FIDELITY BANK SYSTEM UPGRADE

FREQUENTLY ASKED QUESTIONS



• Why is Fidelity Bank going through a system upgrade?

We are upgrading our system to better serve you. It will provide you with more options to enhance your banking experience such as mobile banking, consolidated statements, forecasting, electronic signatures, and many other benefits to come in the near future.

Is Fidelity trying to be like the "big" banks?

No, we are enhancing our system to better serve you, our valued customer.

• Is Fidelity Bank preparing to be bought/sold?

No, we are proud of our history and the services we have provided to the community for over 103 years! Being independent has been and always will be the cornerstone of our culture and will remain. Thank you for banking with us!

• How long will the system upgrade take?

The system upgrade will begin at 6:00 p.m. on Friday, Oct. 19 and end Monday, Oct. 22 at 9:00 a.m.

What services will be unavailable while the system upgrade takes place?

Online banking and the Automated Telephone system will be down, however you may obtain your balance and withdraw money using our ATMs.

• How will I hot card my Checkcard/ATM/credit card?

By calling these toll free numbers:

- Credit Card: 1-888-345-7045
- Checkcard/ATM Card: 1-800-472-3272

• If I have questions who do I call?

During the week you may call your local branch or you may call the Fidelity Bank Customer Care Department at 1-855-547-1385.

• Why do I have to reset my online banking password?

For your protection it is important for you to verify your identity and the computer you use. Once you have logged into the new system you may reset your password to the same one you previously used. We apologize for any inconvenience you may experience.

• Will my online banking login (customer ID) change?

No, you will continue to use your existing login. You will however have to reset your password, picture and questions.

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• Will I need to recreate my bill pay?

There will be no changes to your bill pay.

• Do I need to sign up for E-Statements again?

No, you will continue to receive your email notification when your statement is ready to be viewed in online banking.

• Will my statement date change?

The personal account statement cycle will now end on the 19th calendar day of each month and the business account statement cycle will remain the last business day of the month.

• I noticed on the ATM a sticker that notates some of the functions are not available. When will the ATM have full functionality?

Full functionality will be available again on Monday, October 22 at 9:00 a.m.

Will the system conversion affect my Checkcard/ATM?

There will be no changes to your Checkcard/ATM card or interruption of service.

• Will I get a new Credit Card?

No, there are no changes to your credit card or interruption in service.

• Will I still be notified when my CD matures?

Yes, you will receive notification in the mail 15 days prior to the maturity date. If you choose to have the CD renewed you will receive a notification of the renewal 10 days after the maturity.

• Will my loan payment date change?

No, your payment date will remain the same as it is today.

Will I get new checks, deposit slips, loan coupons?

You will continue to use your current checks and deposit slips. Your account number(s) will also remain the same. Loan Coupon Books will remain the same. Commercial and Installment Loan monthly invoices will have a new look and your account numbers will not change.