



DEL NORTE BANK

TRUE • LOCAL • BANK

February 28, 2019

Dearest Del Norte Bank Member,

We are pleased to announce that on March 18th, we will open business with an entirely new software system. This new system provides significant improvements to our internal processes and provides enhanced products to you.

There are a number of items we want to prepare you for in this conversion of software systems.

1. Your deposit account number will not change. Therefore, your checks will continue to work normally. Any transfers you have set up will also continue to work as before.
2. You will receive an interim deposit statement on March 15, which represents the last day on our old system. You will receive the April statement as usual, but it will look different.
3. Your loan number will not change. Coupons and automatic payments you may have set up will continue to work normally. External payments to your account will work as before.
4. Debit Cards will be reissued. We will be providing new cards in order to provide you with the EMV Chip to enhance the security of your card. Watch for your new card in the mail and keep it for March 18th. **The new card will not work until March 18th and your old card won't work after that. Please make changes to any reoccurring payments that come from your old card.**
5. Online Banking and Bill Pay. We will be providing a new online banking experience. There is a downside, however. We were unable to carry forward your bills into the new system. **All the bills you have set up on the current bill pay system will not carry forward into the new system. We have sent an email to every bill pay client with special instructions to help with the transition.** Contact Madison if you have questions. You may contact her at madison@truelocalbank.com or at the number below.
6. Mobile banking improvements. The new mobile banking platform will include new services like the ability to deposit a check with a picture, activate and deactivate your debit card in real time and Picture Pay (snap a picture of a bill and the bill pay system populates for you).
7. Commercial Online Platform. We will now be able to offer commercial clients Treasury Management Services like ACH origination, wire origination, and stop payments.
8. Commercial Merchant Capture. Commercial customers will be able to scan deposits right in your own office.

This project is a significant undertaking and we sincerely appreciate your patience with us during this process. We are aiming at a major improvement for both internal and external processes that enhance your experience and ours. We are committed to providing better service than ever in the weeks to come.

The management, staff and board of directors sincerely appreciate your business, your trust and your friendship.

Thank you,

Michael Hurst
President

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