

A new Online Banking experience is coming soon!

Dear FirstLink Online Banking Customer:

First Central Bank is excited to announce the launch of a new Online Banking platform, and we wanted you to be the first to know. This upgrade will allow us to offer several new features associated with Mobile Banking, including facial recognition or fingerprint login, the ability to view check and deposit images in the app, real-time alerts about your account, and many more features coming soon. The new platform will be live on **Monday, September 16, 2019 by 12:00 pm Central Time.**

In preparation for the upgrade, please review the important information below.

If you haven't logged in to your Online Banking account recently and want to continue utilizing this service, **please log in before Wednesday, September 11**th. This will allow your information to be transferred to the new Online Banking platform. Otherwise, your FirstLink Online Banking relationship will be closed, and you will need to re-enroll if you should decide to use the service at a later date.

FirstLink Online Banking will be in inquiry-only mode from Friday, September 13th at 2:00 pm until the upgrade is complete on Monday, September 16th. You can still log in to your Online Banking account during this time, but you will be unable to perform or schedule transfers, schedule bill payments, or send funds through Popmoney.

First Time Log In Instructions & Passwords

- Once the new system is live on Monday, September 16th, you will be directed to a new login page. Simply log in using your current username (in all lowercase). For security reasons, your password will not carry over. Therefore, your initial password will be fcb followed by the last four digits of your Social Security number (for example, fcb1234). You will be prompted to enter a new password the first time you log in to the new platform.
- Once logged in to the new system, you will have the opportunity to set up new, real-time, account alerts. Any existing alerts you have will not carry over to the new platform.
- If you don't currently receive eStatements or utilize FirstLink Mobile Banking, you will be prompted to sign up. This can also be completed at a later date if you prefer.
 - The benefits of eStatements When you select this option, you will no longer have to worry about getting paper statements in the mail, ensuring only you see your account information. Your statements and images are available through FirstLink Online Banking for a minimum of 24 months. They can also easily be downloaded to your computer. Once enrolled, a \$10 deposit will be made into each account upon signing up for eStatements.

■ The benefits of FirstLink Mobile Banking — When enrolled in FirstLink Mobile Banking, you are able to perform all of the functions available in FirstLink Online Banking and more. The Mobile Banking application is designed for ease of use on a mobile device, including an improved screen layout optimized for your phone's smaller display. Deposit a check, wherever you are, using your mobile phone. With the upgrade, you will be able to sign up for a variety of real-time alerts, log in using facial recognition or your fingerprint, and view check and deposit images. All of your banking information is conveniently accessible on your mobile phone, when you need it, 24/7.

Bill Pay Users

- Bill Pay will be unavailable from 2:00 pm Friday, September 13th until 12:00 pm on Monday, September 16th.
- Scheduled payments in Bill Pay will be processed as usual. However, if you need to schedule a
 new bill payment with a deliver-by date of September 16th, please enter the payment into Bill
 Pay no later than 2:00 pm on Friday, September 13th.
- All payee information and scheduled payments will carry over to the new FirstLink platform.

QuickBooks & Quicken Users

• If you currently synchronize your bank account data with QuickBooks or Quicken, some additional steps will be required to utilize this functionality on the new FirstLink platform. Further details will be available on the FirstLink Online Banking page at www.firstcentral.com as the September 16th live date approaches.

Business Users

Unless you have signed an eBusiness Agreement, please follow the First Time Log In Instructions
detailed above. If you'd like to know more about how the features of eBusiness can benefit your
small business, such as ACH origination, Remote Deposit Capture, and access control for your
employees, please contact us.

We are very proud to be able to offer this upgraded service to make banking with us easy wherever you might be. Watch your email for additional details on the upgrade, or you can visit the FirstLink Online Banking page at www.firstcentral.com for more information.

If you have any questions about this upgrade, please contact your First Central Bank location.

Sincerely,

First Central Bank

<u>Arapahoe</u>

415 Nebraska Avenue Arapahoe, NE 68922 Phone (308) 962-7255 <u>Cambridge</u>

623 Patterson Street Cambridge, NE 69022 Phone (308) 697-4344 **Edison**

322 Main Street Edison, NE 68936 Phone (308) 927-2575

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