

Dear Valued Customer,

We have some exciting news to share with you....

Over the last several months, we have been diligently preparing to upgrade and enhance our product offerings and services for you. These enhancements will be rolled out over the next few months which includes all new Online Banking & Mobile App, Instant Issue Debit Cards, Card Control Features, Tap to Pay, E-Sign & Remote Sign capabilities, Enhanced Person-to-Person Payments, Expanded Transaction and Budgeting Tools, Ability to Set Travel Notices, Personalized Debit Card Alert Communications and more.

Our customers could be impacted by the system upgrade beginning **Wednesday, March 12**th **through Monday, March 17**th. We would like to take this opportunity to let you know about a few temporary service interruptions that may occur with our upgrade. We apologize in advance for any inconvenience. We have a detailed list on the back of this page that will let you know day by day how and when your services will be interrupted.

To ensure you have access to the funds you need during this time, we recommend planning ahead by withdrawing any necessary cash before 5:00pm on Wednesday, March 12th, as lower purchase limits may apply during this time.

We do know disruptions can be difficult, even when they are temporary. Remember, we are here and happy to help and appreciate your patience as we work through the finishing touches of our new and improved internal banking system. To keep you informed, we will share important updates and dates through emails, postcards, and signage. Thank you for your understanding and support—we are always here to help!

If you have questions, please contact us at 205-921-7435

Sincerely,

First National Bank

Your*future* Our*focus*

MARCH Key Conversion Dates

• New debit cards (card with card number on the back) need to be activated (1-877-965-3344) 13 THURSDAY and are ready to use Instant Issue debit card begins • Expect lower daily transaction limits • All ATMs temporarily out of order. Cash withdrawal will be available that afternoon. • Mobile App, Online Banking, and Telephone Banking unavailable • Will receive two statements in March. One as of 3/13 and another at month end. They will look different. Go Live with New Core System 14 FRIDAY • New debit cards (card with card number on the back) are live and ready to use after activation (1-877-965-3344) • Instant issue debit cards are available • Employees will be operating on new system. Please be patient. • Expect lower daily transaction limits Mobile App, Online Banking, and Telephone Banking unavailable • ATM cash withdrawal only • Extended hours--check social media closer to conversion period for more information. 15 SATURDAY • Expect lower daily lower transaction limits until 10:15 p.m. on 3/15 • Mobile App, Online Banking, and Telephone Banking unavailable • New debit cards (card with card number on the back) are live and ready to use after activation (1-877-965-3344) Instant Issue debit cards are available • ATM cash withdrawal only • Extended hours--check social media closer to conversion period for more information. SUNDAY 16 • ATM working fully • Mobile App, Online Banking, and Telephone Banking unavailable • New debit cards (card with card number on the back) are live and ready to use after activation (1-877-965-3344) Instant Issue debit cards are available Daily transaction limits back to normal • Customers can log into the new Online Banking MONDAY 17 • Apple customers need to update FNB app • Android users will need to delete old green FNB app and download the new navy blue app • Bill Pay history will be available to view Customers can enroll in e-statements Daily transaction limits back to normal • ATM working fully • Telephone Banking available • New debit cards (card with card number on the back) are live and ready to use after activation (1-877-965-3344) Instant Issue debit cards are available

During the upgrade **March 13-17, 2025** the use of your debit card and ATMs will be limited and periodically interrupted.

Please plan ahead and consider alternative forms of payment.