



LEDYARD

System Enhancement FAQs

Q - What are the benefits of this upgrade?

A - There are many benefits to you as our client. These include:

- Improvements to online banking with a closer integration with our core banking system
- eSignature capabilities allowing clients to sign new account documentation through a secure electronic signature pad at our branches
- Transaction processing will be live across all our channels
- New mobile App
- Improved telephone banking system
- Person-to-Person payment capability
- Debit card control features

Q - Will my branch be impacted by this upgrade?

A - Our branches will be closed on May 4, 2019, and our friendly staff will be there to assist you on Monday, May 6, 2019.

Q - Why are you doing this upgrade?

A - This upgrade will allow us to operate more efficiently, which will in turn allow us to provide you with even better service. Going forward, this upgrade will give us greater flexibility and enhanced capabilities to offer new products and solutions tailored to meet your needs.

Q - Will I need to order new checks?

A - No, your existing checks will remain valid.

Q - Will my account terms change?

A - There may be some minor changes. We will give you the notice 30 days prior to any changes that may occur.

Q - Are there any account number changes?

A - Only changes to account numbers for our Safe Deposit Boxes will be effected. Your location and box number are not impacted.

Q - Will my debit/ATM card still work?

A - Yes, debit and ATM cards will still work. The ATM network may be unavailable for balance inquires during the period between Friday May 3, 2019 and the morning of Monday, May 6, 2019. We recommend that you have some extra cash on hand and verify that you have some paper checks for your checking account during this period.

Plan well. *Live well.*

Q - Will my statement cycle change?

A - You will receive interim statements for your checking and savings accounts dated May 3, 2019. If you receive e-statements this statement will be paper and mailed to you. Your normal statement schedule will then resume.

Q - Will the date of my HELOC or other Consumer Line of Credit payment change?

A - No, we have no expectation of this information changing.

Q - Will I need to set up my online banking again?

A - Your user name should not change, however our system is subject to character and symbol limitations. You will have to reset your password on May 6, 2019. You will receive a separate mailing that will assist you in the process.

Q - Will I need to save copies of my statements in Online Banking?

A - As a precaution, we would strongly advise that you save any information you may need to your PC.

Q - How will this impact my Bill Payment?

A - We do not anticipate any interruption in your bill payment services, however we do suggest that you save your payee information as a precaution.

Q - Will my Mobile Banking change?

A - Yes, you will be required to download a new mobile App and we will be sending you all of the information you will need in a detailed letter in the coming months.

Q - What banking services will be affected by the system upgrade?

A - The following systems will be unavailable to customers from 5:30pm on Friday, May 3 to 1pm Monday May 6:

- Online Banking
- Mobile Banking & Mobile Deposit
- Telephone Banking
- Remote Deposit Capture
- Bill Payment will not be available from Thursday, May 2, at 5pm through Tuesday, May 7, at 9am

ATM's will be accessible. However, any deposits will not be reflected in your balance until Monday May 6th.

Q - Will the telephone banking system change?

A - There will be changes, but you may still access our telephone banking system by calling 1-888-594-5835.

When you log in on Monday, May 6, 2019 or thereafter, your existing Personal Identification Number (PIN) will have been reset to the last for (4) digits of your social security number. You will be prompted to change your PIN. Please listen to the menu carefully as it will have changed.

Q - Where can I get updated information on the system upgrade efforts?

A - Please visit our website at ledyardbank.com. We will be posting updated information about the upgrade periodically.