



IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Several of the Bank's products and services will be impacted over the next few weeks. We are providing the following information to help you plan your banking activities during the upgrade process.

Please take a moment to review the information below for details of the timing of this upgrade process, the banking services available to you, as well as any anticipated changes that may affect your banking activities.

For our personal internet banking customers:

- Internet access to your account information will be limited to inquiry only from 6:00 pm Friday, June 18th to 8:00 am Monday, June 21st.
- During this period, you will be able to view your account balance, but you will not have access to account transfers, bill pay or viewing current activity.
- Debit card transactions will not appear in your account balance until Monday, June 21st.
- On Monday, June 21st, you will log in to the upgraded online banking system via the Universal Bank website, www.universalbank.com.
 - Your username will remain the same.
 - Your temporary password will be your five digit zip code and the last four digits of your social security number (ZZZZZSSSS).
 - After your initial login, you will be directed to change your password to something unique to you.

For our business internet banking customers:

- Access to business internet banking will not be available from 6:00 pm Friday, June 18th to 8:00 am Monday, June 21st.
- During this period, bill pay, account transfers and wire transfer requests will also be unavailable.
- Business customers will have access to preview their business banking profiles between June 7th and June 17th. During this time, you will be able to:
 - Set up transfer templates
 - Set up company user profiles (Admins only)
 - Verify profile and account details
 - Test system functionality
- To preview your business banking profile and settings, go to <https://universalbank.ebanking-services.com/> and login using the new username and password as described below.
- Your new business login will require you to enter a unique 6- or 7-digit code that will be known as your "Company ID". This Company ID is specific to your business and cannot be changed. You will be provided your Company ID prior to the start of this preview period.
- Your user ID may change if it contains a space or a special character. If your current username contains a special character (@, !, -, < etc.) it will be dropped after the upgrade.
 - Example: If your current username is Billy@Bob123 your username after the upgrade will be **BillyBob123**.
- After this upgrade, your temporary password will be D1b1 + the first four characters of your username in UPPERCASE.
 - Example: If your username is BillyBob123, your password will be D1b1BILL.
- After your initial login, you will be directed to change your password to something unique to you.

(See Reverse)

For our telephone banking customers:

- The telephone banking toll free number will remain the same as it is now.
- Changes in your account balance will not be reported from 8:00 pm Friday, June 18th to 8:00 am Monday, June 21st.
- Only your account balance will be available. All other services will resume Monday, June 21st.

For our customers using electronic bill pay:

The last day you can schedule payments is June 17, 2021. Payments scheduled before the 17th but expected to be delivered after that date will be processed as requested.

- You will again be able to schedule payments starting on June 21st.
- **Your bill pay payment history** will not convert over on the day of the upgrade, June 21, 2021, however **6 months of your payment history** will be available **2 business days** after the upgrade on June 23, 2021.
 - **Please note:** Due to the delay in payment history loading, customers will not see the status of payments that are scheduled during the downtime. However, payments are still being processed and users should not attempt to reschedule these payments as there is a risk of making the payment twice.
 - **If you have any questions regarding the status of your scheduled payment, please contact Universal Bank support via the contact information below.**

For our mobile banking customers:

- Access to mobile banking using the current app will be cut off at 2:00 pm on June 18th.
- New mobile banking customers must enroll prior to June 14th or after June 21st.
- Beginning Monday, June 21st, mobile banking users will need to install the new mobile banking app on their mobile device and follow the directions to log in. We recommend the old app be deleted from your mobile device at that time also.
 - **Please note, personal and business online banking users must log in to online banking profile via an internet browser prior to accessing your mobile account to establish permanent credentials to the upgraded app.**

For our ATM/Debit card users:

- During the upgrade change, you may use your ATM/Debit card at any time at ATMs at other banks, stores and anywhere ATMs are located.
- From June 18th to June 21st, the maximum amount of cash that may be withdrawn per day is \$300, up to the balance in your account.
- From June 18th to June 21st, the maximum amount of purchases per day is \$500, up to the balance in your account.
- Deposits and PIN changes will not be available at our ATMs from June 14th to June 21st.
- The ATMs at Universal Bank branches may be unavailable intermittently between June 19 and 20th.

Contact us with your questions or comments:

Please visit our website www.universalbank.com to find the contact information for your nearest branch. In addition, we have established a toll-free phone number (888) 809-8282 where you can call us during the upgrade weekend from 9:00 am to 5:00 pm.

