

IMPORTANT ACCOUNT INFORMATION -ACTION REQUIRED

Online Banking Conversion

August 14th, 2017

On August 29th, we are launching a new online banking system to provide you with a superior online banking experience. To learn more about the features of your new online system, visit our website at www.trinitybk.com and view our new interactive online banking demo or click on the "Check out the new online features" link.

The conversion process requires you to complete important steps to ensure a smooth transition into the new system. Please review the following information and complete the necessary functions that apply to your account(s) by August 17, 2017".

ACTION REQUIRED NOW – READ CAREFULLY

Bill Pay Changes

Trinity Bank strongly encourages current bill pay users to print out their bill pay history prior to August 17th, 2017. Starting on August 17th, 2017 at 4:00pm, you will temporarily have no access to your Bill Pay account until the enhanced service is reactivated on August 29th, 2017.

How to pay bills online for free:

- The new Bill Pay system is free to our customers who process less than twenty monthly bill payments. Bill Pay users that process more than twenty monthly bill payments will be assessed a fee of .60 cents for each payment over 20.
- The option to expedite bill payment will now be available to customers based on the merchant's ability to accept payment. Payments can be expedited for a \$5.00 fee for electronically sent items and \$25.00 fee for Overnight items sent by check.

CRITICAL INFORMATION

Changes that may affect the processing of your payments:

- Any payments scheduled before August 17th, 2017 will be paid on their scheduled due dates.
- August 17th, 2017 will be the last day you can schedule a payment in the current system.
- All of your current accounts and payee as of the 17th will be migrated to the new system.
- New Payments can be scheduled starting on August 29th, 2017
- All recurring bill pays will be migrated to the new system.
- Bill pay history for the last 3 payments to a payee will be migrated over

Payment withdrawal process:

- Non-electronic payments will debit your account when the payment clears.
- Note: If funds are not available in your account at that time, your account may be overdrawn in order to make the payment and normal Trinity Bank non-sufficient funds fees will apply (similar to the process of writing a check from your checkbook). Should this occur, a non-sufficient fee of \$25 may also be assessed from our bill pay provider.

Changes beginning August 29th!

To access your accounts on our new Online Banking Product on or after the **August 29th** conversion date, you will need to complete the following initial login process:

- Go to www.trinitybk.com
- On the top, left side of our homepage you will see the Online Banking login area.
- You will be prompted to enter an Access ID and Passcode. Your Access ID did not change and is your existing online banking Access ID.
- You will use a temporary passcode to gain access for the initial log on. Your temporary passcode will be mailed directly to you.
- Enter both your Access ID and temporary passcode on the homepage and click "Log In."

Changing your passcode:

- Upon login, you will be prompted to change verify your account by receiving an authentication code through your mobile phone number on file or the email address on file
- Once you have received and entered the code you will be prompted to change your passcode.
- Select a passcode with at least one alpha (A-Z) and one numeric (0-9) character; the passcode must be at least 8 characters long. Passcode may not contain any of your personal information, such as access ID, address, telephone number, etc.
- You may also be prompted to change your Access ID if it contains any security sensitive information such as your account number, birthday, social security number, etc.
- You will then be prompted to activate additional security features. From time to time, you may be asked to verify your identity by answering challenge questions that you set up on your first login.
- Next, the system will prompt you to enter your email address.
- To complete the process, you will need to read and accept the new user agreement.
- After you complete the initial login process, you will be granted access into the new online banking system.

Mobile Users

Mobile banking users will need to delete the existing app and download the new app beginning August 29th!

Look for the new icon in the app store.

Navigating the New System

In your new online banking system, you will see the following tabs located at the top of the page:

Payments- Use this tab to set up bill payments and external transfers.

Accounts- View all of your Trinity Bank account balances and transaction history.

Transfers- Transfer money between your Trinity Bank accounts.

User Services - Set alerts that can notify you of low balances or when abnormal transactions occur, Create Nicknames for accounts,

Customer Services- Click the User Services tab to order checks, change your address, stop payments and to perform other account maintenance functions.

Messages- Send and Receive secure messages to and from Trinity Bank.

For more information, you can view the online banking demo at www.trinitybk.com

Online Banking Changes

Passcode Reset

Online Banking Users will have the ability to securely change their Passcode. This feature will also allow you to reset your passcode if you happen to forget it. As an added security measure, you will be prompted every 180 days to change your passcode.

External Transfers

Our new online system will allow our customers to process external transfers to their accounts at other financial institutions. Customers can complete external transfers for up to \$1500 for a fee of \$2 per transaction. Proof of account ownership must be verified prior to processing external transfers.

Summary of Online Banking Action Items

First-time Login New System	Starting August 29th, 2017, you will need to enter a temporary passcode to access your accounts online. Your temporary passcode will be your Zip Code+ the last 4 digits of your Social Security number. Once you have correctly entered your login information you will be prompted to create a new passcode. Follow the prompted messages and questions to setup your security features in the new system.
Online Banking History	After the upgrade on August 29th, 2017, the online banking system that you are currently accessing will be discontinued. History for your account will be saved from the last 30 days. This history will eventually build to 24 months of transaction history.
Scheduled Bill Payments	Any payments scheduled to process before August 17 th , 2017 in the current system will be processed as normal.
Established Bill Payment Payees	Your existing Bill Pay accounts/payees will transfer over to the new system.
Bill Pay History	Customers must print off their bill pay history prior to August 17th, 2017. Your past bill pay history will not be available in the new system.
Bill Pay Fees	Bill Pay is free for customers who process 20 or less monthly bill payments. Bill Pay users who exceed the 20 free per month will be charged .60 cents per item over 20. (If you do not use bill pay you will not be charged a fee.) To expedite payments, customers will be charged \$ 5.00 for electronically paid items and \$ 25.00 for expedited check payments.
Quicken Users	Clients that download transactions into Quicken will need to make a few changes in Quicken in order to continue downloading transaction information. Please visit trinitybk.com and click on the "Quicken Conversion" link. The documentation provides step by step instructions on what you will need to do before and after the conversion on August 29th, 2017.
Recurring Transfers (non-bill Pay)	Current transfers will continue to process as normal and will be reflected in transaction history, but they will not be able to be viewed and edited in the transaction section of the new system. If you need to edit these recurring transfers, you can cancel them by calling 817-569-7272. After canceling them, you will then be able to set up new transfers in the system that will be easily viewable and editable.

If you have any questions or concerns about the new banking system, please call Trinity Bank