



Madison County Bank

TECHNOLOGY UPGRADE

WHAT THIS MEANS FOR YOU

AND HOW TO PREPARE

Read on for exciting news...

TO OUR VALUED MCB CUSTOMERS...

We are excited to announce that Madison County Bank will be upgrading our technology to better serve you, our customers, with improved tools and more functionality. Our staff has been preparing for months to ensure this process is as smooth as possible for you. Our goal is to provide you with the best banking experience possible and offer you additional products and services.

THE TECHNOLOGY UPGRADE WILL BEGIN...

Thursday, October 8th

through Monday, October 12th

➤ ***What is a technology upgrade?***

Our core processing system is the technology platform that manages our major banking functions.

This includes:

- opening and servicing accounts,
- processing transactions,
- digital banking access,
- and more.

While this conversion to a new system will be happening behind the scenes, there will be some temporary impact on the services you use today. We created this packet of information to aid in making this a smooth transition for you. We are also regularly updating information on our website at MadisonCountyBank.com/Upgrade.

➤ ***While all of the changes are occurring, Madison County Bank will continue to serve our customers during regularly scheduled banking hours.***

WE ARE LOOKING FORWARD TO THE **EXCITING** CHANGES AHEAD.

If you have any questions, we encourage you to contact us at any of our locations listed on the back of this flyer.

We appreciate your patience as we make these exciting upgrades. We look forward to serving you now and for years to come!

-Chris Brummels
President



Download our new
mobile app or visit:

MADISONCOUNTYBANK.COM

Available Monday,
October 12th.

WHAT TO — EXPECT

Routing Number

Madison County Bank's routing number **304972038** will not change.

Account Statements

You will receive two statements in October. The first is the September statement which will be delivered as usual. The second will be an interim statement for October 1st through October 8th. All customers will receive this interim statement via mail (including those enrolled in eStatements).

- Your October statement for October 9th through October 31st will be delivered as usual (eStatements or Printed Statement).
- There is no need to re-enroll your accounts in eStatements. You will need to consent to electronic delivery of statements when accessing online banking on Monday, October 12th.
- If you previously received statements or notices in the mail, you may enroll in electronic delivery via Online Banking on Monday, October 12th.
- Historical statements will be temporarily unavailable in Online Banking. For uninterrupted access to your past statements, we advise you to download or print them before 1:00pm on Thursday, October 8th.

Loans

Loans will convert to an 8-digit borrower number with a 5-digit note number. For example, a loan could appear as 23456789-00010. Loan notices and statements will be sent on their regular schedules.

You may access the new Online Banking and Mobile App on Monday, October 12th at 10:00am. See page 4 for more information. Regular payments only will be permitted in Online Banking and the Mobile App.

Certificates of Deposit (CD)

Your CD number will not change. A prefix will be added to your CD number, however. If your current CD number is 12345 your new CD number might look like 12345-12345.

HOW TO PREPARE

Your new Debit Cards will arrive in the mail in mid September. Safeguard your card until it is ready for use on Thursday, October 8th.

PRIOR TO OCTOBER 1ST:

- Add any new Bill Pay vendors or modify your existing payments as needed before 1:00pm on Thursday, October 1st.
- Make any Zelle payments on or before Oct. 8th. Any payments scheduled after this date will be canceled.

SEE PAGES 4-5 FOR MORE INFORMATION.

ON THURSDAY, OCTOBER 8TH

- To ensure you will not be inconvenienced over the upgrade weekend, consider preparing alternative forms of payment (for example, cash) before Thursday, October 8th.
- Begin using your new Debit Card at 12:01am. Please shred or destroy your old card. You will set a pin when you activate your new card.
- Complete all mobile deposit transactions by 1:00pm. Mobile deposit will be unavailable through the weekend.
- Download or print past statements before 1:00pm for uninterrupted access to these files.
- Online and Mobile banking will be temporarily unavailable beginning at 1:00pm

IMPORTANT CHANGES

Online and Mobile Banking

Access to our new and improved Online and Mobile Banking will be available on Monday, October 12th at 10:00am CST.

➤ Consumer and Business customers will now use the same Online Banking login and Mobile Banking app.

Our new Madison County Bank Mobile Banking app can be downloaded from the App Store or Google Play Store on Monday, October 12th. The app will be called "Madison County Bank."

HOW TO LOGIN TO OUR NEW ONLINE AND MOBILE BANKING EXPERIENCE

On Monday, October 12th, go to MadisonCountyBank.com to login to Online Banking. Your username will remain the same. When logging in for the first time there is guided process to establish a password and begin using the new system.



DOWNLOAD THE APP
mcbconnect.com
Available Oct. 12th

Online Banking and Mobile App Over Upgrade Weekend

Starting at 1:00pm on Thursday Oct. 8th, online and mobile banking will be unavailable.

IRAs

IRA numbers will remain the same, but a prefix will be added.

Alerts

Once you've logged into Online or Mobile Banking, you may enroll in Account Alerts to ensure you stay connected and informed.

- You can choose to receive Account Alerts via text, email, and in-app message.
- Changes to username or password, new device login, email address update, and mobile phone number updates will automatically send an Account Alert.
- Prior alerts will need to be reestablished.

Bill Pay

Bill payments that are scheduled in the current bill pay portal prior to October 9th will continue to be paid. Any payments scheduled to be paid on or between Friday, October 9th and Sunday, October 11th will be paid on Tuesday, October 13th. (Monday, October 12th is a Federal Holiday). Access to bill pay will become temporarily unavailable starting on Thursday, October 8th at 11:00pm. Bill Pay access will resume on Monday, October 12th at 10:00am.

- If you have any payments due between Friday, October 9th and Monday, October 12th, input them into the current Bill Pay system before 1:00pm of Thursday, October 1st.
- Payees, recurring payments, scheduled payments, and six months of payment history will be transferred to the new Bill Pay system. Default payment methods for saved payee templates may change. Please verify before sending a new payment.

Zelle

You will have access to Zelle until Thursday October 8th.

Please make any payments on or before Thursday, October 8th. If payments are still in a pending status after October 8th, they will be canceled.

Madison County Bank will soon offer SPIN as a person-to-person payment option. Look for more information in the coming months.

Internal Transfers

Recurring internal transfers that are scheduled for Thursday, October 8th and prior will post as expected.

Transfers scheduled for Friday, October 9th to Sunday, October 11th will occur on Monday, October 12th. All scheduled transfers will resume on Monday, October 12th.

Mobile Deposits

Complete all mobile deposit transactions before 1:00pm on Thursday, October 8th. This feature will be temporarily unavailable until Monday, October 12th, when our new Mobile Banking App is available.

QuickBooks, Plaid, and Other 3rd Party Integrations

- Third party integrations will be temporarily unavailable beginning Thursday, October 1st. We will be working closely with these third-party providers to re-establish connectivity in a timely manner.
- Until connectivity is restored, you will be unable to sync new transactions or validate your Madison County Bank accounts in the 3rd party software.
- Once you are logged into the new online banking system, you will be able to download your transactions for manual upload into these 3rd party software systems (if applicable).

ATMs

Madison County Bank branch ATMs will be down Wednesday, October 7th at 4:00pm. All ATMs will be upgraded through Thursday, Friday, and Monday. Check local location for availability.

- We appreciate your patience during this process. Any ATM fees incurred between October 8th and October 12th will be reimbursed when requested.



➤ **ENJOY FREE ATMS NATIONWIDE AND REIMBURSED ATM FEES FROM OTHER BANKS.**

Debit Cards

If you have an active debit card that has been used in the past 6 months, you will receive a brand new Mastercard Debit Card in the mail. If you have an active ATM-only card, you will receive a brand new Mastercard Debit Card instead of an ATM-only card in the mail. Your new Mastercard Debit Card can be used at ATMs and wherever Mastercard is accepted.

New Debit Cards will include EMV chip and tap-to-pay technology. If you download the new Madison County Bank Mobile App, you will have access to card controls, a digital Debit Card and card alerts.

- You will receive your new Mastercard Debit Card in mid September. You can activate your card and begin using it at 12:01am on Thursday, October 8th.
- Your card will have lower transaction limits through the weekend. We recommend that you prepare additional forms of payment.

Mobile Wallets

Access to make payments via Mobile Wallets will end on Thursday, October 8th. You will be able to enroll your new Madison County Bank debit card in mobile wallets in the coming weeks. Communication will be provided when enrollment is available.

UPGRADE WEEKEND TIMELINE

THURSDAY, OCT. 1ST

- Add any new Bill Pay vendors or modify your existing payments as needed before 1:00pm.

THURSDAY, OCT. 8TH

- Activate, set your pin, and begin using your new Debit card. Please shred or destroy your old card.
- Make note of all Zelle contacts and payment information. Payment history will not be available after Thursday, October 8th. A new system will be coming. Stay tuned...
- Complete all mobile deposit transactions before 11:00am. Mobile deposit will be unavailable through the weekend. Online and Mobile banking will also be temporarily unavailable beginning at 1:00pm.
- Access to Bill Pay will be temporarily disabled at 1:00pm.
- Download or print past statements before 1:00pm for uninterrupted access to these files.
- MCB ATM's will be unavailable while we complete system upgrades. Balance inquiries will not be available.
- Consider having alternate forms of payment temporarily available.

FRIDAY, OCT. 9TH

- Branches will be open for the day with some service limitations such as opening new accounts.

SATURDAY, OCT. 10TH

- Branches will be open normal business hours.
- All branches will be available for phone support 8:30am to 11:00am

MONDAY, OCT. 12TH

- Download our new mobile app or visit [MadisonCountyBank.com](https://www.MadisonCountyBank.com) to login to online banking after 10:00am. Access Bill Pay, Alerts, Mobile Deposit and Card controls via online or mobile banking. Branches will be closed to the public, but phone support will be available at all locations during business hours.



Information to help protect your identity and account information:

- We will NEVER call you and ask for passwords, security questions, or authentication codes
- We will NEVER send you a link and ask you to click on it
- We will NEVER direct you to a link other than [MadisonCountyBank.com](https://www.MadisonCountyBank.com)

KEEP THIS: _____

REFERENCE GUIDE

Your MCB Upgrade Quick Reference

➤ **Important Dates:**

OCTOBER 7

Continue using your current debit card through the end of the day.

OCTOBER 8

Activate and begin using your new debit card.

➤ **Your Upgrade Checklist:**

- ☐ Late September: Watch your mailbox for your new debit card
- ☐ Continue using your current card through October 7th
- ☐ Activate your new card beginning October 8
- ☐ Download or update the MCB Mobile Banking app on October 12th
- ☐ Log in to the new Online Banking system on October 12th
- ☐ Review the new features and services available to you
- ☐ Keep this page handy in case you need a quick reminder

We're excited to make this change for you!

We know that changes to the way you bank can take some getting used to, and we sincerely appreciate your patience and understanding throughout this transition.

This upgrade is an important investment in the future of MCB and, most importantly, in **you—our customers**. Our goal is to provide you with better technology, greater convenience and enhanced services that will allow us to serve you even better for many years to come.

Thank you for your business, your patience and for banking with MCB.

We appreciate the opportunity to serve you today and look forward to serving you even better tomorrow.



DOWNLOAD THE APP

mcbconnect.com

Available Oct. 12th

THANK YOU FOR TRUSTING US

FOR YOUR BANKING NEEDS



Madison County Bank

MADISON

111 West Third Street
Madison, NE 68748
(402) 454-6511

NORTH NORFOLK

1650 N. 13th Street
Norfolk, NE 68701
(402) 379-2505

SOUTH NORFOLK

2100 Pasewalk Avenue
Norfolk, NE 68701
(402) 644-8200

PLAINVIEW

402 West Locust Avenue
Plainview, NE 68769
(402) 582-7878

**WAYNE COUNTY
BANK - WINSIDE**

411 Main Street
Winside, NE 68790
(402) 286-4545

**BOONE COUNTY
BANK - ALBION**

103 South 4th Street
Albion, NE 68620
(402) 395-2125