



Established 1863 • Member FDIC
applebank.com

Valued Apple Bank Customer:

THIS IS AN IMPORTANT MESSAGE ABOUT UPCOMING TECHNOLOGY & SERVICE UPGRADES

Since 1863, Apple Bank has built long-term relationships by providing affordable, reliable banking products and exceptional personal service in the neighborhoods we serve across the greater New York area. We pride ourselves on our ability to help you and your family prepare for your financial future and changing needs.

In the last several years, we have taken a number of steps to improve our technology platform and expand our branch network. We have:

- Upgraded our network of ATMs at all our branches,
- Expanded digital banking to make more banking services accessible at any time,
- Added products that customers have requested, like investment services, personal loans, and banking products designed for students and minors,
- Opened additional branches to be closer to those customers who want in-person service – even while some of our competitors are closing branches. New branches have been opened in Larchmont and New City, and a third branch is scheduled to be opened in Astoria early in 2022.

Preparing for future growth

In order to best serve your needs and prepare for the future of banking, we are planning further enhancements in our technology framework in 2022. These will allow us to offer new products, services and digital banking capabilities, and enable us to provide enhanced security measures to continue the protection of your information against fraud in an ever-changing digital environment.

Although much of the change from this system upgrade will be behind the scenes to allow for additional future enhancements, there will be some notable differences right away, such as redesigned, easier-to-understand, combined statements and a move toward quicker servicing of transactions and paperless account opening in our branches.

What you can expect

Over the weekend of August 6-7, 2022, we will complete a major phase in our technology improvement with an upgrade of our operating system. As with any system-wide upgrade, there will be some **temporary limitations on access to our branches, ATMs, and digital and telephone banking services during the weekend of the upgrade.** As we get closer to that date, **we will provide you with additional information about planning your banking needs around this time.**

Our goal is to make the transition as seamless as possible and limit impact to our customers. Rest assured that your:

- Account number(s) will not change
- Current checks and debit card will not need to be replaced
- Online banking user ID and password will not change
- ATM/Debit Card PIN will not change

More detailed information will arrive in early summer and will also be available on applebank.com. Please read it carefully and take any requested action. In the interim, you may call 800-333-2775 Monday - Friday 8:00am - 8:00pm ET and Saturday - Sunday 8:00am - 2:00pm ET (TDD: 800-824-0710).

As we prepare for future growth, we hope you'll grow with us. Thank you for your continued loyalty and trust as an Apple Bank customer.

Steven C. Bush

Steven C. Bush

Chairman, President and Chief Executive Officer