

INSBAN

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WHERE GENUINE MATTERS.

EXCITING CHANGES

COMING THIS FALL

WWW.INSBANK.COM

 Member
FDIC

FRIENDS, NEIGHBORS, CUSTOMERS,

We have exciting news!

The way you bank with INSBANK will be transformed on Friday, October 14th.

INSBANK is going through an operating system upgrade. An important step in this transformation is introducing you to our new account solutions and online banking experiences.

Here's what to expect...

You will soon receive physical and digital mailings from us containing specific details about the system upgrade, and how it will affect your accounts and services.

With this in mind, we will be sending a few more emails than usual to ensure you're aware of what's relevant and happening at the bank. I hope you'll take a moment to read these quick reminders.

Thank you for your patience during this process. I am confident this upgrade will make your experiences with us better than ever!

If you need any assistance, please visit your nearest office or reach out to our team at 629-236-6245.

Sincerely,
INSBANK



YOUR SYSTEM UPGRADE CHECKLIST



DOWNLOAD PRIOR STATEMENTS

Download any prior statements you may need to access, as E-Statements older than 19 months will no longer be available after the upgrade. We can provide any copies you need in person at any of our branches or by calling us toll-free at 629-236-6245.



NOTE RECURRING TRANSFERS

Make a note of recurring transfers and payments set up within Bill Pay so you can verify all of your current settings are still present when you login on Monday, October 17 or thereafter.



ACTIVATE CARD

Activate your new debit card on Thursday, October 13th.



ESTABLISH A BACKUP PAYMENT METHOD

Have a secondary payment method in the unlikely event that your debit card does not work over the system upgrade weekend.



LOG IN TO SYSTEM

If you are an online banking user, log in to the new system per the instructions provided in this booklet on or after Monday, October 17 at 8 a.m.

- Apple users will have an update that will need to be installed, if you do not use the automatic update feature on your phone.
- Google Play users will need to delete and re-download the INSBANK app.
- E-Statement users will need to accept the new E-Statement terms and conditions to continue receiving E-Statements.



KEEP THE CHECKLIST

Keep this checklist handy. If you need assistance, visit your nearest office or call customer service at 629-236-6245.



ADDITIONAL DETAILS

Visit www.INSBANK.COM/systemupgrade for complete details and the latest information.

TABLE OF CONTENTS

- 5. IMPORTANT DATES
- 6. FAQ's
- 7. IMPROVING YOUR EXPERIENCES
- 8. LOAN ACCOUNTS
- 9. STATEMENTS & E-STATEMENTS
- 10. DIGITAL AND MOBILE BANKING
- 11. LOGIN INSTRUCTIONS
- 12. MOBILE APP
- 12. BILL PAY



IMPORTANT DATES

HELPING YOU STAY INFORMED

BEFORE OCT 17TH

- New debit cards will be mailed late September and should arrive the first week of October.
- Print or screenshot any Bill Pay history you will need access to during the transition.
- Print or save any E-Statements you will need access to during the transition.

THURS OCT 13TH

- Activate your new debit card on Thursday, October 13th.
 - » Your newly activated debit card will work throughout the system upgrade weekend. You may withdraw cash, but balance inquiries will not be available when visiting an ATM.
 - » Your old debit card will be deactivated on Thursday, October 13th.
- Digital banking will be view only from 4 p.m. CST on Thursday, October 13th until Monday, October 17th at 8 a.m. CST.
- The mobile app will be completely disabled beginning at 4 p.m. on Thursday, October 13th.

FRIDAY OCT 14TH

- A final statement from our legacy system will be mailed on Thursday, October 13th.
- System upgrade weekend begins.

MONDAY OCT 17TH

- **Digital and Mobile** banking will be restored at approximately at 8 am.
 - » Access to online services, such as Bill Pay, will now be available.
- **The system upgrade will be complete.**

FAQS:

ANSWERING YOUR NEEDS

Why is INSBANK's operating system upgrading?

Great question! By upgrading our operating system, the following changes are possible:

- Enhancement around the security of your account both inside the bank, as well as any online and mobile access points you choose to use.
- Allows us to service your needs more quickly and efficiently, whether you are visiting our office or managing your accounts through online or mobile banking.

WILL MY DEBIT CARD WORK DURING THIS SYSTEM UPGRADE WEEKEND?

You will receive a new INSBANK debit card in October. Please activate this card per the instructions provided on Thursday, October 13th.

This debit card will work as usual, however, we will not be able to approve any limit increases over this weekend. We encourage having a backup payment method for any unforeseen circumstances.

CAN I STILL USE MY CHECKS AND DEPOSIT SLIPS?

Yes, your existing checks and deposit slips can continue to be used.

WILL MY ACCOUNT CHANGE IN ANY WAY?

For most customers, no, this system upgrade will not affect your accounts.

Customers with loan accounts will have a new number which is called a customer number. See 'Loan Accounts' page for more info.

WHAT HAPPENS TO MY LOAN PAYMENT IF IT IS SCHEDULED TO DRAFT FROM ANOTHER BANK OVER INSBANK'S CONVERSION WEEKEND?

Payment transactions will occur as they normally would. No action will be required on your part.

WHERE CAN I FIND INFORMATION ONLINE?

Visit us at

www.INSBANK.COM/systemupgrade

IMPROVING YOUR EXPERIENCES

- INSBANK is pleased to introduce a new Debit VISA with upgraded features and an upgraded look.
- Your new card will be arriving in the mail early October. Please continue using your current debit card through Wednesday, October 12th.
- Activate your new debit card on Thursday, October 13th.
- Your new INSBANK Debit Card will be enhanced with Contactless Pay. You can use the Contactless feature anywhere you see the Contactless symbol at checkout.

DEBIT CARDS TIP!

Change your recurring payments to your checking account information instead of your debit card information. You'll never have to update information when new cards are issued or old cards expire.



LOAN ACCOUNTS

- All loan terms will remain the same.
- After the upgrade weekend, you will notice your 'account number' has changed in verbiage and is now called a 'loan number', or if you have a personal line of credit or HELOC, it is now called a 'note number'. The account name, or any nickname you may have associated with your loan account(s), will transfer as you see it today.
- Some customers may notice the number associated with your loan itself has changed. This new number can be found on your next billing statement or notice.
- Your new bank statements will look different and will be easier to read.
- All payments, including automatic payments, will continue as usual. Recurring online transfers will not process over the upgrade weekend, but will resume on Monday, October 17th. Any delay in loan payments on our part will not affect your effective date.
- Balance inquiries will be unavailable over the upgrade weekend.
- Please feel free to contact your lender with any questions you may have.



STATEMENTS & E-STATEMENTS

- Every customer will receive a final bank statement from our legacy system dated October 13th, 2022 in the mail, including accrued interest up to that date for all interest-bearing accounts. This means some customers could receive two statements in October.
- E-Statements received through online banking via our legacy system older than 15 months will no longer be accessible after 3 p.m. Thursday, October 13th. If you have not archived these statements and wish to do so, you will need to print or download them by 3 p.m. on Thursday, October 13th, 2022.
- Your new bank statements will look different and will be easier to read.
- To continue viewing your statement online, you will need to accept the new terms and conditions to view them in the new digital banking experience.
- Going forward, digital banking will store up to seven years of E-Statements.
- New accounts opened on or after Monday, October 17th, will be asked to choose between electronic and paper statements.
- Paper statements will continue to be free.



DIGITAL & MOBILE BANKING FUNCTIONALITY

- Alerts, bill payments, internal transfers, and transaction history will carry over to the new digital banking experience.
- External transfers will need to be set up again as our new system will want to validate the external account.



LOGIN INSTRUCTIONS

Customers taking advantage of Online & Mobile Banking will be able to log in to our new online banking experience for the first time on Monday, October 17th at 8 a.m. or thereafter.

- Your username will stay the same as it is now. Usernames are not case-sensitive.
- Consumer Customer passwords will be reset to be your username + the last 4 digits of your SSN.
- Business Customer passwords will be reset to your username + the last 4 digits of the business EIN.
- You will be prompted to change your password after you sign in for the first time.
 - » Your new password will require 8–20 characters with at least one upper case letter, one lower case letter, one number, and one special character. (If your old password meets these conventions, you may use it again.)
- Once your password is set, you will be prompted to setup three security questions and answers.
 - » You will be prompted to answer one of these questions as part of the initial login process as well as, accepting the new terms and conditions.

- Completion of these steps signals a successful login, however you will be prompted by a “Let’s Get Started” action bar to authenticate your device (mobile or desktop) as a trusted device.
- You will enter your phone number and create a nickname for the device you wish to associate with the phone number. The nickname will display in a drop down list if you choose to register multiple phone numbers for verification. ***OPTIONAL:** You may use the authenticator app instead.



- You will also select the type of device associated with the phone number you will use for validation (Android, Apple, Windows, Blackberry), then choose “text me” or “call me”.
- Enter your validation code received via your choice of text or call and your device setup will be complete. You may choose to register another device or complete setup.
- Upon your next login, you will have the opportunity to “remember this device” so you will not have to repeatedly authenticate your device.

NOTE: This is not the same as “remember username”.

INSBANK APP

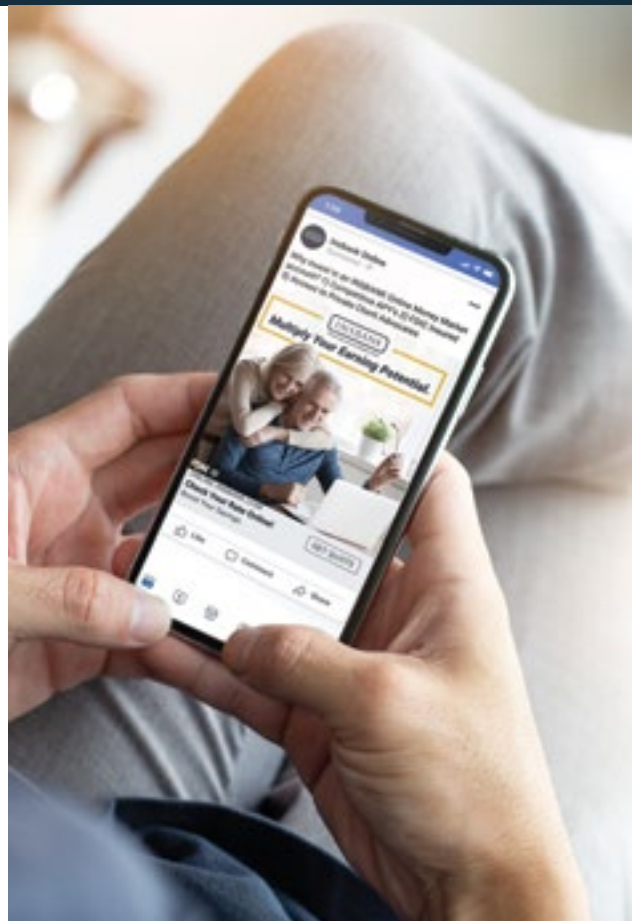
The new mobile app will continue to offer the online banking services you're accustomed to and so much more! To take advantage of the new online banking experience on your mobile device, please follow these easy steps on Monday, October 17th or thereafter:



Android: You will need to delete our old mobile app and download the new app. Go to the Google Play Store and search INSBANK



Apple: The existing app will need to be updated. This will happen automatically if you have auto-updates enabled.



BILL PAY

- Bill payments scheduled up to Friday, October 14th will pay. There will be a pause over the system upgrade weekend, and payments will pick back up on the Monday, October 17th.
- The last opportunity to create a new payment in our current Bill Pay will be Wednesday, October 12th before 3 p.m.
- At least 12 months of your Bill Pay history will be converted to the new platform. This history may take up 24 hours to load into the new digital banking experience.
- If you are an E-Bill user, E-Bills will be disabled Friday, October 7th. When the system upgrade is complete on Monday, October 17th, you may need to reset these payments in the new system. Payee information will translate to the new system, but the recurring payment may not.

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Thank you for being a valued client of INSBANK. We're proud to bring you a banking experience that's better than ever, and we appreciate your patience during this process. Here's to an exciting season ahead!

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