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401 N. Washington St., P.O. Box 68

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NOTICE: BRCB Communications Server Upgrade

Black River Country Bank will be implementing several upgrades to our banking software and communications servers starting at 4:00 p.m. CST, FRIDAY, MARCH 22nd through approximately 9:00 a.m. CST, MONDAY, MARCH 25th. Some of the most common product and service INTERRUPTIONS and RECOMMENDED ACTIONS that may affect YOU are outlined below, please also review the <u>table summary</u> on the back of this document for a more comprehensive reference:

Online Banking and Mobile Banking (via TouchBanking App) access will be limited to *INQUIRY ONLY* (no transaction options such as transfers, nor Bill Pay will be available) during this time frame. Upon resumption of service on MARCH 25th, *ALL ONLINE BANKING CUSTOMERS* will be prompted to change their Security Questions upon their first sign-in after the upgrade. Please follow the on screen prompts to successfully complete this process. Additionally, your online account history and e-Statement records will not transfer during this upgrade weekend, it is highly advisable to print and retain your historical documents PRIOR to March 22nd.

BRCB's Shazam Debit/ATM Cards will be functional, however, balances will not be available during this upgrade weekend. Therefore, we strongly recommend customers monitor balances rigorously leading up to and during this time frame.

ALL Black River Country Bank customers will receive a partial paper statement of transactions, produced and effective March 22nd (and thereafter on regularly scheduled statement cycle dates). *This applies to ALL e-Statement customers, as well.*

Please check our website for any updates regarding this upgrade: https://www.brcbank.com/your-conveniences/alerts. Our sincere hopes are that it is a smooth process with minimum inconveniences to you, our valued customers! Please contact us at 715-284-9448 with any questions or concerns, so we can best help you prepare, prior to our upgrade.

Thank you for your patience during this process!

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SUMMARY OF IMPORTANT DATES AND DETAILS BY BRCB PRODUCT OR SERVICE

Online Banking & Mobile Banking via TouchBanking App	At 4:00 p.m. CST on Friday, March 22 Online Banking access will be limited to Inquiry Only. Full services will resume at approximately 9:00 a.m. CST on Monday, March 25 th . Upon resumption of service on MARCH 25 th , <i>ALL ONLINE BANKING CUSTOMERS</i> will be prompted to change their Security Questions upon their first sign-in after the upgrade. Please follow the on screen prompts to successfully complete this process. (Usernames and passwords will not change.) Mobile Banking via our TouchBanking App will be completely unavailable during the overnight timeframe – late Saturday, March 23 rd night into early
e-Statements	Sunday, March 24 th morning. e-Statements will be unavailable during the upgrade. It is highly advisable to download and/or print and retain any historical e-Statement documents (including check images) PRIOR to March 22 nd to retain for your records. e-Statements will be available on a current cycle basis post-upgrade (after March 25 th).
Bill Pay and Person to Person Payments (POPMoney)	At 4:00 p.m. CST on Friday, March 22 Bill Pay and Person to Person Payments (POPMoney) and Transfers will be temporarily unavailable. Connectivity will resume at approximately 9:00 a.m. CST on Monday, March 25 th . Bill Pay: During this time, you will not be able to schedule payments or view billers. All Bill Pay payments (including auto payments and reoccurring payments) submitted prior to March 22 nd at 4:00 p.m. CST will be processed as usual. All POPMoney payments scheduled on or after Friday, March 22 nd , will NOT
Debit/ATM Shazam Cards	 <u>process</u>. Please refrain from scheduling any payments beyond Monday March 25th until system connectivity resumes. Debit/ATM Cards will be functional. However, all Debit/ATM cards will go into "Stand-in" Mode. Therefore, balances will not be visible/available during the upgrade weekend.
Account Statements & Images	ALL Black River Country Bank customers will receive a partial paper statement of transactions, produced and effective March 22 nd (and thereafter on regularly scheduled statement cycle dates). <i>Includes e-Statement customers</i> .
Web Browser Troubleshooting	When Online Banking resumes full functionality on Monday, March 25 th , depending on your device, some users may be required to clear the "cache" (browser "memory") in their internet browser to resume access. Also, if you have set-up our Online Banking URL as a "Favorite" or Bookmark" on your device, you will need to delete and resave the NEW URL as your Favorite or Bookmark. If you need assistance with this, please call 715-284-9448 and we will be happy to assist you.