



Millbury National Bank

EXCITING TECHNOLOGY UPGRADES COMING SOON TO SERVE YOU!

What You Can Expect

An enhanced banking experience is coming soon for you with our conversion to a new core computer system. Technology upgrades will better serve you as we continue to set the standard for the exceptional customer service you have come to expect from Millbury National Bank since 1825.

This information is provided to you to help make the transition to the updated system go smoothly for you and to tell you about the NEW SERVICES we will be providing to you as a part of this upgrade.

IMPORTANT DATES

Friday, August 30th	New enrollment for Internet Banking and e-Statements will be unavailable. All past e-Statements will be removed. If you wish to retain these statements, please download them for your records. See the e-Statements section for more information.
Friday, September 6th	<ul style="list-style-type: none">▪ New accounts and account maintenance will be accepted and will be processed on Monday, September 9th.▪ Internet Banking and Telephone Banking will be inquiry access only.
Saturday, September 7th and Sunday September 8th	Telephone Banking, Bill Pay, and Internet Banking will be unavailable (Scheduled bills in Bill Pay will be sent). Our ATM machine may be down during the upgrade.
Saturday, September 7th	<i>BANK WILL BE CLOSED!</i>
Monday, September 9th	Millbury National Bank will be open to resume normal business. We thank you for your patience as we iron out the wrinkles.

IMPORTANT TIME-SENSITIVE INFORMATION

Please read and keep this document for your reference.



Millbury National Bank

July 31, 2019

RE: EXCITING TECHNOLOGY UPGRADES!

We are excited to be converting our core computer system on **September 6th – 9th**. This conversion will provide you the opportunity to use more technology to enhance your banking experience with Millbury National Bank.

We will use these technology upgrades to better serve you and continue to set the standard for the exceptional customer service that you have come to expect from your local community bank since 1825. This technology allows us to provide competitive products and services to continue serving you and future generations to come.

Included in this packet are important dates, upcoming changes, and new features and services that you can take advantage of.

These upgrades will take place September 6th – 9th. Some banking services will be temporarily unavailable. Please plan accordingly and we thank you for your understanding during this exciting technology upgrade!

If you have any questions or concerns, please contact us at (508) 865-9521.

I want to thank you for your continued support of Millbury National Bank. We appreciate you and your loyalty.

Sincerely,

Kathleen Corey Marcum
President and Chief Executive Officer



Member
FDIC

18 Main Street
Millbury, MA 01527

(508) 865-9521 (Office)
(508) 865-7285 (Fax)

www.mnbonline.com

Welcome to the Great New Changes

Coming with Our Technology Upgrades —

Teller Services

- The first time you visit a teller or customer service representative after the upgrade, you will be asked to provide a Driver's License or other valid Personal ID to scan into our new system for security purposes, and this will improve your customer service experience. We will also be asking for an electronic version of your signature for our records.
- There will be an option to receive an emailed receipt instead of a paper receipt.

General Account Information

- Transactions drawn on a Millbury National Bank account will be processed in *real time*.
- Once transactions are posted, the balances will be updated and reflected in Online Banking, Telephone Banking, and ATM's. Debit Card purchases may be affected.
- If you have a sweep or cash reserve, with availability, no overdraft fee will be charged and the money will be transferred at the end of the day. Other fees may apply.
- Overdraft fees may be charged to the account if the account goes negative in real time.

- Service fees will be waived on any deposit account during the month of September.
- Cash Reserve account numbers will now have a "4" in front of the existing account number.
- Cash Reserve due dates and auto-payments will now be the 1st of every month starting with October 1st.
- Safe Deposit Box account numbers will now have "4000" added to the beginning of the existing account number. Your bill will now be sent out 30 days prior to the due date.

Kasasa Information

- The Kasasa Qualification Cycle end date will change from the fourth Wednesday of every month to **the 25th of every month**.
- All Kasasa Checking Accounts will have a **new statement date** of the 25th of every month.
- All Kasasa accounts will qualify for the entire month of September.
- Interest for the month of September will be paid on September 6th and September 25th.
- Statements will be produced on September 6th and September 25th. The September 6th statement will be **paper only!**



Paper Statements

- Paper statements will have a new look, but will contain the same type of information.
- You will receive **two** statements for the month of September.
 - The first statement will be from September 1st to September 6th. There will be no e-Statements issued during this statement cycle.
 - The second statement will be from September 7th through the end of the statement cycle.

E-Statements

- E-Statement customers will remain enrolled in e-Statements. You will not have to re-enroll.
- You will not be able to access previous months of e-Statements as of September 6th, these will no longer be available in internet banking. Please download all your e-Statements if you wish to retain them for future access. You may request a copy of your past e-Statements at no charge by contacting customer service.
- Customers enrolled in e-Statements will receive a paper statement instead of an e-Statement for the September 6th statement showing account activity from September 1st through September 5th.
- E-Statement delivery will resume with account activity and interest for the remainder of September.
- When you log in to view e-Statements for the first time after September 9th, you will be prompted to re-accept the terms and conditions.
- E-Statements will be issued again at the end of September.
- Over time, e-Statements will offer access to up to 7 years of statements.

Features of Your NEW Paper Statement

Contact information easy to find

Account summary for quick reference

US Intelligent Mail Barcode increases delivery speed

Account title band identifies the account

Important message area with latest news from Millbury National Bank

Millbury National Bank
100 Main Street, P.O. Box 100, Millbury, MA 01501
Phone: 1-800-485-0071

Customer Statement Pg 1 of 5
Account Number: 123456789
Statement Date: Jan 01, 2012 thru Jan 25, 2012

Summary - All Accounts

Account	Balance	Interest
Checking Account	\$1,450.00	\$4.00
Savings Account	\$1,200.00	\$4.00

Checking Account - 123456789

Date	Description	Debit	Credit	Balance
Jan 01	Beginning Balance			\$15.01
Jan 04	Withdrawal	40.00		35.01
Jan 08	External Deposit SAMPLE BANK ACCOUNT 987654321		20.00	55.01
Jan 10	DIRECT DEP		20.00	75.01
Jan 15	External Deposit SAMPLE BANK ACCOUNT 987654321		20.00	95.01
Jan 18	Withdrawal	10.00		85.01
Jan 22	External Deposit SAMPLE BANK ACCOUNT 987654321		20.00	105.01
Jan 25	External Deposit SAMPLE BANK ACCOUNT 987654321		20.00	125.01
Jan 29	Credit Interest		0.01	125.02
Jan 30	Ending Balance			\$125.02

Check Summary

Check No.	Date	Amount	Check No.	Date	Amount
1000	Jan 17	100.00	9999	Jan 18	100.00

Number of Checks: 2 * Indicates a stop in sequence e Indicates an electronic check

ATM and POS Transactions

Date	Description	Amount
Jan 18	Activity 01-10 POS Withdrawal (SLN) DUNKIN DONUTS 0305 AUBURN MA	-2.45
Jan 19	Activity 01-10 POS Withdrawal (SLN) SHELL OIL 22033670375 SHELL OIL 22033670375 AUBURN MA	-49.58

Introducing Your NEW Statement
We hope you will agree that this new format is easier to read and gives you more information. If you have any questions, please contact your local branch.

Additional helpful messages

Millbury National Bank

Customer Statement Pg 4 of 5
Account Number: 123456789
Statement Date: Jan 01, 2012 thru Jan 25, 2012

Service Charges

Date	Description	Amount
Jan 22	Insufficient Funds Charge	-25.00
Jan 22	Insufficient Funds Charge	-25.00
Jan 22	Unauthorized Funds Charge COMM OF BANKS EFT DEPT. OF REVENUE PAY PLAN	-25.00

Overdraft/Returned Item Fees

Fee Type	Rate For This Month	Total Fees
Total Overdraft Fees	150.00	275.00
Total Returned Item Fees	75.00	125.00

Account Summary

Account Date	Beginning Balance	Interest	Service Fees	Withdrawals	Service Charges	Ending Balance
Jan 01, 2012	100.00	8.673 00	0.00	7,063.11	225.00	4,463.19

Statement Summary

Account Number	Account Name	Interest Rate	Rate	Balance
123456789	Checking Account	0.20%		\$4,463.19

Messages

Thank you for your business!

Online Banking

- Online Banking will be in inquiry mode only on Friday, September 6th.
- You will not be able to initiate, cancel, or edit any transfers from September 6th to 8th.
 - ☐ Automatic transfers after September 9th may need to be set up again.
- Online Banking will be unavailable on Saturday, September 7th and Sunday, September 8th.
- You will not be able to enroll in e-Statements from August 30th through September 8th.
- ***When you log in for the first time after September 9th, your username will remain the same.***
 - ***For Consumers, your password will be the last four digits of your social security number plus your 5 digit zip code. No spaces or dashes (total of 9 characters).***
 - ***For Businesses, your password will be the last four digits of the company's EIN Number plus the 5 digits of the company's zip code (total of 9 characters).***
- Account descriptions that were set up through Online Banking will need to be re-entered.
- Online Banking will be available again beginning Monday, September 9th.
 - ☐ The first time you log in after September 9th, you will be prompted to change your password, confirm your email, and accept the new Online Banking Agreement.
- For help logging in, please call 1-888-415-4074

Bill Pay

- Bill Pay will be unavailable on Friday, September 6th.
- Bill Pay will be available again starting Monday, September 9th.
 - ☐ All online Bill Payments previously scheduled on Friday September 6th through Monday September 9th will be made.
 - ☐ You will not be able to initiate, cancel, or edit any payees or payments during the unavailable period.

- ☐ Your existing payees and scheduled payments will carry over. You will not need to set them up again.
- ☐ If your account is currently enrolled using the business employer identification number and you are interested in switching to our new business Bill Pay platform please contact an Account Service Representative. Please be aware, you will need to reestablish your payees, scheduled and recurring payments. You will also lose any bill pay history stored on the Activity screen, if you choose to switch.

Telephone Banking

- Telephone Banking will be unavailable starting on Friday, September 6th.
- Telephone Banking will be available again starting on Monday, September 9th.
 - ☐ Your PIN will be reset.
 - ◆ For personal accounts, your temporary PIN will be the **last 4 digits of your social security number**.
 - ◆ For business accounts, the temporary PIN will be the **last 5 digits of the business employer's tax identification number**.
 - ☐ The menu options will be different. Listen to the prompts carefully.

Debit/ATM Card and ATM Machine

- Our ATM machines will be in service during the upgrade, so you will be able to perform transactions.
- Your ATM Card or Debit MasterCard can be used to get cash or make purchases during the upgrade.
 - ☐ You will not receive a new card unless your old card is expiring in September.
 - ☐ Your PIN will remain the same.

**Need help logging into the
Online Banking page?
Please call us at
1-888-415-4074**

NEW SERVICES FOR YOUR BANKING CONVENIENCE!

See What's NEW!

■ Internet Banking

- ☐ Quicken and QuickBooks compatibility for consumers and businesses!
- ☐ Customizable Internet Banking themes
- ☐ Ability to send secure messages to the bank
- ☐ Reset password and unlock yourself right from the login screen
- ☐ Money Manager and Account Alerts
- ☐ Manage your debit card from Internet Banking
- ☐ Online Account Opening through Internet Banking
- ☐ Online debit card applications
- ☐ Manage your profile through Internet Banking now with the ability to change your address online!
- ☐ Businesses will have a separate Internet Banking platform with many more features
 - ◆ Businesses will have the ability to set up secondary users for Internet Banking
 - ◆ Business Bill Pay will be available



- Electronic Loan Notices will be available online
- **MNB Mobile App** will be available for download through the Apple App Store and Google Play, starting on September 9th!
 - ☐ App will have same functionality as Internet Banking and more!
 - ☐ Register your username/password using touch or face ID
 - ◆ Access to quick balances without logging in
 - ☐ Mobile Check Depositing (coming October 2019)
 - ☐ Customizable mobile banking themes
- **Mobile Wallet Compatibility**
 - ☐ There will now be debit card compatibility with Apple Pay, Google Pay, and Samsung Pay



CONGRATULATIONS!

You made it to the end!

***Stop by the bank
and fill out a raffle
ticket to get a FREE
GIFT and an entry to
WIN an iPad!***

No Purchase Necessary.



Millbury National Bank

18 Main Street, Millbury, MA 01527
(508) 865-9521 (Office) | (508) 865-7285 (Fax)
www.mnbonline.com

Drawings will be held on August 30th, 2019!



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