



UNIVERSAL BANK

IMPORTANT NOTICE



eStatement Users

Due to the Bank's upcoming technology upgrade, access to your eStatement will not be available from June 14th - June 21st.

We recommend that you print your statement before June 14th should you need them sooner than June 21st. You may also visit your local branch during normal bank hours during the week of June 14th, and staff will provide you with a copy at no additional charge.

Once the upgrade has been complete, you will access your eStatements by logging onto internet banking via www.universalbank.com.



ZELLE Users

Due to the Bank's upcoming technology upgrade, Zelle, the person-to-person payment application, will not be available from June 14th to June 21st. We recommend that you complete payments using Zelle before June 12th to be sure the funds are transferred in a timely manner. Incoming payments from other Zelle users will be processed and credited to your account as usual.

When our upgrade is complete, you can continue to access Zelle through the Universal Bank Mobile App. Your history and list of people you have previously sent money to will be available as before.

If you need a payment to be made during the time Zelle is not available, please visit the closest Universal Bank branch during normal business hours and the staff will complete the payment for you using a cashier's check and overnight delivery.