



FIRST
NATIONAL
BANK

IN GOD WE TRUST

CONVERSION GUIDE



Your *future* Our *focus*





FIRST
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CONVERSION GUIDE

Scan to find out more!



LEARN MORE

KEY INFORMATION

WE'RE UPGRADING

our internal banking systems

March 13-17, 2025,

giving you more convenient
technology options.

Here's what you can look forward to.

- All new online banking and mobile app
- Instant issue debit cards
- Tap to pay
- E-sign and remote sign capabilities
- Enhanced person-to-person payments
- Expanded transaction and budgeting tools
- Ability to set travel notices
- Personalized debit card alert communication

What you can do prior to upgrade to prepare?

UPDATE YOUR INFORMATION:

To help prepare before the upgrade contact or come in to your local First National Bank branch to ensure we have your correct address, phone number, and email. This will ensure a smooth transition of our upgrade.

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Connect with us



@ FirstNationalBank



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@ fnbhamilton



@ First National Bank of Hamilton

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Message from President | CEO

“At First National Bank, we are not only on a mission to be your first choice for quality banking products and services but on a journey to be the only choice for a lasting relationship as your personal banker. First National Bank was formed in 1976 by a small community of strong men and women of faith, whose determination and commitment provided financial services for locals needing a choice. Today, we continue to honor their vision by embracing the challenges produced by growth within an ever-evolving financial climate. We are a small-town bank offering the same services and conveniences of big-city financial institutions while nurturing personal banking relationships within the communities we serve.

When you look around, you’ll see that our shareholders and employees are deeply rooted in the community—they serve in civic organizations, attend church, and cheer alongside you at Friday night basketball and football games. We are integrated into the fabric of our community, making local decisions and prioritizing relationships. We strive to greet our customers by name and partner with them to achieve their financial goals. ***YOUR FUTURE OUR FOCUS.***”



J. Brent Thompson

President/CEO



Introducing First National Bank

PURPOSE & VALUES, MISSION, AND VISION

Purpose & Values:

Our purpose and values reflect our commitment to preserving First National Bank and its rich history by:

- Our commitment to our faith and communities
- Providing quality service by partnering with you to attain your financial success
- Being your locally owned, hometown bank with familiar faces you trust
- Creating an exciting and stimulating work environment

Mission:

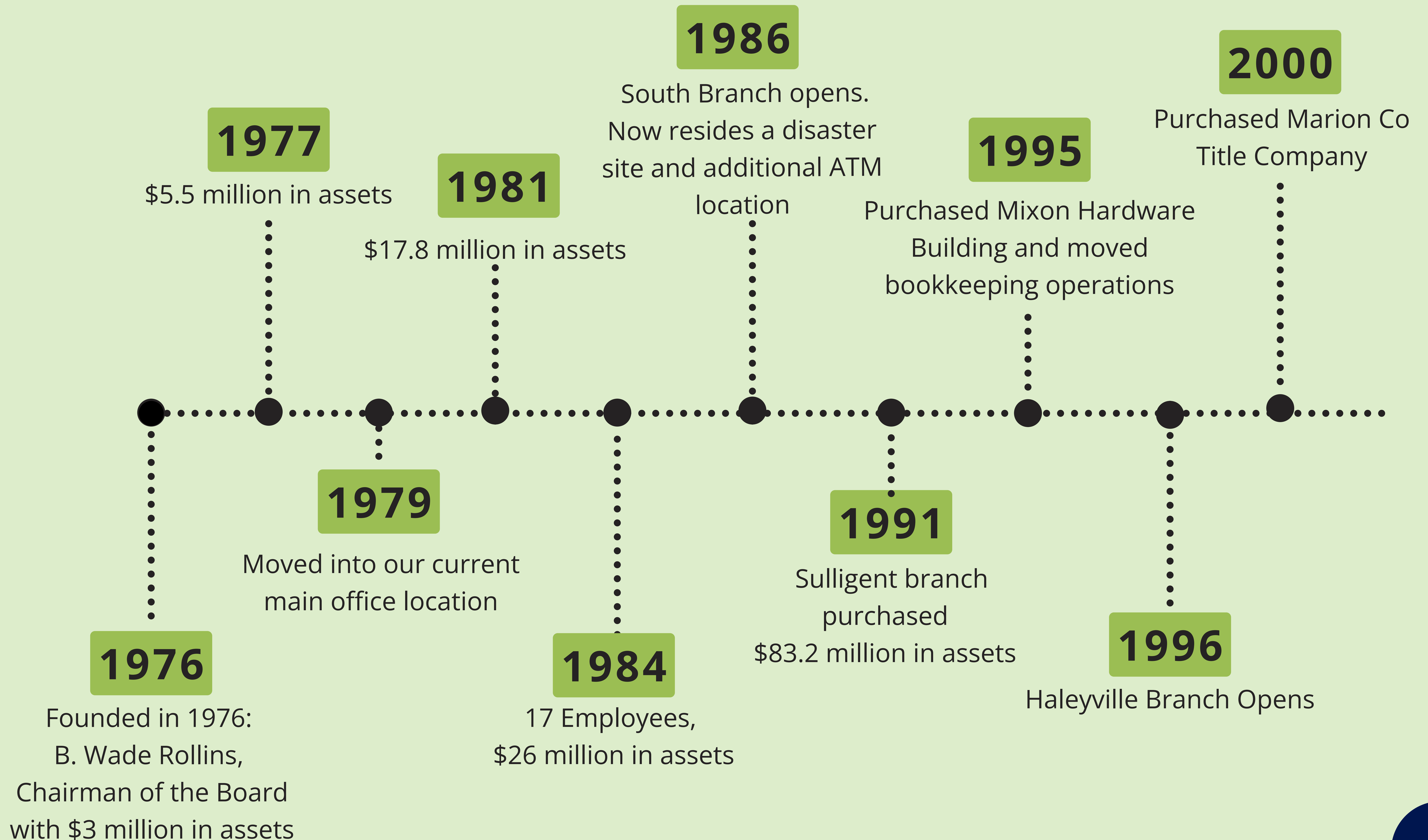
First National Bank's mission is to make a positive impact on our employees, customers, and communities by:

- Being a faithful steward of all that has been entrusted to us from our founders and Board of Directors
- Appreciating, respecting, and valuing our team
- Making our customer's financial success our top priority

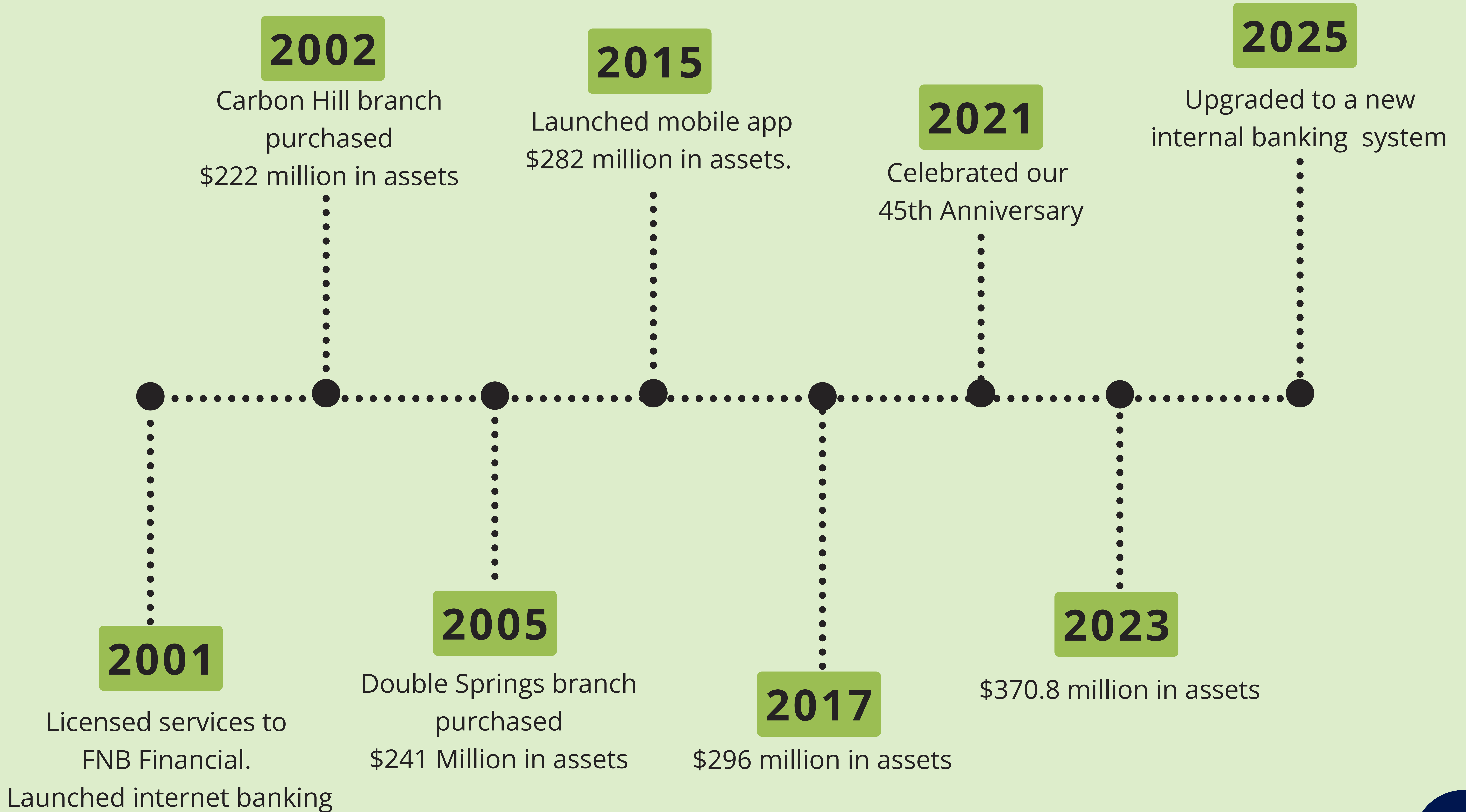
Vision:

Our vision is to continue building long-standing, customer-driven relationships in an ever-evolving financial climate while providing superior customer service in the communities we serve.

A look back over the years with FNB



A look back over the years with FNB



Debit Cards

What do these changes mean for you?

You will be receiving a new First National Bank debit Card in the mail prior to March 13th. The NEW card will have the card numbers on the back of the card.

When will I receive my new debit card?

Your new card will be mailed in February 2025, to your address on record. Please do not destroy your current debit card until March 13th. If you have not received your new debit card by March 12th . Please call your local branch.

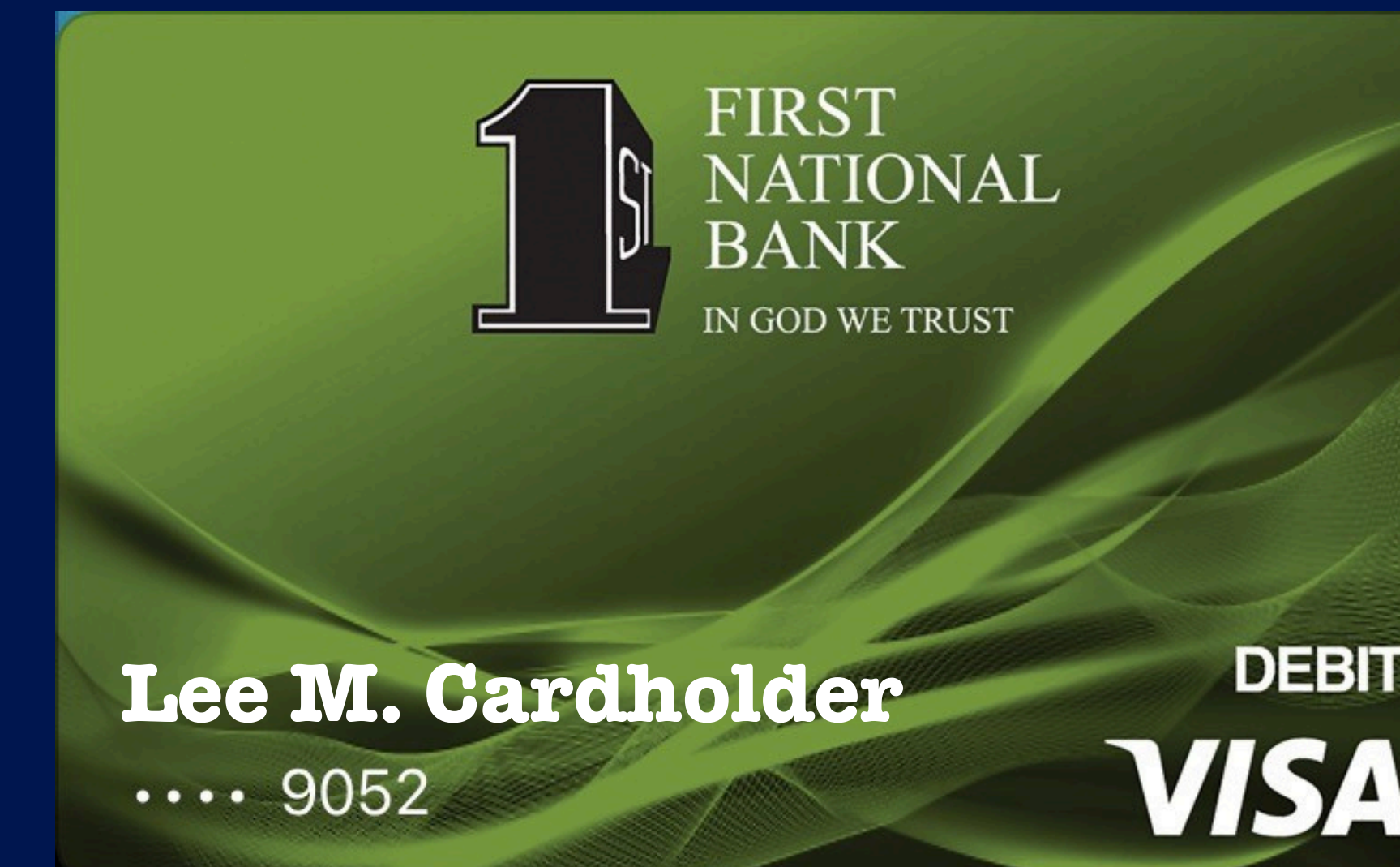
How and when can I activate my new card?

Beginning Thursday, March 13th, you can activate your new card and select a PIN by calling 1-877-965-3344. Please continue to use your old First National Bank VISA Debit Card (card numbers on the front of the card) through Wednesday, March 12. After this date, your old card will no longer be active; please dispose of it appropriately.

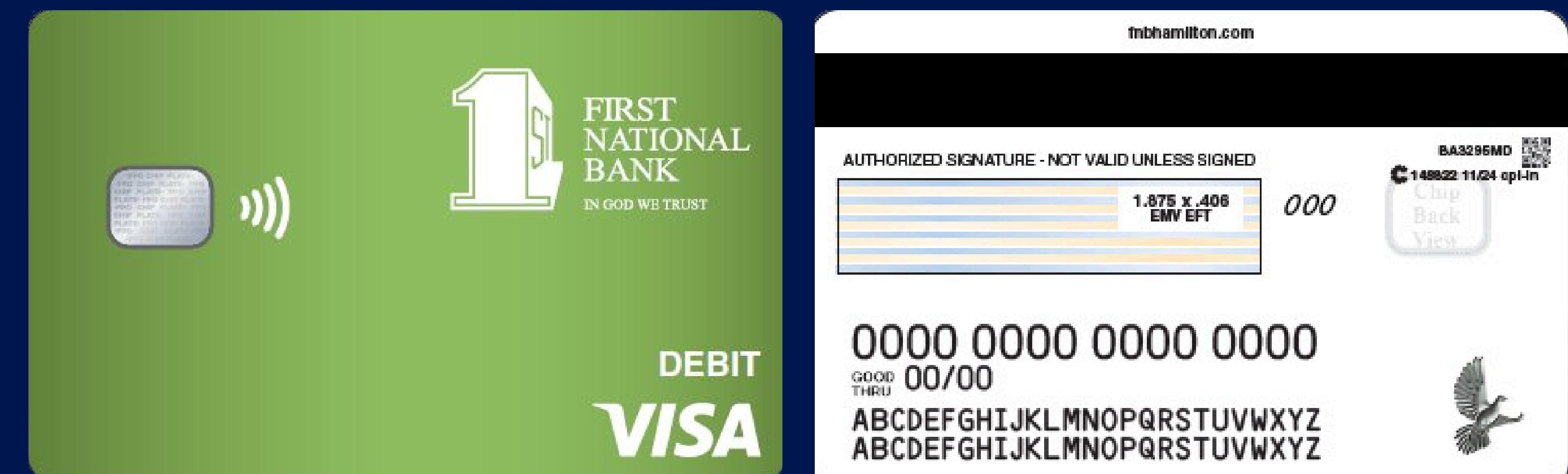
Will there be any cash and purchase limits?

Please note during the period of Thursday, March 13th through Saturday, March 15th around 10:15 pm, your current daily transaction limits, point of sale limits, and ATM cash limits will be lower. Cash back from merchants will count as point-of-sale transaction limits. The bank's standard limits will be reinstated after this time. Consider planning ahead and withdrawing any cash you might need before 5:00 pm on Wednesday, March 12th.

OLD DEBIT CARD ACTIVE UNTIL WEDNESDAY, MARCH 12.



NEW DEBIT CARD



NEW BUSINESS DEBIT CARD





Online - Mobile Banking

When will my current Online / Mobile banking stop being active?

Your current Online / Mobile Banking login will be active through Wednesday, March 12th. After March 12th, all digital banking services (online banking, mobile banking, telephone banking, bill pay, mobile deposit, and estatements) will be unavailable until Monday, March 17th.

During this time, information about transactions and your balances will be available by calling any branch locations during business hours.

How do I log in to the new mobile banking system after March 17th, 2025?

Accurate customer contact information will lessen the instances of failed logins for online banking & mobile app. During first login, the customer will be prompted to create a new password.

Your username will not change during the upgrade. Please be sure to remember it. Customers will use their previous username, and their passcode will be their username plus the last 4 of their SSN.

For Example Username = janedoe PW = janedoe1234

From there, you will be prompted to set up a new password AND 3 security questions.

Accessing the NEW Mobile App

I have an Apple device. How do I get the new app?

After March 17th, Apple users will need to update their apps. Once the update is complete you will have a navy blue app with a green 1 as the logo instead of the current green app with a white 1.

I have an Android device. How do I get the new app?

After March 17th, Android customers WILL need to DELETE our old mobile app & download the new one. The new app you will download will be a navy blue app with a green 1 as the logo instead of the current green app with a white 1.

Telephone Banking

When will the 24 hour telephone banking be available?

Our 24 telephone banking number will be unavailable from Thursday, March 13th until around 8:00am Monday, March 17th.



OLD APP



NEW APP



(888) 895-5333

Account Statements

Why have I received two statements?

All customers who would normally receive an account statement in March will receive one as of March 13th, 2025, for any activity since your last statement (a “cutoff statement”). This may result in some customers receiving two account statements for one cycle. One from the old internal system; and another for activity on the new system from go-live until your regular statement date.

**Note the new operating system statements will look a little bit different. Customers will need to accept our terms and conditions before viewing eStatements*

How far back can I access my statements?

Customer will be able to access their past 24 months of statements

March 2025 statement fees will be waived and will begin again in April 2025.

Transaction History

How far back can I view my transaction history?

Customers will be able to view 24 months of transaction history. You will then continue to build 24 months’ worth of history going forward.

NEW customers signing up for online banking after the transition will be able to view 90 days of transaction history and will build up to 24 months.



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ATMs

Why is my card not working at FNB ATMs?

All First National Bank ATMs will be down beginning the evening of Wednesday, March 12th. ATM machines will be available for cash dispensing with lower limits starting the afternoon of Thursday, March 13th through Saturday, March 15th around 10:15 pm. All machines will be back live for cash dispensing with normal limits after 10:15 pm on Saturday, March 15th.

Will I have limits on my card at the ATM and other places?

Yes, please note during the period of Thursday, March 13th through Saturday, March 15th around 10:15 pm, your current daily transaction limits, point of sale limits, and ATM cash limits will be lower. Cash back from merchants will count as point-of-sale transaction limits. The bank's standard limits will be reinstated after this time. Consider planning ahead and withdrawing any cash you might need before 5:00 pm on Wednesday, March 12th.

Can I make a deposit at FNB ATMs during the conversion period?

ATM deposit-taking abilities will not be available starting the afternoon of Wednesday, March 12th until Monday, March 17th. If you need to make a deposit after-hours during this period, please utilize the night depository at each location. Deposits from Friday night will be posted on Saturday, March 15th. Deposits after 12:00pm on Saturday will be posted the morning of Monday, March 17th.

Will FNB locations be open for extended hours to assist m.e?

Yes, check our social media for extended hours closer to conversion dates.



Bill Pay*



NEW APP

Why can't I log into my bill pay?

Bill Pay will be inaccessible starting Friday, March 14 until Monday, March 17.

Do I need to re-set up my bill pay accounts?

Customers will NOT need to re-set up their bill pays. These will be converted by the current system to the new system. You will be advised to look them over to ensure accuracy.

After the upgrade will I be able to see my bill pay history?

Yes, a limited amount will be available.

*Some features such as Mobile Deposit, External Transfers, and Bill Pay are available after the account has been open and active for 90 days.

Why Bill Pay?

Online bill payment with FNB allows you to stay on top of your monthly finances with the utmost ease and turn-key account from a computer or smart device. From your device, simply log into your mobile or online banking, then select "Transactions" then "Bill Pay" to begin the process.

Help & Support

For support, visit www.fnbhamilton.com or call (205) 921-5252 for Customer Service.

Online Banking & Statements

Online Banking Features

- Account information and summary
- Download capability to Excel, MS, Money, Quicken, and QuickBooks
- Funds transfers, loan payments, check reorder, check your balance, pay bills, and view your statements

Online Statements are free, secure, and accessed directly from Online Banking. View online or download a digital copy to save or print. The fastest statement delivery option available, Online Statements reduce the chances of fraud and identity theft compared to paper (mailed) statements. If you are already enrolled in Online Banking, you can sign up for Online Statements by logging in to Online Banking at www.fnbhamilton.com and clicking "Online Statements." Simply read and accept the Online Statement Disclosure and you will begin receiving your statements online (beginning with the next scheduled statement drop).

How to Download Your FNB Online Statements

1. Log in to First National Bank Online Banking at www.fnbhamilton.com
2. Click on the account for which you want the statement.
3. Under the account name (in orange), click on "Documents."
4. Type in the date range. (System defaults to a year prior.)
5. Click "Submit."
6. Click on the blue link with the statement date you need.
7. Choose to download and save and/or print the selected PDF.

Text Message Banking

Text Message Banking allows you to request your account information via text messages on your mobile device. It's a fast, easy way to look up account balances, recent account history or transfer funds.

To enroll, on the app, select "Menu", "Services", and "Text Enrollment". Select 'Agree to Terms', add your cell number, and select "Save". Select the command below that you would like to utilize and text the abbreviation to the number - 226563

Text Commands:

BAL - account balances

HIST - account history

TRANS - Transfer Funds to the Primary Account

HELP - website address and phone number

STOP - disable text banking for the enrolled mobile device

LIST - list of available commands

Text message banking could result in the additional cost of texting fees from the wireless provider.

If you have any questions call (205) 921-5252 for Customer Service or visit your local branch.

Mobile Banking & App

Mobile Banking Features

- Check your balance
- Reorder personalized checks
- Deposit checks
- Transfer money
- Pay bills
- View your statements

How to download the App

Go to the App Store or the Playstore and search First National Bank Hamilton to download the First National Bank app for iPhone, iPad, or Android.

What is a Mobile Check Deposit?*

The Mobile Check Deposit Service allows you to deposit checks directly into your account from your mobile device using our First National Bank mobile application.

How to use Mobile Check Deposit

Simply go to the Mobile Deposit enrollment on the mobile banking toolbar. Endorse the back of the check "(in bold) for FNB mobile deposit only" and then launch "Deposit Check" in mobile banking so that you can take a picture of the front and back of the check.

*Some features such as Mobile Deposit, External Transfers, and Bill Pay are available after the account has been open and active for 90 days.

Access your account anytime, anywhere!

How do you enable/disable Touch ID/Face ID on your Apple device?

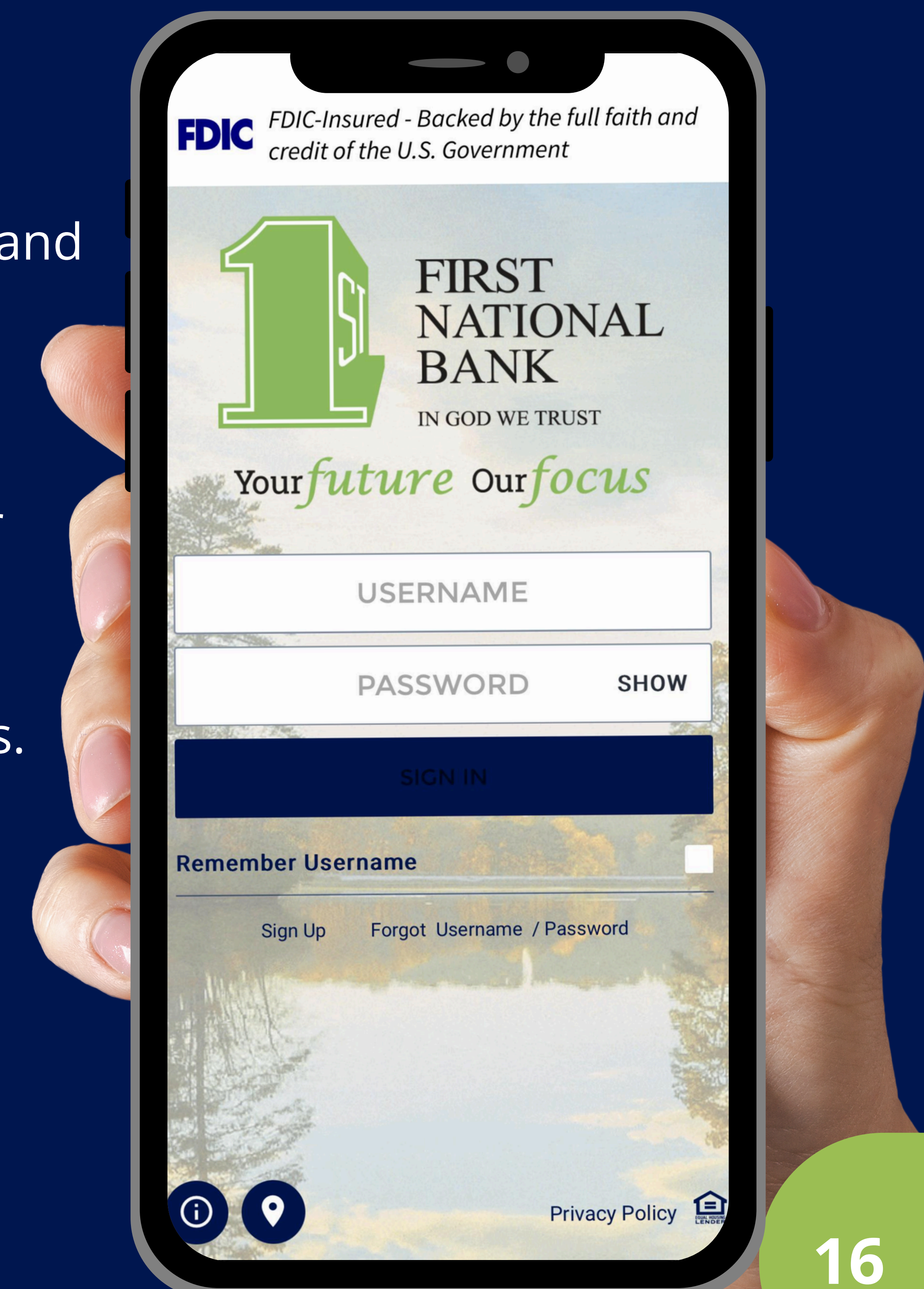
Please follow these steps:

- On your phone settings go to 'Touch ID' or 'Face ID' and toggle the phone unlock.
- Log into the mobile banking app.
- Tap on 'Settings' > 'Security Preferences'
- Toggle the Touch ID or Face ID details and click 'Continue'
- Enter Login ID and Password. Select 'Authorize'
- Place finger or thumb used for your device on the 'home' button. The Touch ID or Face ID button should now display 'On' and is now enabled for future use.

How do you enable/disable Touch ID on your Android device?

Please follow these steps:

- Go to phone settings, then open lock screen and security
- Open Fingerprints and it will ask you to either enter or set up a pin or a password
- Touch add fingerprint and follow the prompts.



Branch Hours & Deposit ATM Locations

Deposit cash or checks anytime at any of our convenient locations.
Check our social media for extended hours during the conversion period.

Hamilton - Main Office

341 Military Street S
Hamilton, AL 35570

Lobby Hours:

8:30 am – 5:00 pm M-F

Drive-Thru:

8:00 am-5:00 pm M-F

8:30 am – 12:00 pm S

Carbon Hill

31900 NW 1st Avenue
Carbon Hill, AL 35549

Lobby Hours:

9:00 am – 5:00 pm M-F

Drive-Thru:

8:00 am – 5:00 pm M-F

8:00 am – 12:00 pm S

Sulligent

55220 Hwy 17
Sulligent, AL 35586

Lobby Hours:

8:30am-5:00pm M-F

Drive-Thru:

8:00am-5:00pm M-Thu

8:00am-6:00pm F

Hamilton - South Branch (ATM Only)

1171 Military Street S
Hamilton, AL 35570

Operations Center

169 Military Street S
Hamilton, AL 35570

Lobby Hours:

8:00 am – 5:00 pm M-F

(No ATM on site)

Double Springs

15305 Hwy 278
Double Springs, AL 35553

Lobby Hours:

8:30 am – 5:00 pm M-F

Drive-Thru:

8:30 am – 5:00 pm M-F

8:30 am – 12:00 pm S

Haleyville

1100 20th St
Haleyville, AL 35565

Lobby Hours:

8:30 am – 5:00 pm M-F

Drive-Thru:

8:00 am – 5:00 pm M-F

8:00 am-12:00 pm S

Key Conversion Dates

THURSDAY

13

- New debit cards (card with card number on the back) need to be activated (1-877-965-3344) 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.

FRIDAY

14

- Go Live with New Core System
- 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

SATURDAY

15

- Extended hours--check social media closer to conversion period for more information.
- 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

SUNDAY

16

- Extended hours--check social media closer to conversion period for more information.
- 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

MONDAY

17

- Customers can log into the new Online Banking
- 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.

Hamilton Main Office
(205) 921-7435

Carbon Hill
(205) 924-4471

Double Springs
(205) 489-5246

Haleyville
(205) 486-8121

Sulligent
(205) 698-9135

Operations Center
(205) 921-5252

IMPORTANT NUMBERS

Activate Debit Card
(877) 965-3344

Report Lost or Stolen Card
(205) 921-5252

24-hour Telephone Banking
(888) 895-5333

Thank You

Thank you in advance for your understanding during this process. At First National Bank, we are not only on a mission to be your first choice for quality banking products and services but also on a journey to be the only choice for a lasting relationship as your personal banker. We appreciate your patience as we navigate these exciting changes.

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'll share important updates and dates through emails, postcards, and signage. Thank you for your understanding and support—we're always here to help!