



TODAY'S BANK

Frequently Asked Questions

1. Why is Today's Bank making this change?

We are switching to a more powerful banking system that will benefit our customers in many ways by simplifying the process of day-to-day banking. While the existing banking system has served us well over the years, the newer, more flexible system is better equipped to serve you even better.

2. Will my account number(s) change?

No. Whether you have a checking account, a savings account, or a loan, your account number will remain the same.

3. Is my account type the same?

Yes! All features and benefits of your current account are available with the new system.

4. Can I continue to use the same checks?

Yes! The Today's Bank routing number (082901745) will remain the same, as will your checking account number. When you're ready for more checks, simply log onto our website or come into a branch to place an order.

5. Can I continue to use my existing debit card?

Yes! You will keep the same debit card in your wallet and e-wallet through the upgrade. However, the upgrade to our current banking system requires a maintenance period for your debit card. There will be temporary debit card and ATM limits starting Thursday, September 8th, through Monday, September 12th. If your purchases exceed these temporary limits, you may need an alternative payment method during this period. Consider planning ahead and withdrawing any additional cash you might need by visiting an ATM or teller at a branch location during regular business hours. There will also be a brief outage period on Monday before the upgrade is complete.

6. Can I still use my existing loan coupons?

Yes! Any existing loan coupons you have may be used until the loan is paid off.

7. Will there be a time when I can't access my funds due to the system conversion?

You will always be able to access your funds by check and ATM. We planned the conversion over a weekend (September 9-11th) to minimize the impact to you. Note: While you will have access to your funds, you will not be able to access online banking to check balances and ATMs will be unable to display balances during the weekend of conversion. ATMs will be able to disperse funds. Please note there is a brief outage period on Monday before the upgrade is complete.

8. Will I receive a bank statement during September?

Yes! You will receive an account statement from our current system from the first date of your statement cycle through Thursday, September 8th; you will also receive a statement from the new system from Friday, September 9th through the end of your statement cycle.

9. Will my direct deposits and automatic drafts be affected?

Direct deposits and automatic drafts will not be affected and should post as scheduled.

10. Will my username and password for online banking be the same?

The username will remain the same, but passwords will change. At first login, you will use the last four digits of the primary account holder's social security number as your temporary password. Once you have successfully logged in with your temporary password, you will be prompted to change your password. Passwords have the following requirements: must be between 8-25 characters in length; must include at least 1 letter; must include at least 1 number; may contain the following special characters +_@!\$*~; must contain at least 1 upper and lower case letter; must not match or contain your ID; must not match one of the previous 4 passwords; and must not contain spaces.

11. Will my online banking transfers between accounts still work?

All scheduled and recurring transfers between Today's Bank accounts should convert over. For security reasons, all external transfers to other financial institutions will need to be reinitiated after the conversion. Also, it is still advised to double check when you first login to the new online banking app.

12. Will online banking and bill payment be affected?

Online banking will be unavailable from 2:00 PM on Friday, September 9th until 8:00 AM on Monday, September 12th (Central Time). Any payments scheduled in the consumer bill pay to post will be paid.

13. Can I still see my check images in online banking?

While you may not be able to see your check images online immediately, at a later date you'll be able to access your bank statements with check images via online banking. For more information, visit **todaysbank.com**. In the meantime, please call your local branch during regular business hours and we'll be happy to assist you in finding account information.

14. Will I need to re-enroll in eStatements?

No, you will not need to re-enroll in eStatements.

15. Can I still use the same Today's Bank mobile app?

Starting Monday, September 12th, you will need to download the new mobile app, Today's Bank Go, via the Apple app or Google Play app store and use your new login to access the Today's Bank Go app.

IMPORTANT DATES

Prior to September 6th

Online Banking- Verify all online banking info is up to date

Online Banking- Download any needed history, statements, and Quickbooks files

Bill Pay- Schedule any outstanding bills/invoices to be paid during the conversion period

Thursday, Sept 8-11th

CONVERSION BEGINS

Debit Cards- Temporary debit card limits in place

ATMs- No balance inquiries at ATMs

Online Banking & Mobile App- No online banking access

Bill Pay- No access

Monday, Sept 12th

CONVERSION ENDS

Debit Cards- Temporary debit card limits removed. After a brief outage, debit cards will be online with prior limits in place and available funds for withdrawal.

1st Time Online Banking Access- Login to the new online banking experience the first time with your current username and last four digits of social security number

Mobile App- Download the new mobile app, **Today's Bank Go**, in the App store or Google Play

Bill Pay- New Online Banking experience including the new bill pay provider, iPay, goes live!

Still have questions? We are happy to help! Contact us at (800)945-0073 during regular business hours.