Waterford BANK, N.A.

Online Banking Transition Guide

Contents

Frequently Asked Questions

Why is Online Banking changing?

At Waterford we understand life is busy and convenience is of utmost importance. With this in mind, our new Digital Banking will offer seamless banking solutions built for the way you want to bank, whether you are at home or on the go.

When will the upgrade take place?

The upgrade will take place over a three day period. Online Banking, Bill Pay, and Mobile Banking will be unavailable or read only beginning on Tuesday, September 22 for the system upgrade to take place. The new system will go live on Thursday, September 24.

Will this affect my account details?

Most of your account details will be saved and ready for you to use. This includes transaction history, personal finance manager information, bill pay payee information, scheduled payments and internal transfers, as well as eStatement settings.

Mobile push alerts, mobile Card controls, and external transfers will not transfer to the new system. You will need to make note of or save this information for your records prior to Tuesday, September 22. These settings will need to be set up again once the new system is live.

Will this upgrade affect the Mobile Banking app?

Yes, we will be launching a NEW Mobile Banking app as part of the upgrade. This will be one app for personal and business banking. This will be available for download on Thursday, September 24.

How do I access the new Mobile Banking app?

You can access the new Mobile Banking app in two ways:

1)Through our Current Mobile Banking app. Users currently using personal mobile banking will be auto redirected to download the new application. Once downloaded, you can log in with your existing User ID and Password.

2) Direct Download. Users who currently use Business Mobile Banking will need to download the new app. Once the new app has been downloaded, you should delete the old app.

Will this affect the login process?

If you use only personal or only business online banking currently, your username and password will remain the same.

If you use both personal and business online banking and currently have separate logins, you will access both through one unified set of login credentials after the transition. Upon the first time you go to log in, you will need to click the "register" link from the log in portal.

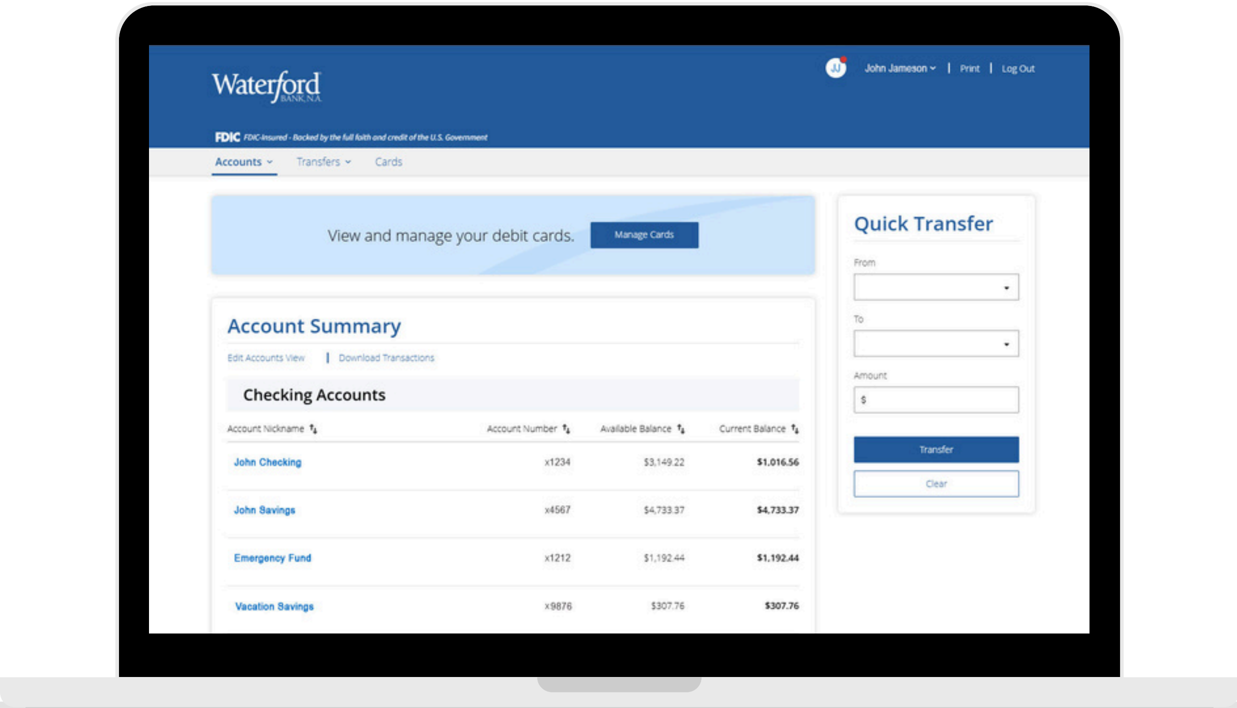
Upon your first login you will have the option to select a text, phone call, or email with a one-time passcode to verify your identity. You will enter this passcode into the system and submit to securely log in.

What if I use biometrics to log in?

If you utilize biometrics to access your digital banking, you will need to be sure you know your User ID and Password prior to our go-live date. You will be required to enter these within the new system the first time you log in.

After you have logged in, you can reestablish your biometrics for future logins.

Frequently Asked Questions



What if I don’t know my Username or Password?

If you are unsure of your User ID, please contact us at 855-896-2064 for assistance.

If you are unsure of your Password, you can easily reset it by selecting “Forgot Password” from the Online Banking login screen and following the on-screen prompts.

Are there any action items I need to be aware of prior to the upgrade?

Yes! It is very important that we have your current phone number and email address. Please review and update this information within your Online Banking Profile as soon as possible to ensure a smooth first-time login.

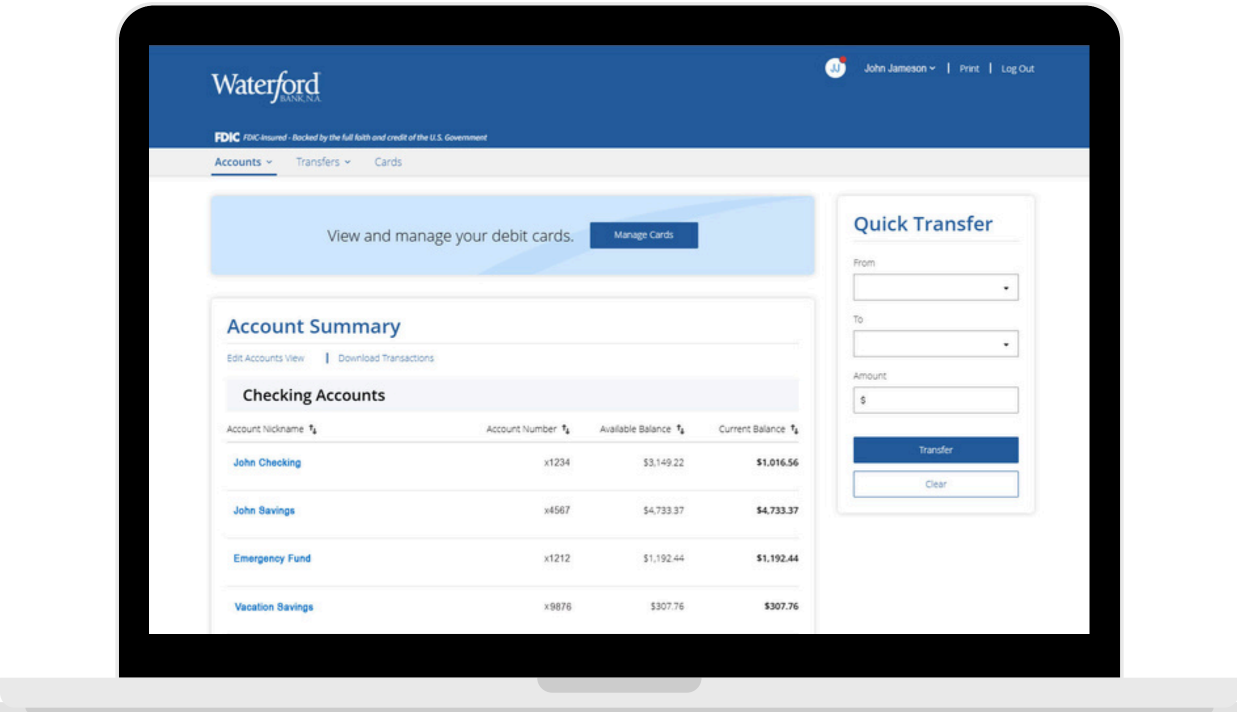
Also, mobile push alerts, mobile Card controls, and external transfers will not transfer to the new system. You will need to make note of or save this information for your records prior to Tuesday, September 22

What action items should I consider post-upgrade?

You will need to reestablish any mobile push alerts, mobile card controls, and external transfers had set up in the previous system as this information did not transfer.

Please note, while your internal transfers will be available within the new system if you would like to make edits to these you will need to set up the transfer again and delete the old one.

GETTING STARTED



Important items about the upgrade:

- Update your contact information and save your login credentials.
- Plan **payments** ahead of time to avoid upgrade downtime (note: there will be a brief window when new payments cannot be made, although scheduled payments will still process).
- Any **recurring internal transfers** account holders currently have set up will carry over as is. Once the new system is live, if they want to make edits to them, they will need to set up the transfer again and delete the old one.
- **ACH Templates** – save any **ACH and Wire history** as well as any **ACH files** you have created as templates prior to the upgrade.
- **External transfers** and **history** will not be transferred. Account holders will need to print or save a copy of their history for their records before the upgrade so they can set these up again in the new system.
- **Mobile Push Alerts** will not transfer. Account holders with the Mobile Banking app need to make note of their current alerts before the upgrade. Mobile push alerts will need to be set up again in the new app.
- Any **card controls** that account holders currently have set up via “Cards” within our Mobile Banking app will not be transferred. Card controls will need set up again in our new Mobile Banking app or in Online Banking.
- Open the **Mobile Banking app** to be directed to download the new mobile banking app.

Transition Timeline

On Tuesday, September 22

- **Personal & Business Online Banking** – will be available most of the business day.
  - At 6: 00 P.M. Personal Online Banking will be read only until the launch on Thursday, September 24.
  - At 6: 00 P.M. Business Online Banking will be unavailable until the launch on Thursday, September 24.
  - **Any wires, ACH transfers, or internal transfers** that need to be processed for Wednesday, September 23 must be initiated on Tuesday, September 22 before 6:00 P.M.
- **Personal Mobile Banking** – will be read only, no transactions (transfers, card management, mobile check deposit etc.) will be available until Thursday, September 24.
- **Business Mobile Banking** – will be unavailable until Thursday, September 24
- **Quicken and Quickbooks** – A data file backup and a final transaction download should be completed by this date. Please make sure to complete the final download before this date. As transaction history may not be available after the upgrade.

Please be sure you know your Online and Mobile Banking, as well as your Quickbook username and password ahead of the transition. You may wish to store them in a secure password manager to ensure you have them later.

- Biometric authentication markers will not carry over to the new online and mobile banking platforms – so you cannot rely on them to get you into your accounts on Thursday, September 24. You will still be able to use biometric authentication with the new platforms but will be required to set them up on Thursday.

On Wednesday, September 23

- **Personal Online Banking** – will remain in read only mode until Thursday, September 24.
- **Business Online Banking** – will remain unavailable until Thursday, September 24
- **Personal Mobile Banking** – will remain read only, no transactions (transfers, card management, mobile check deposit etc.) will be available until Thursday, September 24.
- **Business Mobile Banking** – will remain unavailable until Thursday, September 24.

Launch Day

On Thursday, September 24

- **Personal & Business Online Banking** – will be available, now through one combined login portal.
  - If you use only personal or only business online banking currently, your username and password will remain the same.
  - If you use both personal and business online banking and currently have separate logins, you will access both through one unified set of login credentials after the transition. Upon the first time you go to log in, you will need to click the “register” link from the log in portal.
- **Personal and Business Mobile Banking** – will be available, now through one combined mobile app.
  - Users currently using personal mobile banking will be auto redirected to download the new application.
  - Users who currently use Business Mobile Banking will need to download the new app.
    - Note: Business debit cards will now be managed through this same mobile app. Users with business credit cards must still use their current credit card management app, “SecurLOCK Equip”.

Mobile Banking App Downloads

The new, unified Mobile Banking App can be downloaded here:

- For Apple Devices at: https://apps.apple.com/us/app/waterford-bank-toledo-mobile/id728752016
- For Android Devices at: https://play.google.com/store/apps/details?id=com.waterfordbank.mobile&hl=en_US

Quicken and Quickbooks

A data file backup and a final transaction download should be completed by Tuesday, September 22 (Action Date 1). Please make sure to complete the final download before this date. As transaction history may not be available after the upgrade.

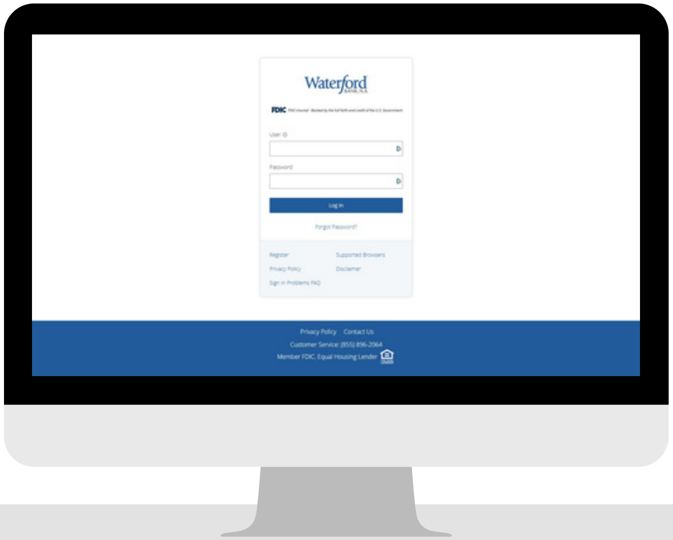
On Monday, September 28 (Action Date 2), you must complete your conversion steps. You will complete the deactivate/reactivate of your online banking connection to ensure that you get your current Quicken or QuickBooks accounts set up with the new connection.

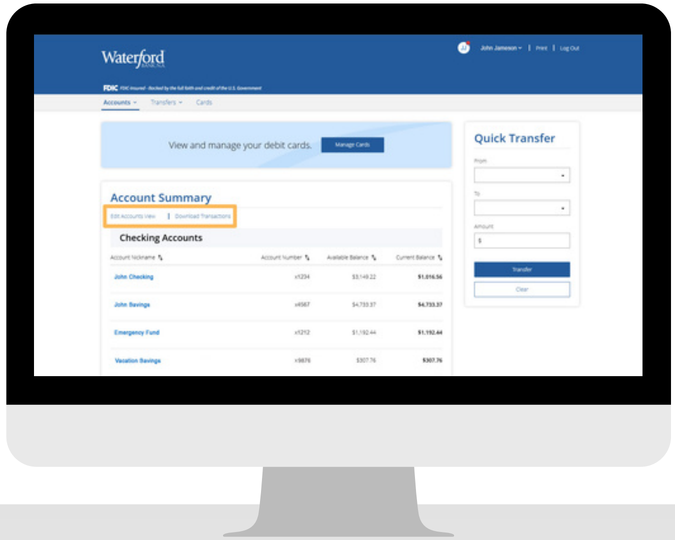
Find your appropriate conversion instructions below:

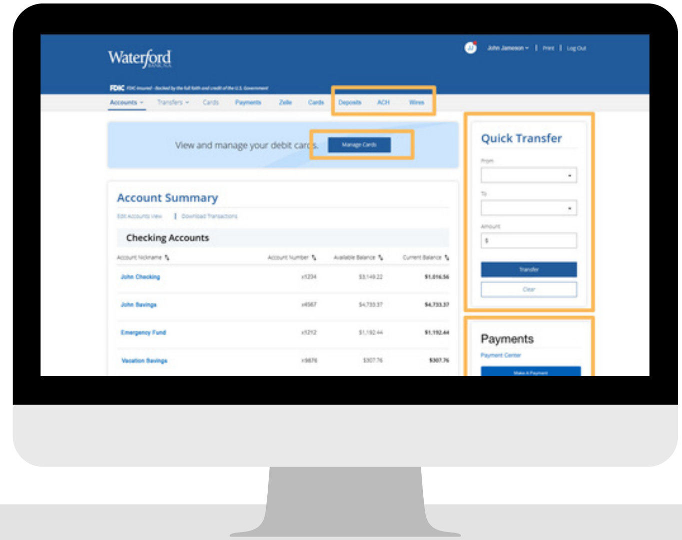
- Quicken Conversion Instructions
- QuickBooks Desktop Conversion Instructions
- QuickBooks Online Conversion Instructions

Be sure to carefully review your downloaded transaction after completing the migrations to ensure no transactions were duplicated or missed on the register.

Home Page







Log in using your existing user and password. For security, you'll receive a one-time passcode.

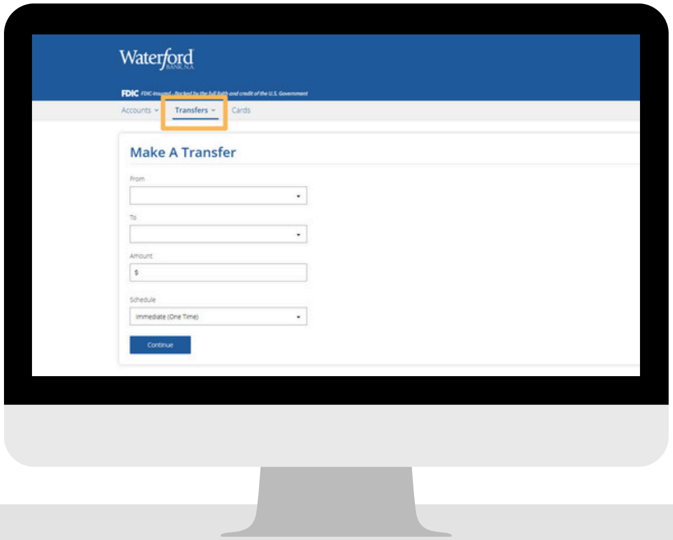
From the Accounts Summary page, you'll see an overview of both your personal and business accounts.

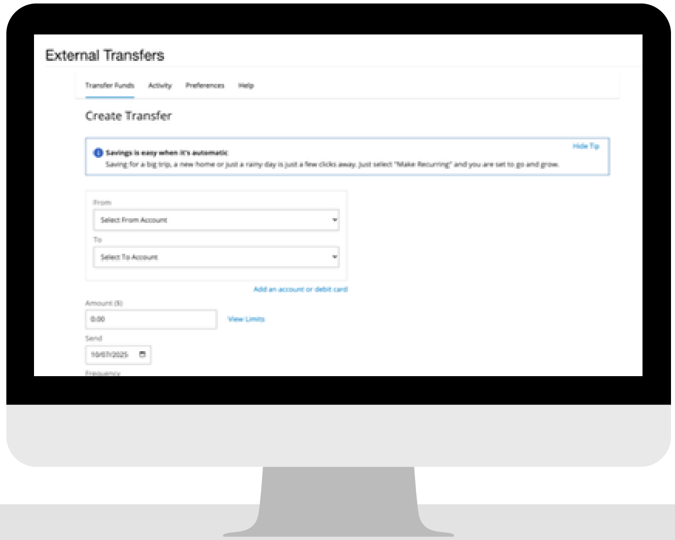
- Select an account to view detailed transactions.
- You can select which accounts you want displayed in the Accounts Summary and in which order to display them, by selecting the Edit Account View option.

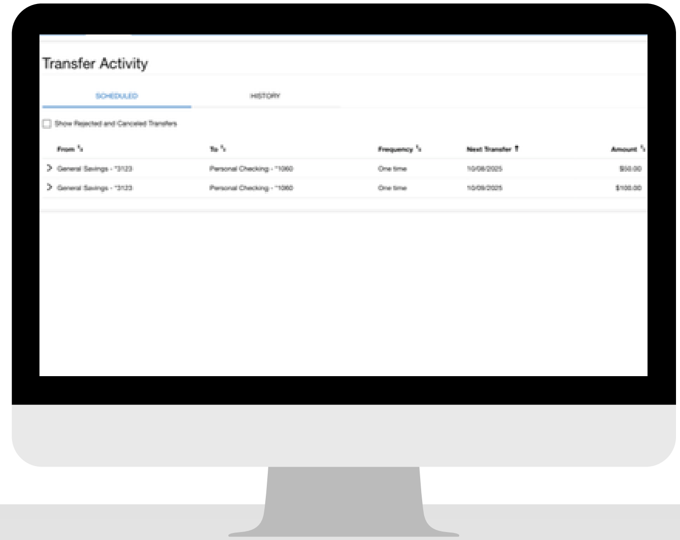
Quick access to key features:

1. Manage your cards
2. Quick transfers
3. Make a payment
   a. Review upcoming eBills
   b. View pending payments
   c. Remote Deposits
4. ACH and Wire transactions

Transfers







It’s easy to move funds between accounts.

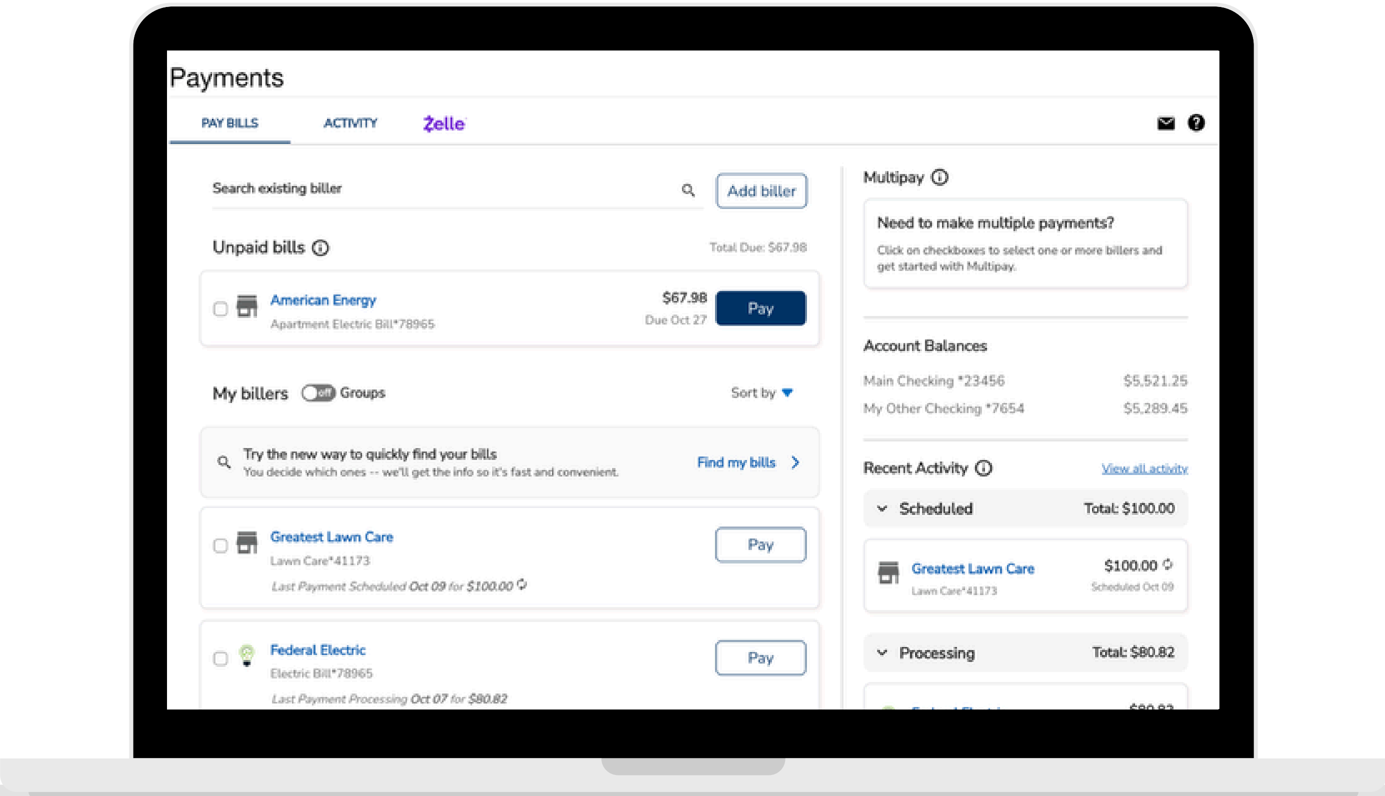
From the Transfer tab you can:

Make a transfer between your accounts by selecting the From account, the To account, inputting the transfer amount and selecting your scheduling option.

Use **External Transfers** to move money between accounts at other financial institutions.

View your transfer activity to see a listing of your scheduled transfers and transfer history.

Personal Payments



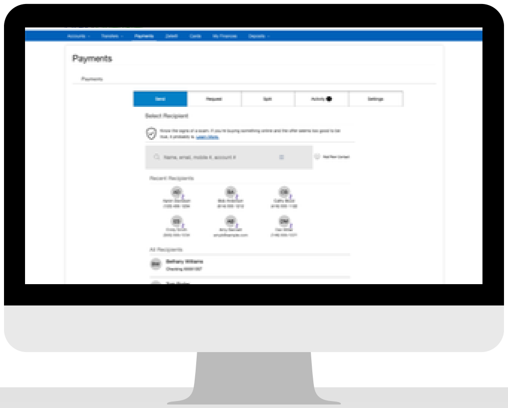
The Payments tab is your central hub for paying bills.

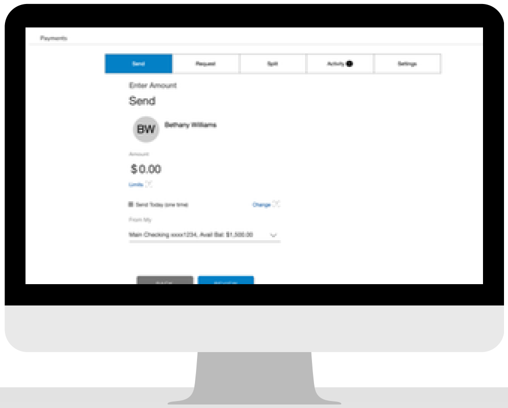
Use online bill pay to send payments to anyone:

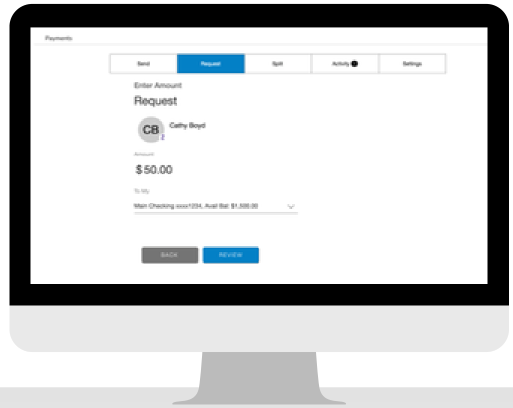
- Add billers
- Make payments
- Schedule recurring payments
- Send a rush payment
- View recent bill pay activity
- Set up eBills

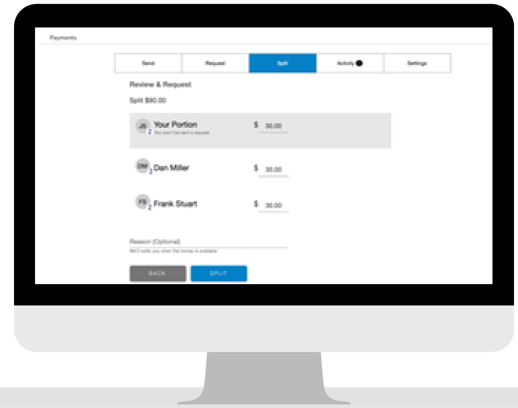
Terms and Considtions must be accepted.

Zelle® or Zelle® for your Business









From the Payments tab, use Zelle® or Zelle® for your business.

Select your personal profile to use **Zelle** for sending or requesting payments to family, friends and people you know.

Select your business profile to use **Zelle for your business** to send and receive payments through your business accounts.

Send payments fast using just a phone number or email address to enrolled users and businesses.

Send Payments

- Select the recipient or add a new contact
- Enter the **Amount.**
- Select the send date.
- Select the account from which to send the payment from.
- Select **REVIEW** to review the payment settings.
- Select **SEND** to complete the payment.
- Select **ALL DONE** to return to the Zelle payments screen.

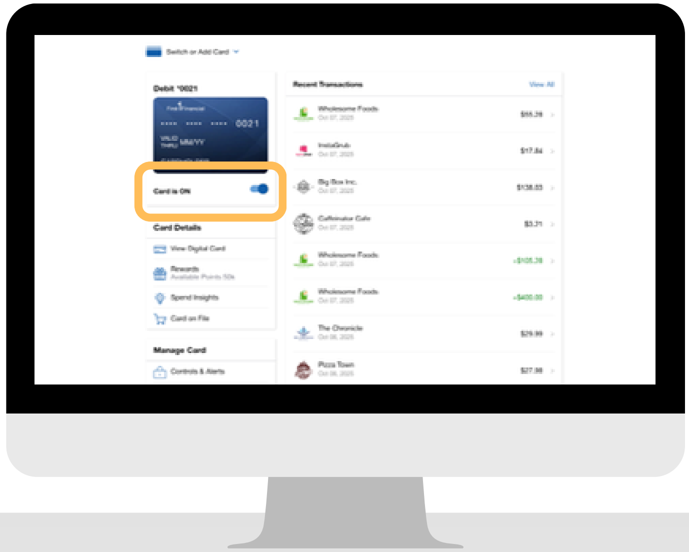
Request Payments

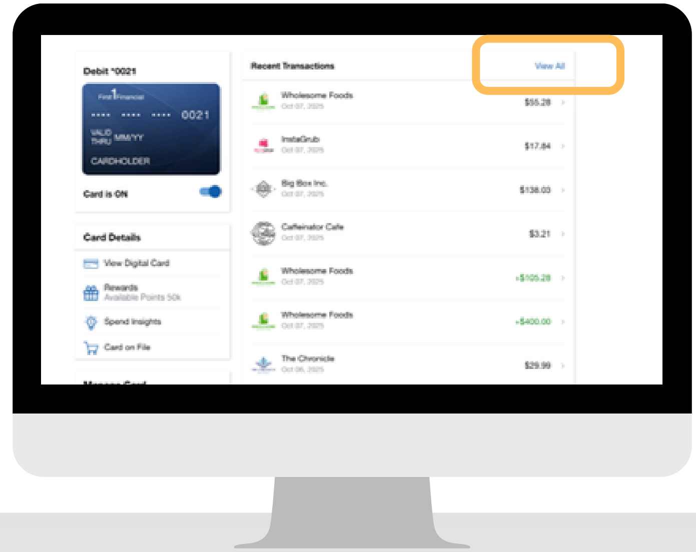
- Select the recipient, add a new contact or send the recipient your QR code.
- Enter the **Amount** you are requesting be paid to you.
- (Optional) enter a Reason for the requested payment.
- Select **REVIEW** to review your request details.
- Select **REQUEST** to send the request.
- Select **ALL DONE** to return to the Zelle payments screen.

Split Payments

- Select the recipient(s) you will be splitting the payment with.
- Select **ENTER AMOUNT** and enter the total **Amount** you are splitting.
- Select **REVIEW**
- Review the split payment and adjust the portions if the payment is not being split equally.
- Select **SPLIT** and the request is sent.
- Select **ALL DONE** to return to the Zelle payments screen.

Personal Card Management

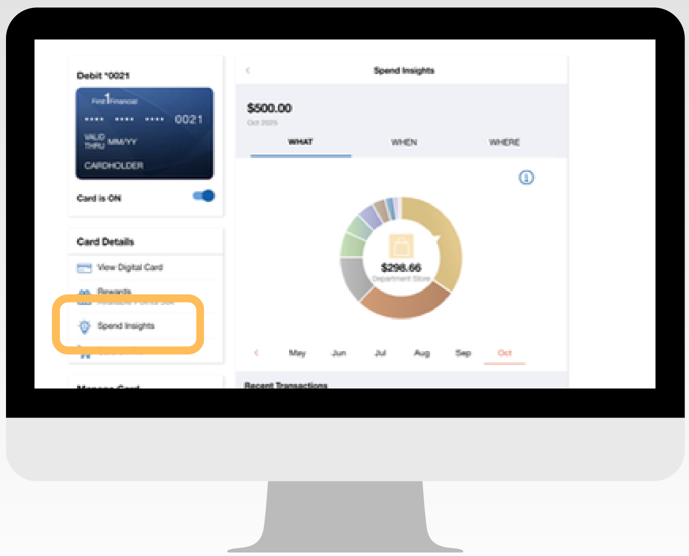


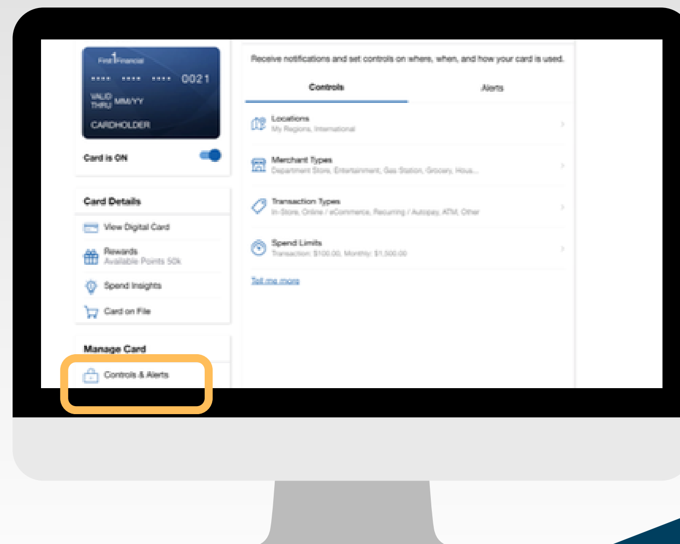


Select your personal profile to access your personal cards.

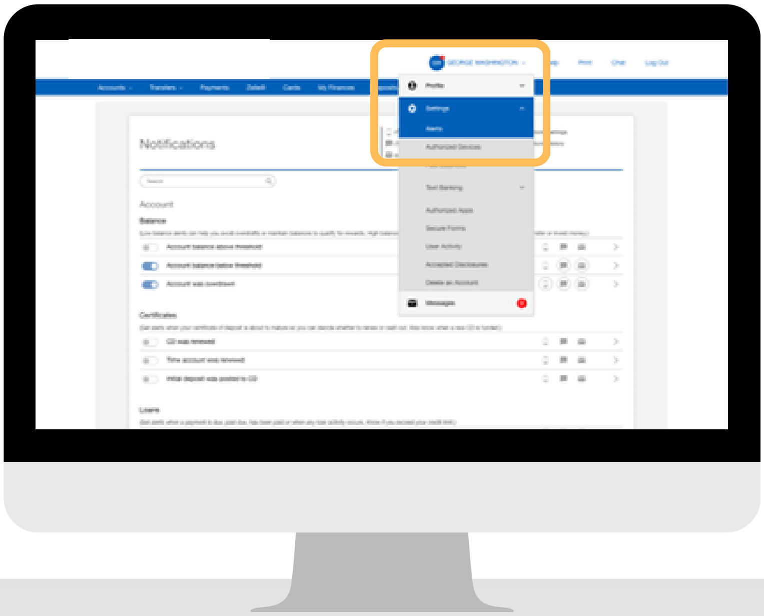
From the Cards tab you can easily manage your cards:

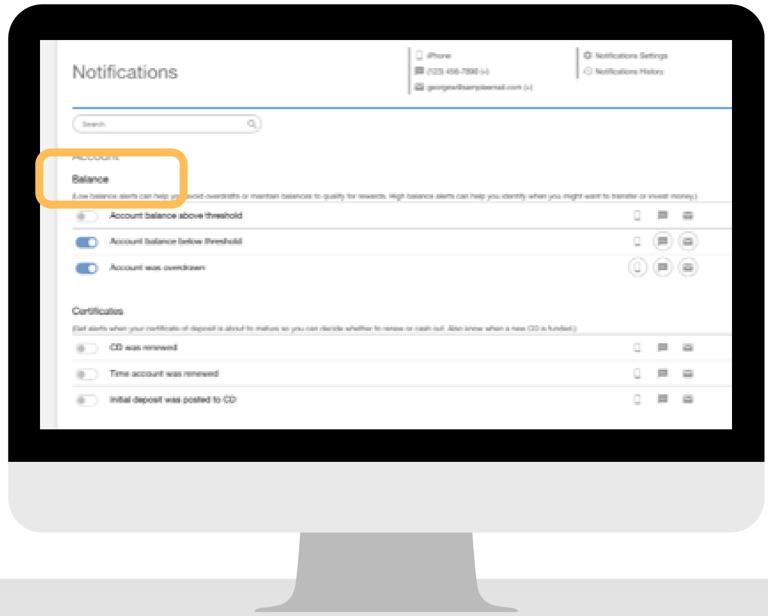
- Turn cards on or off or add a new card.
- View recent card transactions
- Gain access to in depth spending insights
- Set up controls and alerts for additional security





Alerts





A convenient way to keep track of your accounts and enhance security to help prevent fraud.

You can set real time alert options for:

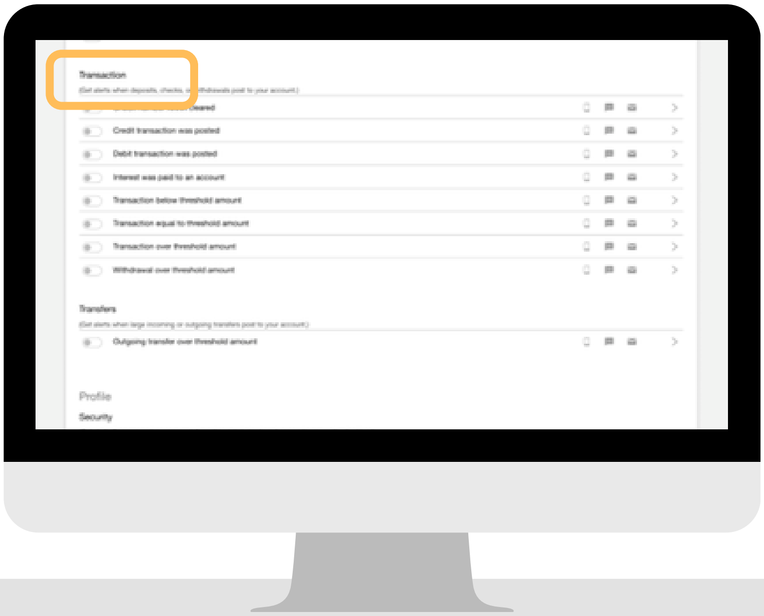
- Account Balance
- Certificates
- Loans
- Transaction
- Transfers
- Other unexpected activities
- Changes to your Security information.

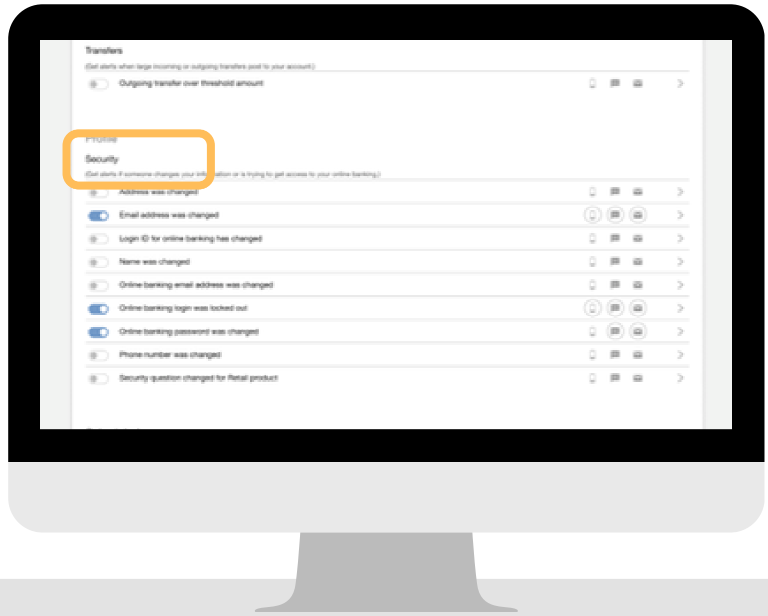
Select how you want to receive alerts. Delivery options include text, email or push notifications.

Balance Threshold

- Account balance above threshold
- Account balance below threshold
- Account was overdrawn

Alerts Continued





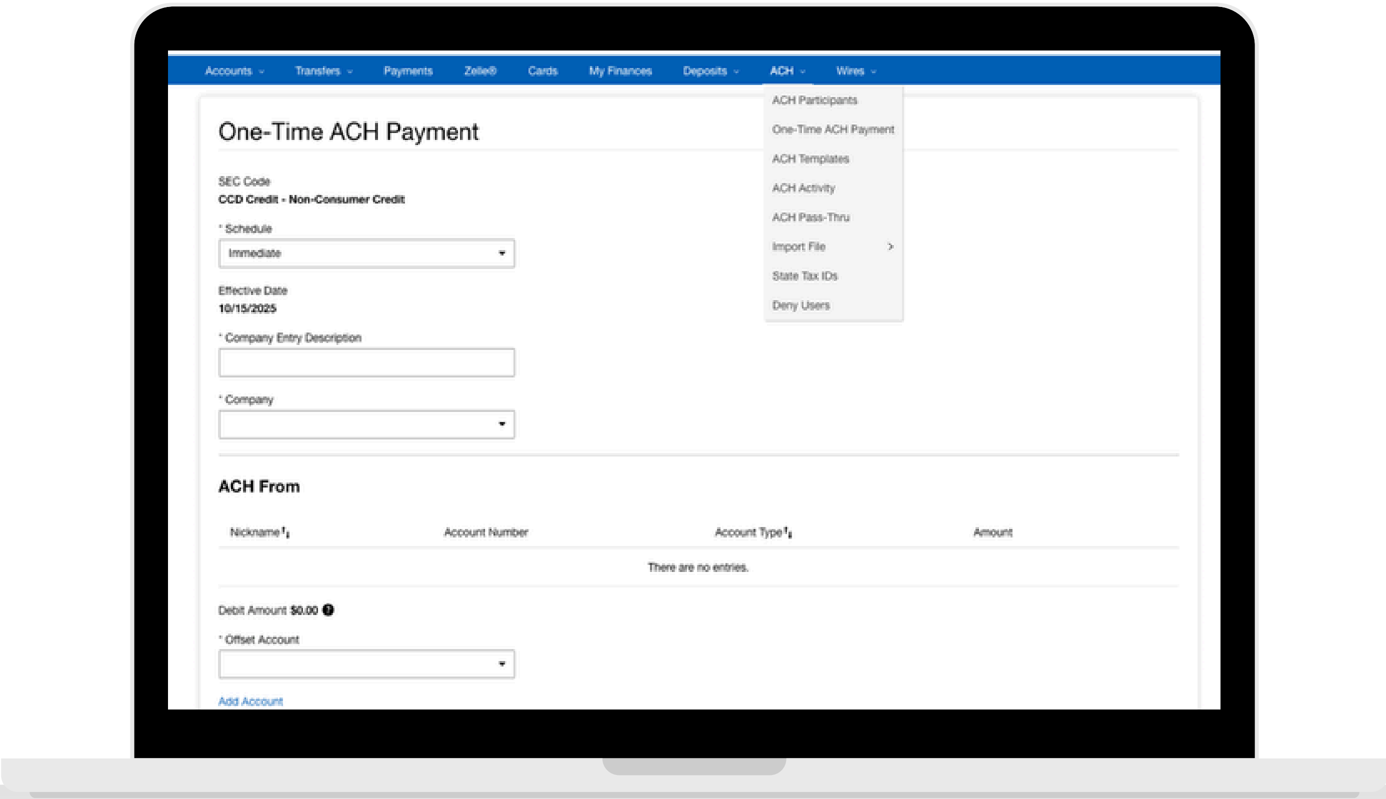
Transactional alerts

- Check number XXXX cleared
- Credit transaction was posted
- Debit transaction was posted
- And many more...

Security Alerts

- Login ID for online banking has changed
- Email address was changed
- Online banking login was locked out
- And many more...

Automated Clearing House (ACH)



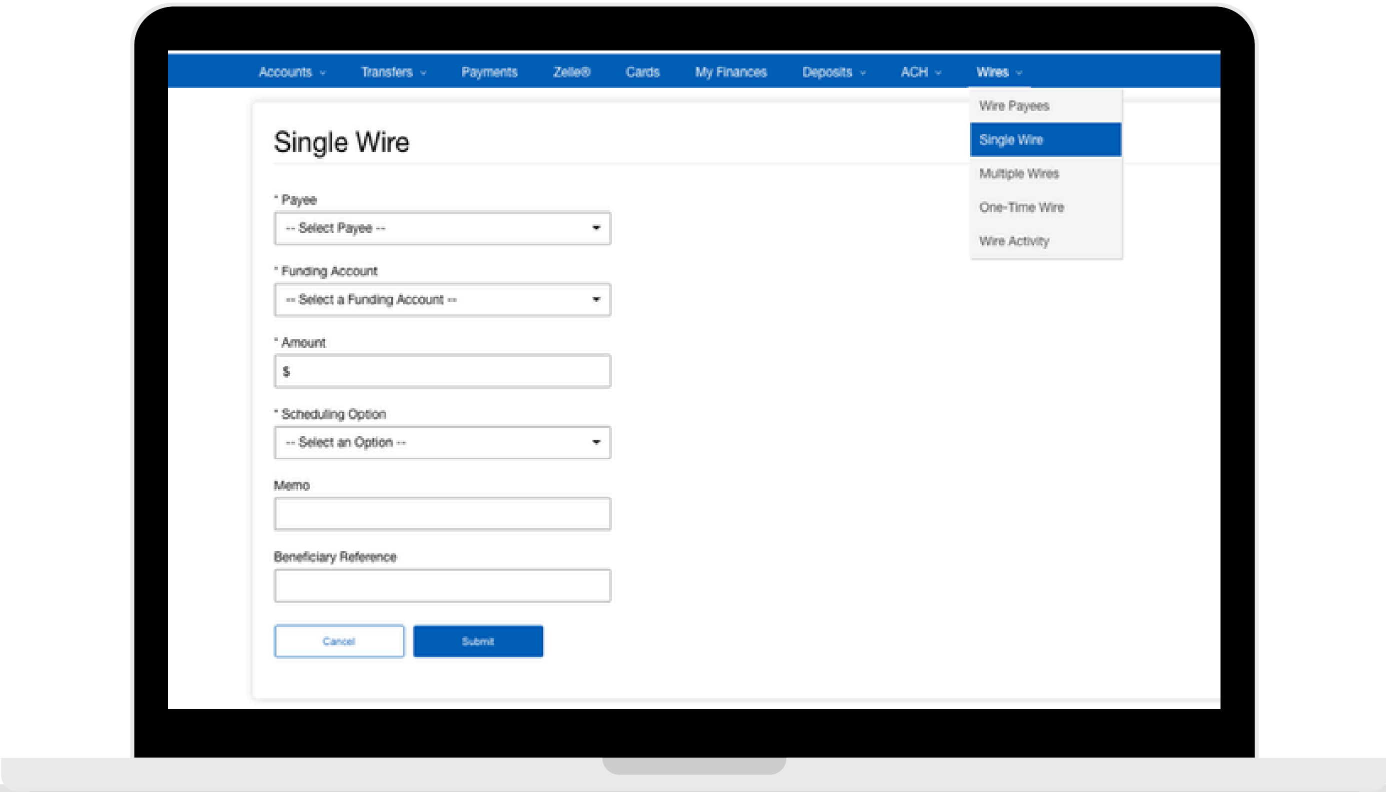
Save Payees and Templates Prior to September 22.

Streamline your business payment processes with our online ACH services. ACH is a fast and secure way to send and receive money. Use ACH to expedite payroll, pay vendors, and receive payments.

From the ACH tab you can:

- Issue one-time payment or receivable
- Set-up recurring payments or receivables
- View your ACH activity and recent history
- Set up approval processes for payments

Wires



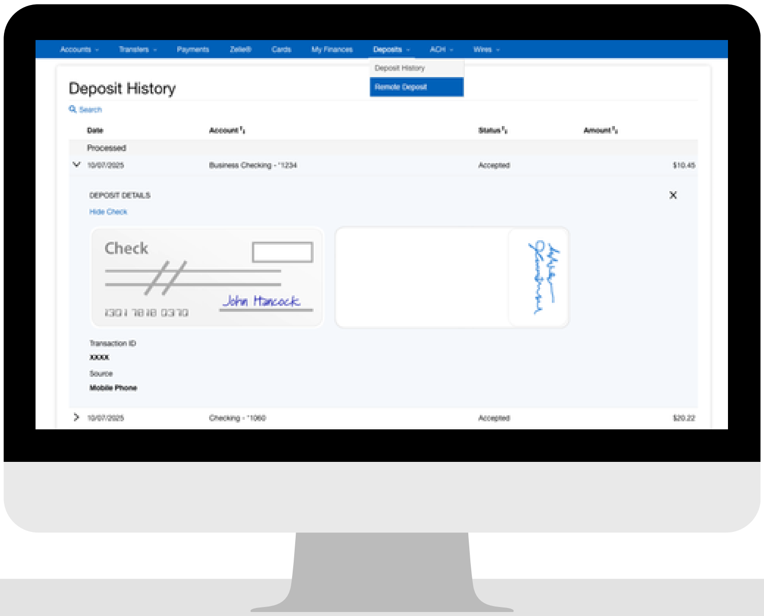
Save Payees and Templates Prior to September 22.

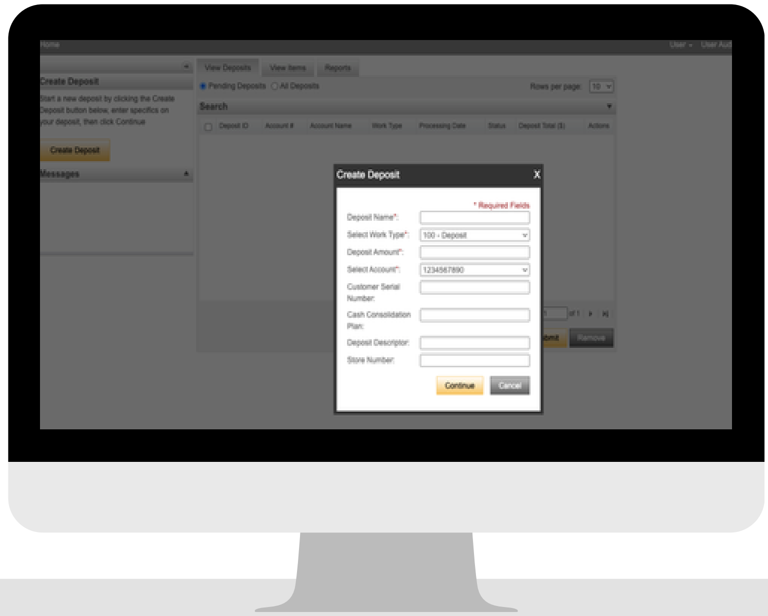
Issue wire transfers from business online banking. Send money to an account at another financial institution often the same day.

From the Wires tab you have several options:

- Add payees
- Send a single or multiple wire transfers
- Set up recurring wire transfers
- View recent wire activity and history

Remote Deposits



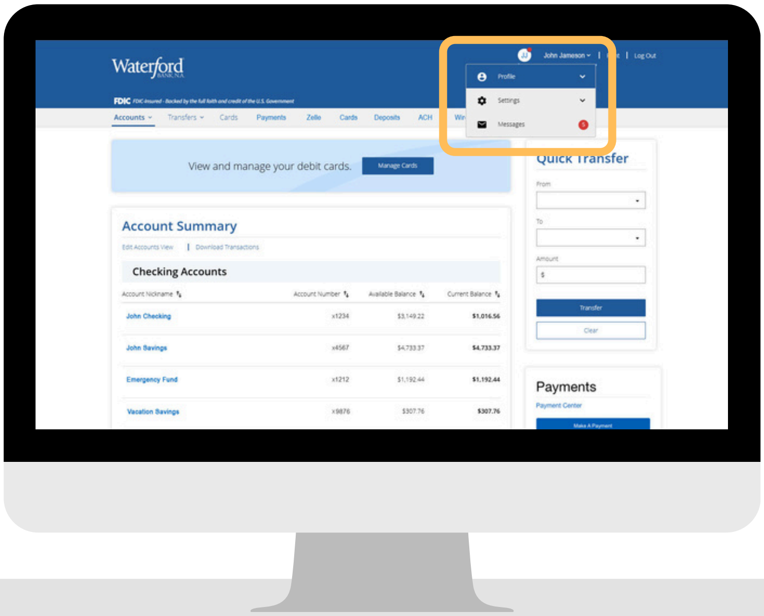


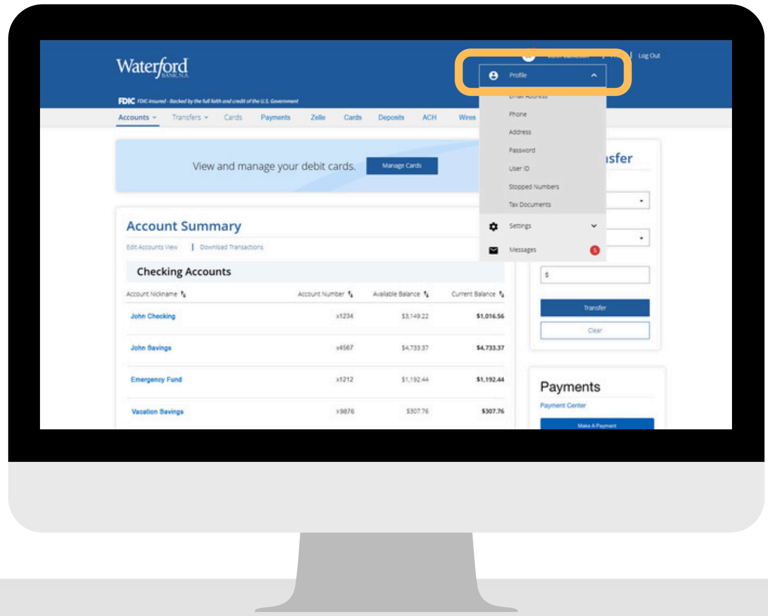
From the Deposits tab, you can see your Deposit History. Select Remote Deposit to create and manage your remote deposits.

Save time with Remote Deposit

- Scan checks into an approved check scanner
- Use the software to verify your deposit
- Send deposits electronically

Profile and Settings





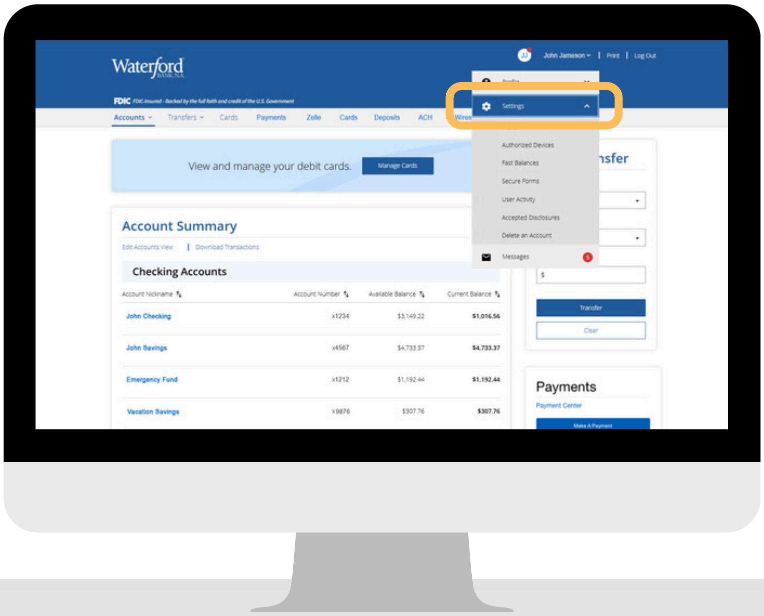
Selecting your name allows you to update your profile information, adjust your online banking settings such as, alerts and Authorized Devices, and access your secure messaging center.

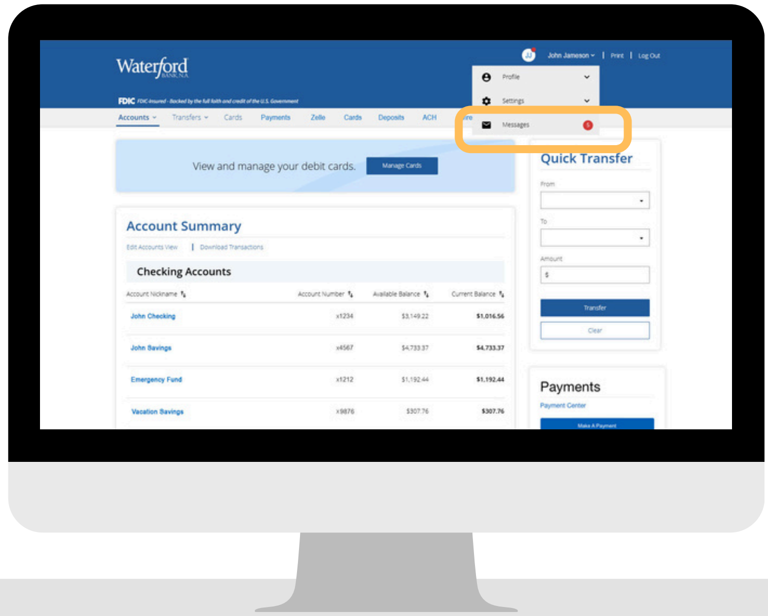
Profile

Keep your profile up to date by entering any changes or new information to your profile:

- Provide a new email address
- Download Tax Documents we generated.
- Change your password
- Change your User ID
- View Stopped Numbers

Profile and Settings Continued





Settings

- Set up or adjust your Alerts
- Review or remove Authorized Devices
- Set up Fast Balances – choose your device and which account balances you want to see in the mobile app.
- Set up options for Text Banking
- Adjust settings for Authorized Apps
- Use the Secure Form to enter an address change
- Manage Individual permissions and access for multiple employees.
- View User Activity and Accepted Disclosures

Messages

The secure message center is where you can view any correspondence with Waterford.

- View messages or compose a new message securely.

Thank You

Waterford Bank is committed to providing exceptional, personalized service without compromise.

If you need help at any stage of the transition, please contact us directly at 855-896-2064.

Waterford BANK, N.A.