

**SOUTHWESTERN NATIONAL BANK**  
**Information Regarding Bank Core System Conversion**

Valued Customers - In an effort to continue to offer the best in products and services to our Customers as well as maximize operational efficiencies, Southwestern National Bank underwent a conversion of its core operating system at the close of business on **May 10, 2019**.

**Frequently Asked Questions** and items of particular importance are provided below.

**Q: Will customers keep their existing account number? YES**

**Q: May I continue to use my current Southwestern National Bank checks and deposit slips? YES**

**Q: May I continue to use my existing debit card? YES**

**Q: When can I expect to receive my deposit account statements?**

We will generate deposit account statements at the close of business on May 10, 2019 for all deposit accounts including commercial accounts. Service charges will be waived on this cycle cut unless your normal statement cycle is May 10<sup>th</sup>. For all other deposit accounts where their normal statement cycle is other than May 10<sup>th</sup>, you will receive two statements for the month of May. Normal service charges from May 13<sup>th</sup> until the end of your normal statement cycle will be charged.

Commercial Statement Only – All commercial accounts will move to account analysis statement cycles. Commercial Accounts cycle at the end of the month. Your monthly maintenance fees will show and be debited from your account on the third business day after your statement cycles.

**Q: Is the routing number changing? NO**

**Q: Will I need to notify any direct deposit, automatic transfer, or automatic payment vendors? NO**

**Q: Will my Safe Deposit Box due date change? NO**

**Q: Can I still call my local branch if I have a question about my accounts? YES**

**Q: Are daily cutoff times staying the same? YES**

**Q: Will the bank locations stay the same?**

Yes, all of our branch locations will continue to operate. Additionally, we plan to open a new location in Katy later this year and a new, full-service branch in Orange County California.

**Q: Will my funds continue to be FDIC-insured?**

Yes. The standard deposit insurance amount is \$250,000 per depositor, per FDIC-insured bank, per ownership category. In many cases accounts can be insured for more than \$250,000. Our Personal Bankers are happy to help assess your individual situation.

**Q: Can I expect new product offerings once conversion has completed?**

We are very excited about several new products and features that will be available by June 2019.

Here is a sneak peak of what is to come:

- **Zelle** – A safe and easy way to send money in minutes to friends, family and others.
- **Mobile Capture** (Consumer) – Deposit a check, anytime, anywhere through SNB's Mobile Banking App by using your phone's camera to capture an image of the front and back of check.
- **Mobile Authentications & Touch ID – Login** – This function empowers financial institutions with fast and frictionless access options that give customers rapid access to their mobile apps in a seamless and highly secure way.
- **E-Alert Notifications** – This product protects users with by alerting them about suspicious activity on their accounts, upcoming bills that are due, and much more.
- **Manage Bill Pay Payees on SNB Mobile App** – Ability to set up bill pay payees on mobile phone.
- **SecurLock Equip** (Management of Debit Cards) – Allows customers to disable and re-enable their debit cards.
- **Directlink Merchant Capture** (RDC-Commercial) This product allows businesses to capture items for deposit on their mobile device or a preconfigured scanner.
- **Tokenization** (ApplePay, SamsungPay, AndroidPay) - Tokenization is the replacement of a card number, or PAN (Primary Account Number), with a pseudo number called a "token," for use in a digital-payment transaction. Tokenization was introduced to provide an additional layer of defense against fraud by allowing the token to be stored in your phone and used in the merchant environment in place of a PAN.
- **Web-Site** – We are excited about our new web-site design that will give us more functionality to keep our customers up to date on all new products and services with easy to use navigation.

The Bank will continue to bring on new and exciting products as they become available to ensure we meet all your banking needs.