



Message from Bank Leadership

COMMERCIAL TREASURY MANAGEMENT ONLINE BANKING SYSTEM UPGRADE

First Commercial Bank is pleased to announce that we are completing an upgrade of our Commercial Treasury Management Online Banking system on October 25, 2021. This new system will bring together a wide range of specialized upgrades, access to new product features, and will create a more efficient client experience.

The Commercial Treasury Management Online Banking system is the computer software that our commercial online banking clients use to access their account information, originate ACH transactions, request wire transfers, and access other Treasury Management services. After this upgrade, the following additional features will be available:

- Additional ACH capabilities, including automated recurring ACH
- ACH Positive Pay fraud prevention solution to complement Check Positive Pay
- Real-time Positive Pay options
- Flexibility of Check Positive Pay issue file formats
- Integrated mobile app with enhanced mobile deposit capabilities
- Bill Pay functionality
- Additional user customization and enhanced reporting

The transition is scheduled to begin at the close of business on Friday, October 22, 2021. In the coming weeks, we will provide additional information regarding how to access the new system. You will be contacted by our Treasury team with instructions for a "Preview Period," during which you will have a chance to get familiar and experience the system prior to the transition date.

We will work directly with you and your team to ensure an easy transition. Our significant investment in this system is aimed at improving the products and services available to our clients, with a complete solution built on modern architecture and technology.

If you or anyone on your team has questions about this process, please do not hesitate to reach out to our Treasury Operations team at 866.860.0007 or treasurysupport@firstcommercialbk.com.

At First Commercial Bank, we appreciate the confidence and trust that you have in our team to allow us to serve you and your business.

Handwritten signature of Pamela P. Ware in black ink.

Pamela P. Ware
Chief Operations Officer

Handwritten signature of Thomas Harrison in black ink.

Thomas Harrison
Director of Treasury Management