

Affinity Bank is upgrading several of our systems to better serve you and provide a more consistent service. The biggest impact to you will be felt with digital banking and debit cards. Please read the details of the upgrade and take note of times, dates, and actions.

IMPORTANT DATES

The conversion will begin on the evening of Friday, September 18th and will continue through the weekend.

- **Friday, September 18th – Monday, September 21st** Online banking, eStatements, and Mobile Deposit will be unavailable for all clients beginning Friday at 4pm EST through Monday morning.
- **Monday, September 21st** Existing Affinity Debit cards will no longer work and your new debit card should be activated.
- **Monday, September 21st** Affinity Bank's new Online Banking portal will be available. See end of document for login instructions.

IMPORTANT INFORMATION

Mobile Deposit

- Beginning Monday, September 21st Mobile Deposit will no longer be a standalone app and will be accessible within the Mobile Banking app. If you only use Mobile Deposit, and not Online Banking, you will need to be set-up as a sub-user within Online Banking with deposit only capabilities.
- The Mobile Deposit standalone app can be deleted and will cease to function on September 18th.

Online Banking

- Access - Please follow the new login instructions (located at the end of this document) to access our updated Online Banking portal on Monday, September 21st.
- Mobile Banking App – On September 21st please download our new Mobile Banking app. Mobile Deposit will now be a feature within your Mobile Banking app.
- Transaction Categories - Our new online banking will allow 99 custom categories on your online register; however, your current categorized transactions will **not** be converted. Make sure you download all categorized transactions prior to September 18th.
- eStatements – You will have 6 months of historical statements after the upgrade. If you need more, please download them prior to the upgrade. Direct eStatement only access will be removed and users will need to be registered in Online Banking to view eStatements.

- Financial Software and Financial Website connections – Quickbooks and Quicken downloads will need to be set-up again for Bank Feeds. Online financial management sites (such as Mint or QB online) will need connections reestablished on September 21st. Please note: Unfortunately, Quickbooks bill pay through DirectConnect will no longer be offered.
- P2P Transfers – The Popmoney functionality will be discontinued and payment/payee information will not be retained. We are adding a new P2P product with similar functionality.
- External Transfers – The last day that an external transfer can be scheduled in the current system is September 15th at 4pm Eastern. You will be able to schedule external transfers in the new environment on September 21st. Recurring and future transfers will be converted.

BILL PAY

- Bill pay access will be removed from Mobile Banking on September 11th and from Online Banking on September 14th. Access to the new bill pay environment will be available September 21st.
- All pending and recurring payments scheduled with a pay date after September 20th will be paid by the new bill pay provider. Payments with a pay date during the week of September 21st may be delayed by a day or two. Sub users, payees, and accounts will be converted.
- eBills will not be converted. Our current provider will notify the billers to restore paper statements, but it may take 30 days depending on when your next statement drops.

ACH ORIGINATION

- The last date that new batches should be added is September 16th at 4pm EST.
- The last day they will be processed in the current system is September 18th
- Any batch scheduled with an effective date after September 18th will be cancelled.
- All physical tokens can be discarded; we will now use a smart phone app called DUO Mobile for out-of-band security.

DEBIT CARDS

- Current Affinity Debit cards will work through the evening of Sunday, September 20th. On September 21st, your current debit cards will no longer work.
- On September 21st, begin using your new card. Please call the number on the card to activate the new card. The new card will not work before the 21st.
- New Debit cards will be mailed around September 9th and PINs mailed on September 11th.

- We will no longer be a part of the MoneyPass and Presto! surcharge free networks. We are working on alternative options for ATM withdrawals.
- You will find many new card management features in Online Banking such as requesting temporary limit increases, changing PINs, and notating travel dates.

LOAN NUMBERS

- All loan numbers will be changing. The last 2 zeros of your loan number will be replaced with a -10 (dash ten). For instance a loan number 123456700 will now be 1234567-10.

HOW TO LOGIN TO DIGITAL BANKING

1 2 3 4 5

Start by Entering Your Current Username and Temporary Password

Your temporary password will be your Username plus the last 4 digits of the SSN/TIN linked to your current Digital profile.

1 2 3 4 5

Establish a New Password

Your new password must contain 8 characters (upper and lower case, number, and special character). If the old password meets these conventions, then it can be used again.

1 2 3 4 5

Setup 3 Security Questions & Answers

You will be prompted to setup 3 security questions and answers.

1 2 3 4 5

Answer One of the Security Questions

You will be prompted to answer 1 of the security questions setup in step 3.

1 2 3 4 5

Agree to the Terms and Conditions

You must agree to Terms and Conditions before you can proceed with logging in.



NEWTON FEDERAL BANK

Rev. January 2018

FACTS

WHAT DOES NEWTON FEDERAL BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Income
- Transaction history
- Credit history
- Employment information
- Wire transfer instructions

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Newton Federal Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Newton Federal Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call toll-free 770-786-7088 or go to newtonfederal.com

What We Do	
How does Newton Federal Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Newton Federal Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● Open an account ● Apply for a loan ● Use your credit or debit card ● Make deposits or withdrawals from your account ● Give us your income information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ● sharing for affiliates' everyday business purposes - information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>Newton Federal Bank does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>Newton Federal Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>Our joint marketing partners include BancVue LTD, Beaver Creek Marketing, Customer Service Profiles, LLC. and BancCard.</i>