



To our valued Online Banking and Mobile Banking Customers:

To continue to give you the best tools possible for your online and mobile banking needs, we will be upgrading our Online Banking/Mobile system on March 18th, 2019. Please read this information carefully as there are some critical dates prior to the upgrade that will affect access to certain Online Banking functions and Bill Pay access.

Beginning Friday, March 15th, customer update access will be removed from your current Online Banking and you will be set to a “view only” mode. This means that you will no longer be able to add new loan payments/transfers or make changes to any recurring loan payments/transfers. Any recurring payments or transfers that are scheduled to process from between March 14th and the 18th will be processed.

On Monday, March 18th, you will still access your Online Banking from our Del Norte Bank home page: <https://www.truelocalbank.com>. Our website will look the same, but the new transactional link will be different. If you have bookmarked our website on your computer or saved it as a favorite, the link to online banking will no longer work starting March 18th. **You will need to refresh TrueLocalBank.com by typing in <https://www.truelocalbank.com> in your address bar.** Once you get our new page to pull up, you may make this a new favorite. Although it is the same address, your old bookmark will no longer work correctly, you should delete it.

The first time you log on to our new system, you will continue to **use your current Online Banking Login ID and Password. If you have trouble, we may have assigned you a temporary password, which will be the last 6 digits of your social security number.** If you are prompted to change your password, please refer to the password requirements in the FAQ's below.

If you are currently a Bill Pay user, please note that your current Bill Pay account information was not available to us for this conversion. **Customer access to the Current Bill Pay system will be removed on 3/15/2019. It is important that you print a list of your payees, account numbers and recurring payment schedules prior to this date so that you may enter this information into the new system on or after 03/18/2019. We regret this inconvenience and will deposit \$20 into your account the week of March 25 as compensation for your trouble.** Please note that any payments that are scheduled between March 14th and the 18th will be processed.

If you are currently a Mobile Banking user, you will need to delete your old apps after March 15th, and download new apps on March 18th, 2019. (Search for Del Norte Bank Mobile App in the App Store for iPhone/iPad and Google Play for Android). The new system allows mobile access without having prior online banking access.

Access to Statements will continue with our new Online Banking. You simply click the “View Statements” link from the right side of your Account Summary or Account Detail pages.

Also, note that if you currently have any automatic transfers set up in Online Banking, between any of your accounts, please print a list of these. Due to differences in scheduling options between our existing product and new product, some of them may not convert.

Please review the FAQ document included with this communication. Should you have any questions about the upgrade, please feel free to contact us at 719-657-3376 or support@truelocalbank.com.

Customer FAQ:

Q: Can I choose the same password I had on the previous system?

A: If your previous password meets the following criteria, you can choose it again for the new Online Banking

Password Criteria

Must contain 3 of the 4 criteria below and must be between 8-15 characters.

- 1. Capital Letter**
- 2. Lower Case Letter**
- 3. Number**
- 4. Special Character**

Q: I am being asked to enter contact methods. What are they used for?

A: These contact methods will be used when the system needs to authenticate you as a user. A code will be sent via SMS/Text or email to the contact method you select. The code must be entered prior to accessing your Online Banking accounts.

Q: Will I be able to view my statements online?

A: Yes. Simply click the "View Statements" link from the right side of your Account Summary or Account Detail pages. Please be aware that this is from March 18 forward. Any statements prior to March 18th will not be available online.

Q: Will previous check images be available?

A: Yes. Only images on the new system as of March 18th will be available going forward. Prior images will no longer be available online.

Q: Will I be able to set up automatic transfers between my accounts and make loan payments?

A: Yes. You may access this feature by clicking Transfers→Create New Transfer/Loan Payment. If you currently have automatic transfers set up between your Del Norte Bank deposit or loan accounts, you will want to print them out or write them down in order to re-establish them after March 18th.

Q: When viewing my account history, it only pulls the last 30 days transactions as a default. Can I change that?

A: The initial default cannot be changed, as pulling in larger amounts of history for the initial view can cause the pages to load slowly or time out. Use the filter to adjust the amount of history you wish to view once the page has loaded.

Q: Will you still offer a Mobile App?

A: Yes. New Apps will be available for download in both the App Store (iPhone/iPad) and Google Play (Android). Please delete the old TouchBanking App after March 15th. You will have access to the new Mobile Banking apps on Monday, March 18th. **The old app must be deleted and the new app uploaded before you will have access to your accounts.** You can use the same User ID and password you use for Online Banking.

Q: Will my Billpay accounts and payee information convert to the new system?

A: Unfortunately, we were unable to convert that information and will need to be manually re-entered. **Please follow instructions detailed in this letter to have a successful transition to our new product.** Our new Bill Pay product will have your Online Banking checking accounts already listed and offers new features not available before like Picture Pay. Simply register your email address, add your payees and you may begin paying bills immediately!

Q: Can I use the Forgot Password/Reset Password links to reset my own password?

A: Yes, however, you must first register an email address in Online Banking. Once you are logged into your new Online Banking simply go to Preferences→Update Email Address and follow the steps to register your account. This email address can also be used to set up to receive notifications for balance alerts and pending transactions. *Please note that when using the 'Forgot Password/Reset Password' links, the temporary password is valid for 30 minutes*

If you have any questions or problems, please contact us at 719-657-3376 or email at Support@TrueLocalBank.com.