type: none">+ No, your debit card will remain the same and remain active until its expiration date.+ See pages 14 & 15 for more information on debit cards.
Will my account number change?	<ul style="list-style-type: none">+ Your account and routing number will remain the same.
Do I need to order new checks?	<ul style="list-style-type: none">+ You can continue to use your current checks.
I set up nicknames on my accounts. Will they transfer?	<ul style="list-style-type: none">+ Nicknames will transfer only for the primary account holder. Any secondary account holders will need to update custom account nicknames.
Will my Bill Pay settings be saved?	<ul style="list-style-type: none">+ Yes, your existing payees, recurring payments and past payment history will remain intact after the upgrade. However, you will need to reenroll in your desired e-bills.+ See page 16 for more information on Bill Pay.
Will my statements or e-statements be affected?	<ul style="list-style-type: none">+ Your statement delivery date may change depending on your product. For accounts other than Rewards Checking accounts, if your previous cycle was on or before the 15th, it will now be the 5th. Current statements after the 15th will now be received at the end of the month.+ They will have an updated look & feel.+ See page 15 for more information on statements.

Will I need to set up a new username and password for Online Banking?	<ul style="list-style-type: none">+ Your username will remain the same.+ You will need to set a new password. You may use the password you currently use by preregistering prior to the upgrade. Instructions for preregistering your password can be found on page 8 and page 12.+ If you don't preregister, you'll use the default temporary password upon first logging into OLB after the upgrade. Default password: last four of SSN/TIN + 5-Digit ZIP Code, Ex. 123417701
What will happen to my automatic payments or direct deposits?	<ul style="list-style-type: none">+ Any recurring payments or direct deposits you have set up should continue to process as they normally would.
Why can't I see my personal accounts on my Business Online Banking anymore?	<ul style="list-style-type: none">+ We are no longer allowing business accounts to view personal accounts for security and privacy reasons. However, you should be able to see your business accounts on your personal profile.

Have Questions?

Ways to get in contact with us

We strive to make your banking experience as easy and enjoyable as possible. Our top-notch customer service staff is here whenever you need us. To ensure every customer gets the individualized attention they deserve, we have set up a special upgrade support line for Online & Mobile Banking. As always, you can also visit your local branch where our knowledgeable and friendly staff can answer any questions you may have.

Online & Mobile Banking 24/7 Dedicated Upgrade Support Phone

 **888.901.7701**

Use this phone number on or after Monday 10/7 any time of the day for questions or issues related to Online & Mobile Banking. This special dedicated support line will only be active until Monday 10/23. After this date you should use the General Questions phone number.

General Questions

 **570.327.5263**

Use these contact methods at any time between the hours of 8:00AM & 6:00 PM for any questions about the upgrade, products, services or account related concerns.

 **wbwebmail@woodlandsbank.com**

Direct OLB Secure Message

Within Online Banking you can message us at any time and we will respond within one business day. This messaging is secure and convenient.

Loyalsock

2450 E 3rd Street
Williamsport, PA 17701
570.327.5263

	LOBBY*	DRIVE-UP
MON.	9AM – 5PM	8AM – 6PM
TUE.	9AM – 5PM	8AM – 6PM
WED.	9AM – 5PM	8AM – 6PM
THU.	9AM – 5PM	8AM – 6PM
FRI.	9AM – 6PM	8AM – 6PM
SAT.	9AM – NOON	9AM – NOON

South Williamsport

618 West Southern Avenue
South Williamsport , PA 17702
570.323.5263

Newberry

1980 W 4th Street
Williamsport, PA 17701
570.327.1550

	LOBBY*	DRIVE-UP
MON.	9AM – 4PM	9AM – 5PM
TUE.	9AM – 4PM	9AM – 5PM
WED.	9AM – 4PM	9AM – 5PM
THU.	9AM – 4PM	9AM – 5PM
FRI.	9AM – 6PM	9AM – 6PM
SAT.	9AM – NOON	9AM – NOON

Hughesville

2 South Main Street
Hughesville, PA 17737
570.584.2385

Lock Haven

202 North Jay Street
Lock Haven, PA 17745
570.748.5166

Downtown Williamsport

213 West Fourth Street
Williamsport, PA 17701
570.321.1600

	LOBBY	DRIVE-UP
MON.	9AM – 5PM	9AM – 5PM
TUE.	9AM – 5PM	9AM – 5PM
WED.	9AM – 5PM	9AM – 5PM
THU.	9AM – 5PM	9AM – 5PM
FRI.	9AM – 5PM	9AM – 5PM
SAT.	CLOSED	CLOSED

Jersey Shore

1146 Allegheny Street
Jersey Shore, PA 17740
570.398.2850

Halls Station

973 Lycoming Mall Drive
Pennsdale, PA 17756
570.546.5001

	LOBBY*	DRIVE-UP
MON.	9AM – 4PM	9AM – 5PM
TUE.	9AM – 4PM	9AM – 5PM
WED.	9AM – 4PM	9AM – 5PM
THU.	9AM – 4PM	9AM – 5PM
FRI.	9AM – 6PM	9AM – 6PM
SAT.	CLOSED	CLOSED

* and By Appointment

Stay Ahead of Fraud

Stay informed about ways scammers may try to trick you

Scammers like to ask for personal information, have you click links and use urgency to get what they want. If you are ever unsure, pick up the phone and call us directly at 570.327.5263.

We Will **Never** Contact You:

For your PIN

For your account number through text or email

For your username or password

To click a link to unfreeze your account or access your money

To send money to yourself or another account

To open a link in a text message

To verify your debit card number

Fraud is constantly evolving and remains a major threat. Scammers may try to take advantage of you during the upgrade. While we have taken every precaution possible to ensure the security of your funds, we need you to be vigilant against scams, imposters and other bad actors trying to take advantage. Below are some tips to help keep you safe.

Sometimes we need to ask some simple questions to maintain your account and assist you with questions or issues you may be having. We do this to be sure we are really talking to you and not a scammer.

We Sometimes:

Ask for your address or phone number over the phone

Ask you for your account number over the phone

Ask for your date of birth over the phone

Ask for your last four of your Social Security Number over the phone

Send you verification codes when logging into Online or Mobile Banking (these always come from the same 5 digit number)

Send you texts and emails asking if you made a specific transaction (We will only ask you to reply “Y” or “N”) and these texts always come from the same 5 digit number (different than the verification code number)



Schedule of Fees

We will be updating our Fee Schedule effective October 7, 2024. Please take a moment to review the updated copy.

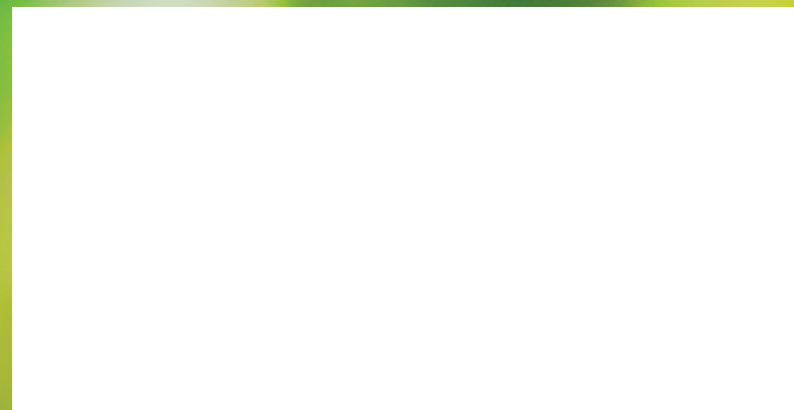
Safe Deposit Box Fees	
SIZES AND PRICES VARY BY OFFICE	
Box drilling	\$25.00 + cost
Key replacement	\$10.00 each
Box inventory	\$20.00 per hour; \$20.00 minimum
Treasurer's check	\$10.00
Personal money order	\$5.00
NSF check charge (returned check) *	\$35.00 per item
Overdraft Charge *	\$35.00 per item
Stop payment fee	\$30.00
Wire transfers-outgoing	
Foreign.....	\$40.00
Domestic	\$25.00
Wire transfers-incoming	\$10.00
Expedited Bill Payment Fee	\$20.00 per item
Same Day Bill Payment Fee.....	\$15.00 per item
Account research and reconciliation	\$25 per hour, \$25 minimum
Pre-authorized transfer	\$5.00
Early Withdrawal from Holiday Club	\$5.00
Early closing of Holiday Club	\$10.00 + loss of interest
Dormant account.....	\$5.00 per month
Debit/ATM card replaced	\$6.00
Expedited Debit/ATM Card	\$65.00
Rushed Debit/ATM Card	\$85.00
Debit/ATM Card Re-Address/Destroy/Change in delivery method	\$10.00
Chargeback Filing	\$15.00 per item
PIN Mailer	\$3.00
Expedited PIN Mailer.....	\$45.00
Rushed PIN Mailer	\$85.00
ATM Deposit Discrepancy Adjustment.....	\$5.00
Executions and garnishments	\$125.00
Levies.....	\$100.00
Undeliverable Statements.....	\$5 per month
Collection item.....	\$25.00
Lock Bags	\$20.00 per bag
Zipper Bags.....	\$3.00 per bag
COMMERCIAL ACCOUNTS	
ACH Positive Pay per month.....	\$5.00
Check Positive Pay	\$20.00 per month
Remote Deposit Capture.....	\$45.00 per month

*Insufficient funds items may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.


My Notes



2450 E. 3rd St. Williamsport, PA 17701



Keep this guide!

After the upgrade, kindly recycle. 



**EQUAL HOUSING
LENDER NMLS# 506857**

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This guide & important updates can be found online at:

woodlandsbank.com/system-upgrade