



# We're Upgrading the Way You Bank Down to Our Core.

*Enhancements coming September 28.  
Details inside.*



**First National Bank  
and Trust Company®**

# *We're making banking better. Because you're family.*

First National Bank and Trust (FNBT) is not only the dependable resource that you've counted on, we're a bank that embraces change. We want to be certain we stay ahead of the curve as technology advances and improve the overall banking experience to benefit our family of customers.

To that end, we're excited to announce that we are upgrading our core banking system the weekend of September 25, 2020.

What is a core banking system? It's our main computer software that processes deposits and loan payments, maintains customer information, creates statements, supports online and mobile banking, and much more. Our new system will improve your experience in whichever way you choose to bank with us: at our branches, on the phone, and online.

While most of the system changes will occur behind the scenes you will definitely notice enhancements to our digital banking environment. The improved online experience is more current and intuitive, making it easier for you to bank using your phone, laptop, iPad or tablet.

To accommodate this upgrade, Online, Mobile, and Telephone Banking will be unavailable starting at 6 p.m. on Friday, September 25 and our branches will be closed on Saturday, September 26. When we reopen on Monday, September 28, you will experience a fresh new look and feel to the online banking experience, as well as more efficient processes in our branches.

As with any major computer software upgrade, adjusting to changes may take some time to get used to, so we are working hard to provide our employee family with training to better serve you. We have created some resources to help you adjust to the digital upgrade as well.

This booklet includes detailed information about the upgrade weekend, as well as exciting new features and benefits that the upgrade will provide. If you have any questions, contact your local branch office or call our Customer Support team at 800.667.4401. Updated information will also be available on our website at [www.bankatfirstnational.com/digital-upgrade](http://www.bankatfirstnational.com/digital-upgrade).

We look forward to providing you with an easier and more convenient banking experience in the near future.



David N. McCoy, President & CEO



Don O'Day, EVP, Chief Banking Officer







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# Key Dates at a Glance

Upgrade weekend begins Friday, September 25 through Sunday, September 27.  
All branch locations **will be open** for business on Monday, September 28.



## MONDAY 9/21

- Log in to Online Banking and verify your phone number and email address are correct under “Profile”.
- Online Bill Pay will be **unavailable** beginning at 8:00 am through September 28.
- All recurring bills and any scheduled prior to this date will not be affected. If you normally pay your bills right before they are due, we recommend you log in prior to this date and schedule them in advance.



## FRIDAY 9/25

- Mobile Banking Apps will be **unavailable** starting at 3:00 pm.
- Online Banking will be **unavailable** starting at 6:00 pm.
- Telephone Banking will be **unavailable** at 6:00 pm.



## SATURDAY 9/26 & SUNDAY 9/27

- All FNBT branch locations **will remain closed**.
- The Customer Support Team **will be available** Saturday 7:30 am - 12:00 pm, however they will not have access to your account information.
- Online and Mobile Banking, Bill Pay and Telephone Banking **will not be available**.



## MONDAY 9/28

- All FNBT branch locations **will open** for their normal business hours.
- The Customer Support Team 800-667-4401 **will be open** at 7:30 am and available for extended online banking support hours through midnight starting today.
- Online and Mobile Banking, Bill Pay and Telephone Banking **will be available**.





# Branch Access & Transactions

## BRANCHES & ATMS

- All branch locations will be closed Saturday, September 26 and Sunday, September 27.
- All FNBT ATMs will be available 24/7 as usual.

## DEBIT CARD

Your FNBT Debit Mastercard® is not changing. You will continue to have uninterrupted access to make purchases or get cash without incurring a fee from more than 70,000 ATMs nation-wide through our partnership with AllPoint and MoneyPass.

## MOBILE WALLET

Your mobile wallet will not be affected. You may continue to use Apple Pay®, Samsung Pay™, and Google Pay™ for safe and convenient debit card spending.

## THE FOLLOWING WILL NOT BE IMPACTED BY THE UPGRADE:

- Deposit and loan account numbers will not change.
- Direct deposits will continue uninterrupted.
- Automatic payments will continue uninterrupted.



Throughout this guide, we've made it easy to find important information. When you see this symbol, we've identified something that you may need to take action on.







# Online Banking

FNBT's upgraded Personal and Business Online Banking will deliver an improved online experience focused on flexibility, security and control.

- ✓ **No more lock-outs!** Self-service username and password reset, utilizing an authentication code.
- ✓ **Quicker download** and easier date range selection of electronic statements.
- ✓ **Pay a friend** quickly from the Online Banking home page.
- ✓ **Transfer funds** to your accounts at other banks easily.
- ✓ **Simplify** your banking with eStatements for your accounts.

Watch your email for more information about Online Banking and Mobile Banking or visit [bankatfirstnational.com/digital-upgrade](http://bankatfirstnational.com/digital-upgrade) to access quick reference guides and tutorials.



# Personal Online & Mobile Banking

Visit [bankatfirstnational.com/digital-upgrade](https://bankatfirstnational.com/digital-upgrade) to learn more about all of the features available within the upgraded Online Banking system. You will find quick videos and user guides to assist you with the upgraded online banking features.

## USERNAME & PASSWORD

Starting Monday, September 28, the first time you log in to Online Banking you will use the same username and password that you use today.

## FIRST-TIME LOG IN

- Visit [bankatfirstnational.com](https://bankatfirstnational.com) to log in to Personal Online Banking.
- Enter your current FNBT username and password.
- Review and accept the Online & Mobile Banking Agreement.
- Enter your date of birth and social security number to verify your identity.
- You will be prompted to select voice, text, or email for an authentication code.
- Once you receive the code, enter it in the authentication code screen.
- You will be prompted to register your device.
- You will then be prompted to change your password.

## SCHEDULED TRANSFERS

- One-time future dated transfers scheduled to occur after September 28 will not be interrupted.
- Recurring transfers will continue uninterrupted.

## Get the New Mobile App!

- The Personal Mobile Banking app will be unavailable beginning Friday, September 25 at 3:00 pm and will be available to download on Monday, September 28.
- ⚠ Delete your current FNBT personal mobile banking app, and download the new one starting September 28. It's quick and easy, just search for "FNBT Personal Mobile Banking" and look for this icon in the Google Play® or App Store.®
- Sign into the app with the same username and password as Online Banking.



PERSONAL





## PAY A FRIEND



**ACTION: Set up payees on or after September 28.**

The new Pay a Friend feature will replace Popmoney®. Pay a Friend allows you to send funds to trusted recipients with an email or text message detailing how to transfer funds.

- Payees currently set up in the Popmoney® system will not convert to the new system.
- Starting September 28, you can add new recipients to set up Pay a Friend.

## ACCOUNT ALERTS



**ACTION: Re-establish account alerts on or after September 28.**

Alerts provide notification via text or email as important triggers take place, such as a security alert for contact information changes, or a balance alert if your account falls below a certain threshold. Alerts will not transfer with the upgrade.

Starting September 28, you will need to re-establish your alerts using the following steps:

- Within Online Banking click the gear icon ⚙, top right.
- Select Alerts from the menu.
- Select your alert channel preference (email or text).
- Enter preferred email or mobile phone number depending on channel selection.
- Choose and set up the security and account alerts that fit your needs.

## TEXT BANKING



**ACTION: Re-enroll in text banking on or after September 28.**

Starting September 28, you will need to re-enroll in text banking, to get started:

- Within Online or Mobile Banking click the gear icon ⚙, top right.
- Select Preferences from the menu, then select “Text Banking”.
- Enter the phone number you would like text banking messages to be sent.
- You will receive a validation code via text to activate text banking.
- A confirmation text will prompt you to set up a “To Account” and a “From Account”. Once enabled, text “HELP” to 59217 to get a listing of the commands you can use for text banking.



# Business Online & Mobile Banking

Whether you're an enterprise, large corporation, or small business, our enhanced Business Online Banking can efficiently serve you. Our full array of business banking tools will be enhanced to provide you with greater flexibility and control over your business finances.

- ✓ Enhanced features provide complete control over your business banking needs.
- ✓ Pay bills and approve ACH and/or wire transactions from any mobile device.
- ✓ Enhanced administrative controls to manage user access within your business.
- ✓ Easy to build templates to make ACH and wire payments faster than ever.
- ✓ Modern and seamless fraud management solution to keep your accounts protected even on the go.



Watch your email for more information about Business Online Banking and Business Mobile Banking or visit [bankatfirstnational.com/digital-upgrade](http://bankatfirstnational.com/digital-upgrade) to access quick reference guides and tutorials. Updates will come from [BusinessConnection@bankatfirstnational.com](mailto:BusinessConnection@bankatfirstnational.com). Check your junk or spam folder to be sure you're getting important upgrade information.

## AVAILABILITY DURING UPGRADE WEEKEND

Business Online Banking will be unavailable beginning Friday, September 25 at 6:00 pm and will be available on Monday, September 28.

## FIRST-TIME LOG IN

- To log in to your account, visit [www.bankatfirstnational.com](http://www.bankatfirstnational.com), select 'Business' and use your current username.
- You will enter your Company ID and password. You will receive your Company ID and temporary password via email. Use this information to log in for the first time. You will then be prompted to create a new password.
- After changing your password in Business Online Banking, it will automatically update your Mobile Banking password. Note: Your Business Online and Business Mobile Username and Password are the same.

## TOKEN / SECURITY FOB

Good News! Our multi-factor authentication will be modernized to a digital soft token and will no longer be needed at initial login. The Symantec VIP digital soft token will be downloaded to your Mac, PC, or mobile device and will be needed to initiate and approve business payments, such as ACH and wire transactions.



Watch your email for details on downloading the new soft token.



## SCHEDULED TRANSFERS

Future dated transfers and recurring scheduled transfers will not be interrupted.

## ACH & WIRE ORIGINATION

Your ACH batches and Wire templates will be saved together in the same location. Your recent batches and templates will be converted to the new system. Please review your batches and templates for accuracy prior to first time use.

## REMOTE DEPOSIT CAPTURE & NEW SCANNERS

Customers using our Remote Deposit Capture SmartSource scanners will receive brand new Digital Check TS240 scanners during the first part of September. Additional information and setup instructions will be included with your scanner. If you have not received a Digital Check TS240 scanner by mid-September, please contact your banker.

## FRAUD MANAGEMENT – POSITIVE PAY / ACH BLOCKS & FILTERS

Our new, robust fraud management system allows you to customize actionable email or text notifications. This allows you to accept or reject suspicious ACH and check transactions in real-time, even before funds are, removed from your account.



Watch your email for details on changes to your Positive Pay or ACH Blocks & Filters services.

## *Get the New Mobile App!*

The Business Mobile Banking app will be unavailable beginning Friday, September 25 at 3:00 pm and will be available to download on Monday, September 28.



Delete your current FNBT Business Mobile Banking app, and download the new one starting September 28. It's quick and easy, just search for "FNBT Business Mobile Banking" and look for this icon in the Google Play® or App Store.®



BUSINESS



# Bill Pay



**ACTION: Review bills & schedule any payments prior to September 21.**

- Prior to Monday, September 21, we suggest you review any bills due September 21 - October 1 and consider scheduling these payments in advance.
- Bill Pay service will be unavailable beginning Monday, September 21 at 8:00 am through Monday, September 28.
- Six (6) months of bill pay history will transfer to the upgraded system. If you wish to have more history, you must download it prior to September 21.
- Current payees and scheduled payments will convert to the new system.



**ACTION: On or after September 28, we recommend reviewing all your payments, payees, and reoccurring payments to ensure all were converted properly. If any are missing, you can re-establish them at that time or contact us if you need assistance.**

## eBILLS

eBills are electronic versions of paper bills. An eBill arrives from a merchant into your Bill Pay account service the same way a paper bill arrives from a biller into your mailbox.

- Current eBills will not convert, you will have to re-establish them in the new system.
- Payees eligible for the eBill service will have a link under the payee's name when you view your list.



**ACTION: You may enroll each eBill within Online Banking beginning Monday, September 28.**

# Loan Payments & Transfers

- Loan account numbers are not changing.
- Loan payments will continue uninterrupted, including automatic loan payments setup from a deposit account.

Beginning Monday, September 28, you may set up convenient payments in the following ways:

- Use the Loan Payments & Transfers feature within Online Banking to make a loan payment from an FNBT deposit account to an FNBT loan account.
- Use Total Transact same day payment system to pay your FNBT loan from a deposit account at another financial institution. Visit [bankatfirstnational.com](http://bankatfirstnational.com) to learn more.



# Telephone Banking

FNBT's 24-hour, automated Telephone Banking service (formerly known as Telebank) will assist you with general account inquiries such as balance, deposits, transfers and more. The phone number for Telephone Banking is: **800.667.4401, option 2.**

The first time you use Telephone Banking on or after Monday September 28, you will be prompted to enroll.

## TELEPHONE BANKING FIRST-TIME ENROLLMENT

- User ID: Your full Social Security Number.
- PIN: Your date of birth (MMDDYYYY).
- Enhanced Security: You will select and provide answers to 3 security questions.

Once enrolled, Telephone Banking is an easy and convenient way to access your account balances, check transactions, and transfer funds 24-hours a day, 7-days a week.

# Statements

Your account statement will continue to be available on the same date that you currently receive your statement each month in your preferred format. All loan and deposit statements will have a new look and feel, but will contain the same general information.

## SPECIAL STATEMENT

All deposit accounts will receive a special paper statement created on September 25. This means you may receive two statements in September. One from September 25 and one from your normal statement cycle, which may cut before or after September 25.

## ESTATEMENTS

You will continue to receive your statements delivered in your preferred format after the upgrade. All of your existing electronic statement history in online banking will be available.

# Account Changes

The following accounts will convert to a new account type effective September 28, 2020.

### First Savers > First Choice Savings

First Savers accounts will convert to First Choice Savings\*. Customers age 17 and younger will continue to earn interest with no monthly fee or minimum balance. Children age 13 and younger will also continue to receive First Savers Club membership benefits. \*Customers age 18 and older will be required to keep \$200 minimum balance to avoid \$7.50 monthly fee.

### Teen Checking > Standard Checking

Teen Checking accounts will convert to Standard Checking. Teens age 16-17 will not be charged a monthly service fee and are not eligible for any overdraft services.

# Frequently Asked Questions

## **WHY IS THE BANK UPGRADING ITS SYSTEM?**

We are upgrading our core system to stay ahead of the curve as technology advances and to improve the overall banking experience to benefit our family of customers. While most of the system changes will be behind the scenes, you will notice enhancements to our digital banking environment. The improved online experience is more current and intuitive, making it easier for you to bank using your phone, laptop, iPad or tablet.

## **WHEN WILL THE SYSTEM UPGRADE TAKE PLACE?**

We will begin the upgrade process on Friday, September 25 at 6:00 pm. The transition will complete over the weekend with intermittent delays in some of our services. On Monday, September 28, the upgrade will be complete and all services will be restored and available with new and exciting enhancements.

## **WHAT ARE THE BANK'S HOURS DURING THE UPGRADE?**

Upgrade weekend begins Friday, September 25 through Sunday, September 27. All branch offices will be open for business on Monday, September 28 and online banking customers will see an enhanced new digital banking experience.

## **WILL CUSTOMER SUPPORT BE AVAILABLE DURING THE UPGRADE IF I HAVE QUESTIONS?**

The Customer Support Team will be available Saturday 7:30 am - 12:00 pm, however they will not have access to your account information. For your added convenience and to assist you with any questions about the new Online Banking Experience, Customer Support will be available for extended hours until midnight, beginning September 28.

## **HOW WILL I BE ABLE TO ACCESS MY FUNDS OVER THE WEEKEND OF THE SYSTEM UPGRADE?**

Even though all FNBT branch locations will be closed Saturday, September 26 and Sunday, September 27, you will continue to have uninterrupted access to make purchases or get cash without incurring a fee from more than 70,000 ATMs nation-wide through our partnership with AllPoint and MoneyPass when you use your FNBT Debit Mastercard®. Additionally, your mobile wallet will not be affected. You may continue to use Apple Pay®, Samsung Pay™, and Google Pay™ for safe and convenient debit card spending.

## **WILL MY ACCOUNT NUMBERS OR DEBIT CARD CHANGE WITH THE CORE SYSTEM UPGRADE?**

No, your deposit and loan account number(s) and Debit Mastercard® will remain the same.

## **WILL MY PERSONAL ONLINE BANKING USERNAME AND PASSWORD CHANGE?**

Starting Monday, September 28, the first time you log in to Online Banking you will use the same username and password that you use today. You will be prompted to review and accept the Online & Mobile Banking Agreement, enter your date of birth and social security number to verify your identity, enter an authentication code, then be prompted to change your password.

## **WILL MY BUSINESS ONLINE BANKING USERNAME AND PASSWORD CHANGE?**

Starting Monday, September 28, you will log in with a Company ID, username, and password. You will use the same username that you use today. Company ID and a temporary password will be sent via email. This will be needed to log in for the first time. You will be prompted to establish a new password.



## Branch Locations

Beloit - Grand Ave  
345 E Grand Ave  
Beloit, WI 53511  
608-363-8000

Beloit - Cranston Rd  
2600 Cranston Rd  
Beloit, WI 53511  
608-313-3000

Beloit - Inman Pkwy  
1882 Inman Pkwy  
Beloit, WI 53511  
608-363-8000

Beloit - Madison Rd  
1795 Madison Rd  
Beloit, WI 53511  
608-363-8002

Argyle  
321 E Milwaukee St  
Argyle, WI 53504  
608-543-3321

Clinton  
500 Peck Ave  
Clinton, WI 53525  
608-676-5552

Darien  
218 N Walworth St  
Darien, WI 53114  
262-882-5580

Delavan  
1221 S Shore Dr  
Delavan, WI 53115  
262-728-4203

Elkhorn  
190 E Geneva St  
Elkhorn, WI 53121  
262-743-2223

Janesville  
2636 S US Highway 51  
Janesville, WI 53546  
608-314-8588

Monroe  
1625 10th St  
Monroe, WI 53566  
800-667-4401

Rockton  
300 E Main St  
Rockton, IL 61072  
815-624-8111

Roscoe  
5360 Bridge St  
Roscoe, IL 61073  
815-623-3300

Walworth  
105 State Rd 67  
Walworth, WI 53184  
262-275-6154

Winnebago  
500 N Elida St  
Winnebago, IL 61088  
815-335-2366

Williams Bay  
121 N Walworth Ave  
Williams Bay, WI 53191  
262-245-9915



## *Don't Forget! Actions Required:*



**ACTION:** Review bills & schedule any payments prior to September 21.



**ACTION:** On September 28, download your new mobile banking app(s).



**ACTION:** On or after September 28, review payments, payees, and recurring payments.



**ACTION:** Set up payees on or after September 28.



**ACTION:** Re-establish account alerts on or after September 28.



**ACTION:** Re-enroll in text banking on or after September 28.



**ACTION:** Enroll for eBills within Online Banking beginning Monday, September 28.

