



countrybank
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DIGITAL BANKING UPGRADE QUICK REFERENCE GUIDE

FIRST-TIME LOGIN – CONSUMER & BUSINESS

Item	Requires Attention!	NEW!	No Changes	Important to Note								
Favorites in Internet Browser	!			<p>Please do not use existing saved bookmarks, favorites or links. Go to countrybank.com>Login</p> <p>Be sure to update any existing saved bookmarks, favorites or links.</p>								
Username – Consumer & Business Users	!		✓	<p>Your username is the same.</p> <p>The only exception is if you have special characters or spaces in your username. If so, your username will be the same but with the special characters or spaces removed.</p> <p>Examples:</p> <table><thead><tr><th>OLD USERNAME</th><th>NEW USERNAME</th></tr></thead><tbody><tr><td>john@doe123</td><td>johndoe123</td></tr><tr><td>susan_doe123</td><td>susandoe123</td></tr><tr><td>joey doe 123</td><td>joeydoe123</td></tr></tbody></table>	OLD USERNAME	NEW USERNAME	john@doe123	johndoe123	susan_doe123	susandoe123	joey doe 123	joeydoe123
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john@doe123	johndoe123											
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Consumer Users - Password	!		✓	<p>Your password will be the same. You will be prompted to create a new password during your first login on August 28th. You can use the same password that you’ve been using up to this point.</p>								
Business Users - Password	!	★		<p>You will be provided a temporary password to use at initial login; once this is entered, you'll receive an authentication code. Once verified, you will be prompted to create a new password, which you'll use going forward.</p>								
Enrollment/first-time log in		★		<p>This can be completed in either the Mobile App or browser-version of Online Banking.</p>								
Consumer Users - Multi-Factor Authentication (MFA) – New Security passcode		★		<p>You will be required to verify the last 4 digits of your Social Security Number and Zip Code during your first login after the upgrade.</p> <p>An authentication passcode will be sent via your delivery preference, text/email/phone call, as an added security feature to verify your identity. Each time you login from a new device or browser, you will need to enter an authentication passcode.</p>								
Business Users – High Risk Transaction Authentication (HRT) -New Security passcode		★		<p>You will be required to input a HRT (High Risk Transaction) authentication code which will be sent via your delivery preference, text/email/phone call, as an added security feature to verify your identity. HRT codes replace the tokens. Please destroy your existing tokens.</p>								
Consumer (Personal) Banking Platform – Mobile App and Online Banking		★		<p>Country Bank Mobile App: if your app doesn't automatically update, visit the App Store to see if the update is available.</p> <p>Online Banking: visit Countrybank.com and go to Login > Consumer Login</p> <p>All individuals/entities using an Social Security Number will login to the Consumer Mobile App or Consumer Login for Online Banking</p>								
Business Banking Platform – Mobile App and Business Online Banking		★		<p>Country Bank for Business Mobile App: business users will need to download our new Country Bank for Business App</p> <p>Online Banking: visit Countrybank.com and go to Login > Business Login</p> <p>All individuals/entities using an EIN will login to the new Country Bank for Business Mobile App or Business Login for Online Banking</p>								
Business Users - Company ID at login		★		<p>Your Company ID will be the last 6 digits of your Employer Identification Number (EIN). Your EIN can typically be found on tax documents.</p>								

GENERAL INFORMATION

Item	Requires Attention!	NEW!	No Changes	Important to Note
Account order preferences	!			The order preference for viewing your accounts will not convert; please set your preferences again. Go to Settings > Change Account Order
Hidden Accounts	!			If you had hidden any accounts in the old platform, they will need to be hidden again in the new platform. Login>Menu>Settings>Select the account>toggle Hide Account to on
Alerts – Account & Security	!			Your account and security alerts will not convert. You will need to set them up in the new App or browser-version of the platform.
Quicken/QuickBooks Export	!		✓	Functionality will remain the same, but you will need to log in to QuickBooks after 8/28 to 'reconnect' by entering your new online banking credentials. Visit countrybank.com/digital-upgrade-faqs
Mobile Deposit Availability	!		✓	<ul style="list-style-type: none"> • No change to deposit cut-off time. • Deposits made by 4:30pm on a business day (Monday-Friday excluding holidays), will be credited same day. • The Mobile App will take pictures and automatically upload them. • If you're using the browser-version of Online Banking, you can save your picture to the desktop and then upload it to your Online Banking.
Text Banking	!			You will need to re-enroll in this service because the 5-digit number to text has changed.
eStatements		★	✓	<p>You can now opt in to eStatements on the Mobile App!</p> <p>You can also select your delivery preference (eStatement or mailed statement) by account!</p>
Pay a Customer		★		<p>Now you can transfer funds to another Country Bank customer! You will need the payee's first & last name, account number and account type.</p> <p>*This feature is not available in Business Online or Mobile Banking.</p>
Manage Cards			✓	<p>Consumer customers: You will still be able to temporarily shut off your debit card, set transaction limits, transaction type limits and merchant limits.</p> <p>Business customers: Please call our Customer Care Center at 800-322-8233 or visit a Banking Center for assistance with card restrictions.</p>

BILL PAY & OTHER PAYMENT FEATURES

Item	Requires Attention	NEW!	No Changes	Important to Note
Bill Pay funding account	!	★		<p>Please verify your default funding account.</p> <p>Funding accounts will be required to be set up on each payee.</p> <p>If there are insufficient funds in the account the payment will not be sent until funds are available. If sufficient funds cannot be collected within three (3) business days, the payment will be rejected.</p>
Bill Pay ACH Process Timeline	!	★		<p>The funds will be debited from your Country Bank account on 'Sent Date'; payees accepting electronic payments are denoted by a lightning bolt icon.</p> <p>Standard Electronic Delivery is 2 business days. You will choose the "send on" date for your payment. Funds will be received by the payee on the next business day after the payment is scheduled.</p>
Bill Pay Check process timeline		★		<p>Checks are issued with customer account info, like a normal check, and will not debit your account until the check is cashed. Payees accepting checks are denoted by an envelope icon.</p> <p>A copy of the check and USPS tracking information can be located under bill payment activity.</p> <p>Standard Paper Check Delivery is no more than 5 business days. Paper check payments are sent on day one. The delivery date is dependent on the payee's address and the speed of the USPS.</p>
Bill Pay – external site		★		<p>When you login to the Mobile App or browser-version of Online Banking and go to Bill Pay, you will receive a notice that you are being redirected to an external site. You will click Proceed.</p>
Bill Pay Notifications		★		<p>Payment confirmation emails will come from "Allied".</p>
Bill Pay Electronic Check		★		<p>You have the ability to print a copy of a check sent and track delivery.</p>
Bill Pay - Pre-scheduled payments			✓	<p>Any bill payments must be scheduled by 5pm on August 24th. These payments will be process with no interruption and will be paid by Allied beginning August 28th.</p>
Bill Pay Payees			✓	<p>Payees will convert over; you will see recent payees and have the ability to select All Payees as well.</p>
Bill Pay – Recurring Payments			✓	<p>Any recurring payments will convert over.</p>
Bill Pay History			✓	<p>12 months will convert over</p>
eBill Payees	!			<p>eBill payees will not convert over; they will need to be re-established. If you use eBills today to automatically make a payment, this feature is no longer supported. You can set up recurring payments for these payees.</p>
eBill Statements & History	!			<p>The previous payment history will be available but not the actual bills.</p>
eBill Notifications		★	✓	<p>You can receive text (new) or email notifications for payments due, past due, scheduled, posted, balance, etc.</p>

BILL PAY & OTHER PAYMENT FEATURES CONTINUED

Item	Requires Attention	NEW!	No Changes	Important to Note
Pic Pay process timeline	!			This feature is located in 'Pay Bills'; funds will be debited from your Country Bank account on the 'Sent Date'.
Pic Pay Payees	!			These payees will convert to 'Bill Pay' payees and the pic pay function will still be available.
Pic Pay History			✓	12 months' worth of Pic Pay history will convert to 'Bill Pay' history.
External Transfer (A2A) accounts previously used	!			Any accounts you've previously set up to receive these transfers will not convert over; they will need to be re-established. After the external account has been verified, any External Transfers scheduled before 2pm should be credited the next business day.
External Transfer (A2A) history	!			Any history of external transfers will not convert over.
External Transfer (A2A) external loan accounts		★		Now you can add an external loan (loan from another institution) as an account to pay!
External Transfer (A2A) processing timeline - instant verification via Plaid vs micro deposits		★	✓	The service requires verification of your external account before allowing transfers. You can verify your external accounts one of two ways: NEW instant verification: verify your external account via Plaid; you will need to enter your login credentials for the financial institution where you have your external account. Micro deposit verification: verify your external account via micro deposits which take 2-3 business days to process. You would provide your external account information and wait for the micro deposits to post to the external account and then verify the deposit amounts. Once the account is verified, funds take 1-2 business days to be credited.
External Transfers (A2A) limits		★	✓	The maximum transaction amount per day is \$5,000.
Pay Someone (P2P) payees	!			The payees will not convert; you will need to re-establish payees.
Pay Someone (P2P) history	!			This payment history will not convert over.
Pay Someone (P2P) request to be paid	!			No longer available
Pay Someone (P2P) secret word		★		Each transaction will require you to provide the payee with a Secret Word. The payee then has to enter the Secret Word in order to claim the funds. Secret words are not case sensitive.
Pay Someone (P2P) receiving payment via debit card		★		If the payee uses their debit card to accept the payment, the payee will receive the funds instantly (as long as they complete the process). If the payee uses their routing & account number to receive a payment, it will take 1-2 business days for the payee to receive the funds.
Pay Someone (P2P) limits		★	✓	The maximum transaction amount per day is \$3,000.

BUSINESS – ADDITIONAL PAYMENT FEATURES

Item	Requires Attention!	NEW!	No Changes	Important to Note
ACH recurring payments, future dated payments and payment history	!			ACH recurring payments, future dated payments and payment history will not be converted.
Wire recurring payments, future dated payments and payment history	!			Wire recurring payments, future dated payments and payment history will not be converted.
Bill Pay for Business		★		There is added functionality to require approval for payments. All users can see what other users are paying for bills.
ACH Addenda's		★		You will have the ability to obtain detailed ACH payment information!
Wire Cash Management Module			✓	
ACH Batches and recipients			✓	
Wire payees			✓	