

IMPORTANT DATES

FRIDAY, SEPTEMBER 11TH TO SUNDAY, SEPTEMBER 13TH

- Account access will be unavailable for the entire weekend beginning at 6:00 PM on Friday, September 11, 2020.
- Internet banking, mobile banking, and telephone banking will also be unavailable for the entire weekend beginning at 6:00 PM on Friday, September 11, 2020.
- Debit cards WILL continue to work at ATMs and for point-of-sale purchases; however, account balances will not be available.

MONDAY, SEPTEMBER 14TH

- Account access will be restored and all locations will open with normal business hours.
- Internet banking will be restored. Normal username and password will authenticate your identity for access.
- Mobile banking will be restored. Your normal credentials will allow you to gain access via your existing mobile banking application.
- Telephone banking will be restored.
- E-statements will be available via online banking. All checking and money market accounts will receive a statement of activity through Friday, September 11, 2020. Going forward, your normal statement date will resume. For example, for those clients that receive statements with a process thru date of the 16th of each month will receive an additional statement mailed on the 16th of the month with only five days of activity.

ADDITIONAL QUESTIONS?

Please contact your Client Services Team at one of our local offices with any additional questions.

Jackson, MS – 601.709.7777
Ridgeland, MS – 601.790.2770
Southaven, MS – 662.349.6333
Oxford, MS – 662.371.1494



CORE SYSTEM UPGRADE

firstcommercialbk.com

Important Information for our Clients



SYSTEM UPGRADE AT A GLANCE

Will my account numbers change? No.

Is my information still secure? Yes.

Will this impact my direct deposit or pre-authorized/recurring payments? No.

Can I use my current checks? Yes.

Will my debit card continue to work? Yes. Your card and your PIN will not change, as long as the card is active and has been used in the past 12 months. If your card has not been used in the past 12 months, please contact your local office to order a new First Commercial Bank debit card. Account balances will not be available during the system upgrade weekend.

Will my foreign ATM transaction fees still be refunded? Yes. 12 ATM withdrawals per statement cycle at non-proprietary ATMs will be refunded on each account that includes this benefit. The charge will be shown on the account, alongside the refunded amount. After 12 ATM withdrawals per month at non-proprietary ATMs, the Bank will assess \$1.00 fee per ATM withdrawal in addition to any fee assessed by the other institution.

Will interest earned on deposit accounts be impacted? No.

Will the layout of your monthly deposit statement change? Yes. The Bank has updated the layout of our monthly deposit statement. The new statement design will begin with statements printed as of September 16, 2020.

How will the upgrade impact internet and mobile banking? Internet banking and telephone banking will be unavailable for the entire weekend beginning at 6:00 PM on Friday, September 11, 2020. It will be available on Monday, September 14, 2020. You will use your existing mobile banking app – as well as your existing username and password.

On Monday, Sept. 14, 2020 you will notice the following enhancements on our Consumer Online Banking system:

Our consumer online banking system will now be in real time. As soon as a transaction is made, the balance and account history will be reflected immediately.

Additional Account History will be displayed, including breakdown of client loan payments.

Additional Alert Options, including the ability to be notified when a specific check has cleared.

Ability to request a Stop Payment online via internet banking.

Will additional enhancements be coming soon? Yes. First Commercial Bank is committed to offering additional products and services. Be on the lookout for additional enhancements in the coming months!

Will there be a change in Telephone Banking? Yes. The telephone banking number will remain the same, 1.888.631.2673 or 601.709.2221.

The first time that you call into the number on or after Monday, September 14, 2020, you will need to use your date of birth plus the last four digits of your SSN as your alternate electronic access number for telephone banking.

Alternate Electronic Access Number for individuals:
MM = Birthdate Month
DD = Birthdate Day
YYYY = Birthdate Year
SSSS = Last 4 digits of SSN

After you enter the alternate electronic access number. You will be prompted to update your PIN. For business clients, please contact your local office to setup your alternate electronic access number specific to telephone banking.

Will Bill Pay be Impacted? No. All Bill Pay information will convert.

Will there be a change in the Bank's incoming wiring instructions? All previous wiring instructions will continue to be used going forward. As an added benefit, all deposit accounts may now receive incoming wiring instructions directly to your deposit account via First Commercial Bank's routing number, 065306189.

Will there be a change in Wire Fees?

The amount of the wire fee is **not** changing. Beginning Monday, September 14, 2020, the Bank will begin posting wire fees on the same business day that the transaction occurs. This does not apply to our Commercial Analysis accounts.

Will there be enhancements for commercial deposit accounts and additional treasury management products and services? Yes. Through our extensive array of treasury management technology and simple pricing model, our team of treasury management experts will provide you choices that will save you money, increase your efficiency, and reduce your risk. Please contact your Client Services team at your local office for additional information.

Will there be a change in Commercial Analysis Fees? No, the fees are **not** changing. Beginning October 1, 2020, the fees will be billed on the 7th of the month. As we continue to further enhance our commercial treasury offerings, this will provide us the ability to verify all account activity prior to any analysis charges posting to the account.

Will there be any changes to loan accounts? No.

