



## Enhanced Online Banking Coming June 5<sup>th</sup>

- Full functionality on all devices
- Upgraded Mobile Banking App
- Visit [www.applebank.com](http://www.applebank.com) for updates

May 15, 2017

Dear Customer:

We have great news! On Monday, June 5<sup>th</sup>, we are enhancing our Online and Mobile Banking service. You will enjoy full functionality on your desktop, tablet, and mobile phone devices, and you'll be able to download our upgraded Mobile Banking App from the iTunes® or Google Play™ Stores. **Please read and retain this letter. It includes your required action steps prior to conversion, the conversion timeline and first-time login instructions after conversion.**

### Your Required Action Steps Prior to the Online Banking Conversion

We're doing everything possible to ensure a smooth conversion, but we need your help. You will need to take some required action steps and be aware of the following important information prior to the conversion:

- **Be sure your contact information within Online Banking is current.** If you haven't already done so, please be sure your contact information (cell phone number and email address) is updated within the Online Banking service platform. Please send us a secure in-session message within your Online Banking service with any updates needed by Thursday, June 1<sup>st</sup>.
- **Update your browser.** If you are using an older version of Internet Explorer, Firefox, Chrome or Safari, be sure to update to the latest version. If using Internet Explorer, be sure to turn off Compatibility view before accessing Enhanced Online Banking.
- **Online Banking will be unavailable during conversion from Friday, June 2<sup>nd</sup>, at approximately 3:00 pm ET through Sunday, June 4<sup>th</sup>.** We will be transitioning your accounts and services to Enhanced Online Banking during this time frame. **You will have access to Enhanced Online Banking by 8:00 am ET on Monday, June 5<sup>th</sup>.** Please plan your transactions accordingly.
- **Bill Pay** service will be fully transferred to Enhanced Online Banking at conversion on Monday, June 5<sup>th</sup>. There is nothing you need to do. However, we recommend that you take a screen shot of your existing payees to be sure they are correct when transferred after conversion.
- **MoneyHQ<sup>SM</sup> external transfers** will no longer be available to you at the close of the business day on Wednesday, May 17<sup>th</sup>. Please note that any external transfers scheduled to be completed after Tuesday, May 30<sup>th</sup>, will not transfer. As you were previously notified, please plan your transactions accordingly. External transfers will not be automatically transferred over to Enhanced Online Banking. Prior to May 17<sup>th</sup>, please print a copy of your accounts and external transfers associated with the current service. You will need to re-enter this information into Enhanced Online Banking upon conversion.
- **Internal transfers** may be conducted until 2:00 pm ET on Friday, June 2<sup>nd</sup>. Please confirm that transfers are correct before authorizing any payments.

### Enhanced Online Banking Conversion Timeline

		<p><b>Friday, June 2<sup>nd</sup>, at about 2:00 pm:</b> Do not conduct internal transfers at or after 2:00 pm on June 2<sup>nd</sup>.</p> <p><b>Friday, June 2<sup>nd</sup>, at about 3:00 pm:</b> Conversion begins. Online Banking is unavailable.</p>	
<p><b>Prior to Wednesday, May 17<sup>th</sup>:</b> Print a copy of your accounts and MoneyHQ<sup>SM</sup> external transfers. You will need this to re-enter your external transfers after conversion.</p>	<p><b>Wednesday, May 17<sup>th</sup>, at close of business:</b> MoneyHQ external transfers are no longer available.</p>	<p><b>Friday, June 2<sup>nd</sup>, at about 3:00 pm through Sunday, June 4<sup>th</sup>:</b> Online Banking conversion is in process. We will be transitioning your accounts and services to Enhanced Online Banking during this time frame.</p>	<p><b>Beginning on Monday, June 5<sup>th</sup>, by 8:00 am:</b> You now have access to Enhanced Online Banking and our upgraded Mobile App. If you are a Mobile App user, you must download our upgraded App from the App Store to login for the first time after conversion.</p>
5/17	6/2	6/5	

## On or After Conversion Day, Login As Usual with Your Existing User ID and Password

Our goal is to make the conversion process as easy and seamless for you as possible. Here are the steps you need to take upon your first-time login after conversion:

- **Login as usual from your desktop or mobile device.** Beginning on Monday, June 5<sup>th</sup>, at any time after 8:00 am ET, login to Online Banking with your existing User ID and Password. See instructions below for Mobile Banking App users.
- **Enhanced Security Measure: The Secure Access Code (SAC).** Once logged in, your identity will be further validated with a Secure Access Code. The SAC is a one-time multi-factor authentication code to further confirm your identity as the authorized Online Banking user. You will see a list of SAC delivery methods (voice, text, or email) on this screen. (Note: You will no longer see the photo image you previously selected.)
- **Select the delivery method for your SAC.** Choose voice, text message, or email. Your SAC will then be sent to you on the device chosen within seconds. It is valid for a short time. Note: If you requested to have a SAC sent to you via email and do not receive it, be sure to check your spam folder.
- **If listed delivery method information is outdated or invalid, use the “ADD a New SAC Target” Link.** To update invalid delivery method information, use the [Click here to ADD a new SAC Target](#) link on this screen. You will be asked to answer some identity verification questions as an added safeguard. Once verification is completed, enter a new SAC delivery method. Your SAC will be sent to you on the device chosen. Please note that this change to the SAC delivery method can be changed again later.
- **Obtain your SAC from your chosen device and enter it on your screen.** You will now see the Secure Access Code screen used to confirm that your SAC has been sent to you. Obtain your SAC from your chosen device and enter it on this screen. Click Submit.
- **Register/Remember your device.** This screen confirms your SAC has been accepted and asks you to register your device. If you do not click “Remember This Device” and retain your cookies, you will be required to receive a Secure Access Code each time you login. You must register each device you use for Online Banking and retain your cookies to avoid repeated re-authentication. For security purposes, please do not select “Remember This Device” if you are using a public computer.
- **Set your new password** on the Create a Password screen, using the instructions on the screen, and click Submit.
- **Review your online profile.** Your online profile will display on this screen. Please review it for accuracy. If any displayed information is not accurate, please contact CustomerLine at 914-902-2775. Click Next to continue.
- **Review and accept the Online Banking Services Agreement.**
- **You have successfully logged into Enhanced Online Banking!** Your Personal Account Summary will now display on your screen.

## Mobile Banking App Users Must Download Our Upgraded App at Conversion

**If you are a Mobile Banking App user, you will be required to download our upgraded Mobile Banking App to login for the first time after conversion.** Beginning on Monday, June 5<sup>th</sup>, at any time after 8:00 am ET, download our upgraded Mobile Banking App from the iTunes Store for Apple devices or the Google Play Store for Android devices. Once on the upgraded App, please follow the same first-time login instructions above.

## Please Visit Our Website or Call Us with Questions

Please call us at 914-902-2775 if you have any questions. Our TDD number is 800-824-0710. Please visit us at [www.applebank.com](http://www.applebank.com) for updated information related to the conversion, including step-by-step instructions with illustrated screenshots on First-Time Login After Conversion, an interactive Browser Compatibility Guide and much more.

We're excited about our Enhanced Online and Mobile Banking service, and we're confident you will be, too. Thank you for your continued business and loyalty.

Sincerely,

*James G. Matera*

James G. Matera  
Executive Vice President  
Head of Consumer Banking

