

Overview

What is this system upgrade all about?

We're upgrading the technology behind your accounts, transactions and everyday banking to a smarter, more intuitive platform designed to meet your needs. The new system will provide a faster, easier, and more secure solution for your banking.

How will I receive information about the transition?

We will use the following channels to reach you with important information throughout this process: mail, email, online banking, text messages and regular updates at bankatpeoples.com/newday.

When is the transition to the new system taking place?

We've been preparing for this upgrade for a while now, and from June 18-22, we'll be making the switch to the new, intuitive system. This is an exciting step toward giving you an even better, more seamless banking experience.

What benefits will I see from the new system?

We're confident that the new system will deliver a simpler, more intuitive experience. Some of these benefits include the following:

- Enhanced fraud protection for all transaction types.
- Innovative online banking features like dynamic savings goals tools and spending categories.
- One-touch card controls, which makes managing your accounts easier than ever.
- Ability to track mobile deposit limits and view mobile deposited check images directly in online banking.
- You can set up customized balance transfers to help you manage your savings strategy.

This upgrade provides a faster, smoother, and more secure experience, all while staying true to our promise of Real. Simple. Banking.

Will my account number change?

Your account numbers will stay the same.

Will my personal information and account details be safe during the transition to the new system?

Absolutely. At PeoplesBank, our mission is to always keep your information secure. Your account security is our top priority, and we've conducted rigorous testing to ensure and confirm the safety of all systems involved.

Important Steps to Take Before the Transition to the New System

Will I need to update my contact information?

It's crucial to update your contact information with PeoplesBank—including your email, home address, and phone number—as soon as possible before the transition to the new system begins.

- Accurate contact information will ensure we can keep you informed with real-time updates. Log in to your online or mobile banking today to verify your contact information.
- It's important to act now to stay connected.

What if I share an email address with another online banking user?

For enhanced security, it is required that each online banking user has their own, unique email address.

- If you share an email address with another person within online banking, you will not be able to access your online banking starting on June 23.
- Email addresses can be updated directly within online banking before 5:00 p.m. on June 18.

If you do not update your email address prior to June 18, and you share it with another user, you will be required to contact our Customer Solutions Center on or after June 23 for assistance. You will then need to register for online banking as a new user.

Unavailable Services and Account Access During the Upgrade

Will I be able to access my accounts and other banking services during the system upgrade?

During this timeframe, starting at the end of business June 18 and continuing through June 22, there will be some services that will be temporarily limited or unavailable.

- Our Banking Centers will close at our normally scheduled times on Wednesday, June 18 and reopen at our normally scheduled time on Monday, June 23 (location times vary, visit bankatpeoples.com/locations for details).
- Online and mobile banking will not be available beginning at 5:00 p.m. on June 18 through June 22.
- VideoBankerITMs will not be available beginning at 5:00 p.m. on June 18 through June 22.
- The ability to make ATM withdrawals and debit card purchases will still be available, but transactions and withdrawals will be limited to \$500 in ATM withdrawals and \$1,000 in debit card point of sale transactions per card, per business day.

Detailed information about impacts and changes, including timelines, will be mailed to customers and can also be found at bankatpeoples.com/newday. Be sure to check back to the webpage periodically, as we will update this page regularly.

Please note Thursday, June 19 is a federal holiday.

If I have a direct deposit, will I need to make any updates and will it process as scheduled?

No, there are no changes to your account number or the bank's routing transit number.

- Your established payments and direct deposits will continue to be applied to your account as directed.
- Any direct deposits scheduled from June 18 through June 22 will occur as normal.

If I have an outgoing wire transfer scheduled during the transition, will it still process?

No. Wires will not be allowed after 3:00 p.m. June 18. You will need to schedule wires to process before this time. On June 23, you will be able to resume wire transfers.

Important Steps to Take After the Transition to the New System

Will I need to re-enroll in Online Banking?

- When you access online banking for the first time after the transition, you'll be asked to authenticate yourself by answering a few questions.
- From there, you will be prompted to update your password to access the new Online Banking platform.

Note: users that have not logged into their online banking account since January 1, 2024, will not be converted over to the new online banking system and will need to enroll in this service.

Will I need to update the Mobile Banking app?

- If you have auto-updates enabled on your smartphone, the new app will automatically be delivered to you.
- If you do not have auto-updates enabled, it is recommended you enable these to seamlessly transition to the new app.
- If you choose not to enable auto-updates or if you experience difficulty launching the new app, you will need to visit the app store that corresponds with your device's operating system on Monday, June 23 to update the app manually.

Will I need to re-enroll in Telephone Banking?

If you are a user of Telephone Banking, you will need to re-enroll. The menu options may be different, so be sure to follow the phone prompts carefully.

Our new system will be available on June 23. If you encounter any issues or have questions during this process, our team is here to help you every step of the way. You can access Telephone Banking by contacting our Customer Solutions Center at 877.888.1388 or 413.538.9500.

After System Upgrade

How will my accounts be affected after the upgrade?

Your accounts won't change. Your account numbers, debit card number, card expiration date will all remain, and you will be able to continue to use the same checks. Some of the services attached to your accounts, like online banking, bill pay, and person-to-person payments will change. We have provided more details about these changes below as well as on our website at bankatpeoples.com/newday.

Will there be any change to my online banking?

There will be a change to the look and feel of the online banking and bill pay screens, and our person-to-person payment option (Zelle) will be replaced with a new person-to-person payment option.

- If you have bookmarked the existing online banking login page, this will no longer work. You will need to go to bankatpeoples.com to login for the first time after the transition and bookmark the new login page. Be sure to delete the old bookmark.
- If you share an email address with another person within online banking, you will not be able to access online banking on June 23. You will need to contact our Customer Solutions Center at 877.888.1388 or 413.538.9500 to update your email address before you can register for online banking.
- Eighteen months of statements will be available in online banking after the transition. June statements will not be available in online banking until early July.
- Check images prior to June 18 will not show in online banking on June 23. Check images will still be available on prior month's statements.

How will I access online banking after the upgrade?

You can access online banking through the bankatpeoples.com website or from the new mobile app.

- Upon your first login, you will be prompted to complete an enrollment process and authenticate yourself using information known to you.
- Once you have successfully authenticated your information, you will be prompted to set a new password.
- All users will enter their personal information during the enrollment process. This is true for both personal and business accounts with online banking access.
- During the first login after the upgrade, you will be presented with a current Online Banking Agreement. This must be read and acknowledged before proceeding to the new online banking home screen.

If you have online banking access, but do not have a social security number, separate instructions with initial login instructions will be provided to you through your email address on file with us. This email will have a link that is specific to each user and should not be forwarded or shared.

I own or have access to a business account through online banking, how will the changes to online banking apply to me?

All online banking changes will apply to business account owners, or individuals with access to a business account online.

- If you currently have a separate login for your personal accounts and your business accounts, you will now be able to log in with one sign-on and be able to see all accounts that you hold with us.
- The new system will allow all users with both personal and business accounts to toggle easily between business and personal accounts directly from the home screen.

Note: If your business is enrolled in our cash management online banking system there will be no change to the system you use to access online banking.

Will I need to re-input my payees within Bill Pay and will my scheduled bill payments be affected?

You will not need to re-input your payees into Bill Pay.

- Bill payments scheduled prior to 5:00 p.m. on Wednesday, June 18 will be sent as directed.
- Thursday, June 19 is a federal holiday, and no banking transactions will be processed.
- Bill payments with a scheduled send date on or after June 20 will be sent as planned.

If you have a bill payment that needs to be sent on Friday, June 20, you should schedule it prior to 5:00 p.m. on Wednesday, June 18.

What will happen to my established wire transfer payees in online banking?

- If you have saved the information of one time or repeat wire transfer payees in online banking today, you will need to re-enter the payee information after the transition. This information will not be carried over from the current system.
- It is recommended you visit your saved wire transfer payees prior to 5:00 p.m. on June 18 and save the information someplace secure so you can easily re-enter on June 23.
- Wires initiated through online banking after the current wire cut off time on June 18 through June 22 will not be allowed. On June 23, you will be able to resume wire transfers through online banking.

Customer Support

What if I have more questions?

We're here to help. Before or after the system upgrade you may contact our Customer Solutions Center at 877.888.1388 or 413.538.9500 or visit one of our convenient banking centers. Stay tuned as we'll be sharing more details along the way to keep you informed throughout the process.

During the system transition period, our Customer Solutions Center will be available for questions related to upgrade activities only. Associates will not have system access and cannot provide account information, perform account maintenance or research, or conduct transactions. If an answer to your upgrade-specific question is not available at bankatpeoples.com/newday, our Customer Solutions Center will try to assist you. Please be aware that wait times are expected to be extremely high during this time.

