

AMBLER SAVINGS BANK

Founded 1874

Upgrade to Better Banking

2023 System Upgrade
Customer Guide

February 10-13, 2023



Member
FDIC



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Ambler Savings Bank Headquarters

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215-646-8400

President's Message

Easier, Faster, More Convenient

Dear Valued Customer,

We are excited to announce that on February 13, 2023, we'll be introducing a new state-of-the-art operating system that will make your banking experience with Ambler Savings Bank easier, faster, and more convenient. Our online banking and mobile app will have added functionality and an improved user interface. We will continue to provide you with safe, secure products and services utilizing the newest banking technology.

To accommodate the system upgrade, our banking offices will be closed at 5:00 p.m. on Friday, February 10, 2023, and will reopen at 9:00 a.m. on Monday, February 13, 2023. Your online banking access will be temporarily unavailable from 2:00 p.m. on Friday, February 10, 2023, and will become available on Monday, February 13, 2023. Debit card purchases, withdrawals, and point-of-sale transactions will be available at reduced limits and you will not be able to access account information (such as balance inquiries).

Please read more about these and other important dates on the following pages.

For 24/7 Online Banking support from February 13, 2023 to March 6, 2023, call **1-888-261-2739**. For the latest information, visit our website at **AmblerSavingsBank.com/upgrade**, or come by one of our branches. Our staff is trained and fully prepared to answer any questions you may have.

Thank you for banking with Ambler Savings. We remain an independent mutual savings bank, proudly serving our customers and local community for nearly 150 years. We realize that you have many options for your financial services, and we appreciate the continued opportunity to work with you.

Respectfully,



Roger Zacharia
President and CEO, Ambler Savings Bank

New Services and Features

What's Getting Upgraded?

New and Improved Online Banking Features

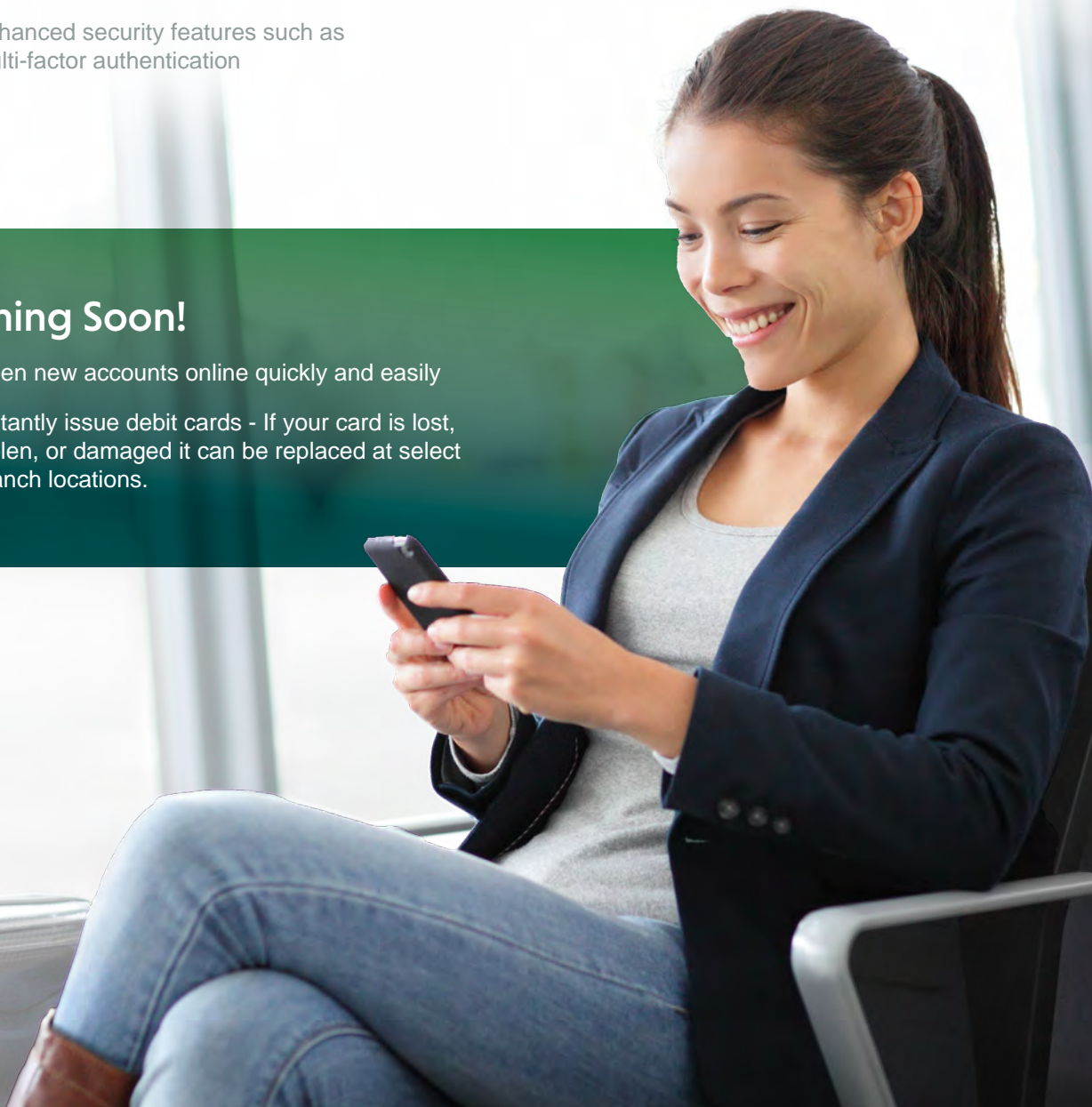
- ✓ Transfer funds between your accounts at other banks and credit unions
- ✓ Online banking activity alerts
 - Some examples include:
 - Low Balance
 - Check Clearing
- ✓ One online banking experience for everyone
- ✓ Enhanced security features such as multi-factor authentication

New and Improved Mobile App

- ✓ Easier integration with Zelle for person-to-person transactions
- ✓ Deposit checks into a savings account
- ✓ Enhanced security features

Coming Soon!

- ✓ Open new accounts online quickly and easily
- ✓ Instantly issue debit cards - If your card is lost, stolen, or damaged it can be replaced at select branch locations.



Important Dates

System Upgrade Timeline

Banking and Service Availability

FRIDAY
2.10.23

Hours of Operation

- All bank branches will close at 5:00 p.m.

Debit Card & ATM Access

- Debit card transactions will be available at a reduced limit of up to \$400 per day.
- ATM withdrawals will be available at a limit of up to \$400 per day.
- ATM transfers and balance inquiries are unavailable.

Online Banking, Mobile Banking & Telephone Banking

- Online, Mobile, and Telephone Banking are available until 2:00 p.m.
- View only mode after 2:00 p.m.
- Check images that have cleared on or before Friday, February 10, 2023 will be temporarily unavailable online.
- Account-to-account transfers scheduled for Saturday, February 11, 2023 and Sunday, February 12, 2023, will not occur until Monday, February 13, 2023.

Bill Pay

- Bill Pay is available until 9:00 a.m. on Friday, February 10, 2023 and will return on Tuesday, February 14, 2023.
- All recurring payments that were previously scheduled will process normally.

SATURDAY
2.11.23
TO
SUNDAY
2.12.23

Hours of Operation

- All bank branches are closed.

Debit Card & ATM Access

- Debit card transactions will be available at a reduced limit of up to \$400 per day.
- ATM withdrawals will be available at a limit of up to \$400 per day.
- ATM transfers and balance inquiries are unavailable.

Online Banking, Mobile Banking & Telephone Banking

- All Online, Mobile, and Telephone Banking services are unavailable.
- View-only mode will be available

MONDAY
2.13.23

Hours of Operation

- All bank branches will re-open at normal business hours.

Debit Card & ATM Access

- Debit card transactions will be available at normal limits.
- ATM withdrawals will be available at normal limits.

Online Banking, Mobile Banking & Telephone Banking

- Online, Mobile, and Telephone Banking services will be available by mid-day.

We're Here to Help

Online Banking Support

Available 24/7 from Monday, February 13, 2023 – Monday, March 6, 2023

1-888-261-2739

All Other Questions

1-866-272-4550 (during business hours, 9:00 a.m. to 5:00 p.m.)
or call your local branch

Upgrade Checklist

What Do I Need to Do Before the Upgrade?

WHAT IS NOT CHANGING?

The products, amenities, and customer service you know and love are not going away. The software upgrade will enable Ambler Savings Bank to offer the latest technology, features, and services. The following items are not changing:

- Account Numbers
- Debit Cards and PINs (Personal Identification Number)
- Bill Pay (payees and scheduled payments will transfer to the new system)
- Checks
- Branch Hours
- Account Agreements and Terms of Service

☐ Bank Branches Closed on Saturday, February 11, 2023

All bank branches will be closed from 5:00 p.m. on Friday, February 10, 2023, and reopening at 9:00 a.m. on Monday, February 13, 2023.

☐ Need to Make a Deposit or Loan Payment Over the Weekend?

All deposits and loan payments will need to be made before the bank closes at 5:00 p.m. on Friday, February 10, 2023. **Any recurring payments that were previously scheduled will process as normal.**

☐ Debit Card Availability

Debit card purchases, withdrawals, and point-of-sale transactions will be available.

- Debit Card Non-Pin Based Transactions (signature or credit based) – Temporarily reduced limit of up to \$400 a day for the upgrade weekend.
- Debit Card Pin-Based Transactions - Temporarily reduced limit of up to \$400 a day for the upgrade weekend.

☐ ATM Availability: Need Cash Over the Weekend?

Your favorite ATMs will be available for cash withdrawals, but you will not be able to access your account information (such as balance inquiries and transfers).

Plan ahead by visiting one of our bank branches before 5:00 p.m. on Friday, February 10, 2023.

☐ Online, Mobile, and Telephone Banking Availability

- Friday, February 10, 2023 - Available until 2:00 p.m.
- Saturday, February 11, 2023 and Sunday, February 12, 2023 - Services will be unavailable.
- Monday, February 13, 2023 - Services will return mid-day.

☐ Online Bill Pay

Any recurring payments that were previously scheduled will process normally.

Make sure any payments you wish to schedule are made before Friday, February 10, 2023. Online Bill Pay will be unavailable from Friday, February 10, 2023 at 9:00 a.m. and is expected to become available by mid-day on Tuesday, February 14, 2023.

☐ E-Statement Availability

Past e-statements will be unavailable starting on Monday, February 13, 2023 and will not be retrievable for 10-12 weeks. If you need access to past statements, contact us, and we will provide them to you at no cost.

☐ Complete Pre-Registration for Online Banking

User ID: User IDs will change if there is a special character or less than seven characters in the User ID.

Password: You will need to choose a new password to access Online Banking, either during the pre-registration time period, which runs from Friday, January 13, 2023 to Thursday, February 9, 2023, or after the system upgrade.

Go to page 8 for instructions.

Upgrade Checklist

What Do I Need to Do Before the Upgrade?

- ☐ **Download the New Mobile Banking App**
Starting on Monday, February 13, 2023, the new app will be available for Apple and Android devices. Download the new app from the App Store or Google Play by searching for Ambler Savings Bank.

If you have an Online Banking User ID and Password, use this to log in to the mobile app.

Note, you do not need to have online banking to use the mobile app.

See page 9 for instructions.

- ☐ **Sign-In to Online Banking**
If you have completed pre-registration, you're ready to sign-in to online banking.

If you have not, you will need to create a new password upon your initial login to the new Online Banking system starting on Monday, February 13, 2023.

Go to AmblerSavingsBank.com and log into online banking using your current username and temporary password (see below). You will then be prompted to create a new password. You will use your new password going forward when logging into online banking.
 - **Temporary password:** the last 4-digits of your social security number and your zip code (no spaces).

- ☐ **Telephone Banking – Reset your PIN (Personal Identification Number)**
On Monday, February 13, 2023, when the system upgrade is complete, you may call the Telephone Banking number at 888-282-8401 and follow the prompts to reset your PIN and access the enhanced system.



| Upgrade Instructions and Information

ONLINE BANKING, MOBILE BANKING & BILL PAY

Online and Mobile Banking will be unavailable from Friday, February 10, 2023 at 2:00 p.m. and is expected to be available by mid-day Monday, February 13, 2023.

- Mobile Deposit will be unavailable starting at 2:00 p.m. Friday, February 10, 2023, and is expected to be available by mid-day Monday, February 13, 2023.
- Business Remote Deposit will be unavailable starting at 2:00 p.m. Friday, February 10, 2023, and is expected to be available by mid-day Monday, February 13, 2023.

Bill Pay will be unavailable starting at 9:00 a.m. on Friday, February 10, 2023, and is expected to become available by mid-day on Tuesday, February 14, 2023.

- Any automatic recurring payments that were previously scheduled will process as normal.

Password Will Need to Be Updated

Your password for Online Banking will need to be updated. There are two ways to change your password:

- **Pre-registration:** You have the option to update your password during the pre-registration period from Friday, January 13, 2023 to Thursday, February 9, 2023, or after the system upgrade. Visit our website at amblersavingsbank.com/upgrade for the pre-registration link.
- **After System Upgrade:** If you did not complete pre-registration, then starting on Monday, February 13, 2023, you will need to choose a new password upon your initial login to the new Online Banking system. Go to AmblerSavingsBank.com or the new mobile app and log in using your current username and the temporary password below.
 - **Temporary password:** the last 4-digits of your social security number and zip code (no spaces)

Username May Need to be Updated

If there is a special character or if there are fewer than seven characters in your User ID, it will be changed, if not, you can keep your current username.

- If your username has a special character, that character will be removed.
- If your username is less than seven characters, numbers will be filled at the end to get to the seven-character minimum (in numerical order; 1,2,3,4,5).

Example:

Old username: **bank**

New username: **bank123**

Zelle - Zelle will be unavailable during the upgrade period. Existing payees set up in Zelle will not carry over to the new system.

Online Banking Account History

Online Banking will be unavailable from Friday, February 10, 2023 at 2:00 p.m. and is expected to be available by mid-day on Monday, February 13, 2023. After the upgrade, two years of account history will be available for checking accounts, one year of history will be available for savings and certificate accounts, and sixteen months of history will be available for loans.

E-Statement Access

Past bank e-statements will be unavailable starting on Monday, February 13, 2023, and will not be retrievable for 10-12 weeks. If you need access to past statements, contact us, and we will provide them to you at no cost.

Third-Party Websites and Mobile Apps

Connection to your banking information by third-party tools such as QuickBooks Online, Mint, and Chime will be unavailable from Friday, February 10, 2023, and is expected to return Monday, February 20, 2023.

Account-to-Account Transfers

All account to account transfers scheduled for Saturday, February 11, 2023 and Sunday, February 12, 2023, will not occur until Monday, February 13, 2023.



| Upgrade Instructions and Information

MOBILE BANKING APP

When is the new Mobile Banking App available?

Our current mobile app will be disabled on Friday, February 10, 2023. On Monday, February 13, 2023, the new mobile app will be available via Google Play or App Store (see instructions below).

How do I access the new Mobile Banking App?

You will need to download the new app via Google Play or App Store (see instructions below). Both personal and business customers can use the app.

Follow the steps below to access the new mobile app.

Step 1 On your smartphone, delete your current Ambler Savings Bank app.

Step 2 Navigate to the App Store (for iPhone) or Google Play (for Android) and search for Ambler Savings Bank.

Step 3 Tap download and follow the prompts.

Step 4 Create a Username and Password: If you have registered for a new username and password for Online Banking, you will use those credentials to access the Mobile App. If not, you will be prompted to create a new username and password.

Note: Your username and password for the Ambler Savings Bank mobile app are the same as Online Banking (see instructions for Online Banking on page 7). However, you can enroll in Mobile Banking without having Online Banking if you do not wish to have both.



DEBIT CARDS

Will I get a new Debit Card?

No. Your card will not change.

Is my Debit Card PIN changing?

No. Your PIN will not change.

Can I use my Debit Card during the upgrade period?

Yes. Debit card transactions will be available at a reduced limit of up to \$400 per day from Friday, February 10, 2023 to Monday, February 13, 2023.

ATM

Can I make ATM withdrawals during the upgrade period?

Yes. You can make ATM withdrawals of up to \$400 per day during the upgrade period.

Can I check my balance during the upgrade period?

No. Balance inquiries will be unavailable during the upgrade period.

TELEPHONE BANKING

Can I access Telephone Banking during the upgrade period?

No. Telephone Banking will be unavailable during the upgrade period.

Will I need to reset my Telephone Banking Personal Identification Number (PIN)?

Yes. When the system upgrade is complete, call the Telephone Banking number at 888-282-8401 and follow the prompts to reset your PIN.

BANK STATEMENTS

When will I get my February bank statement(s)?

For the month of February, you will receive two statements:

- First statement from February 1 to 10
- Second statement from February 11 to 28

***Note, for the first February e-statement, there may be a delay of a few weeks for it to be available in online banking.**

Will my bank statement(s) look different?

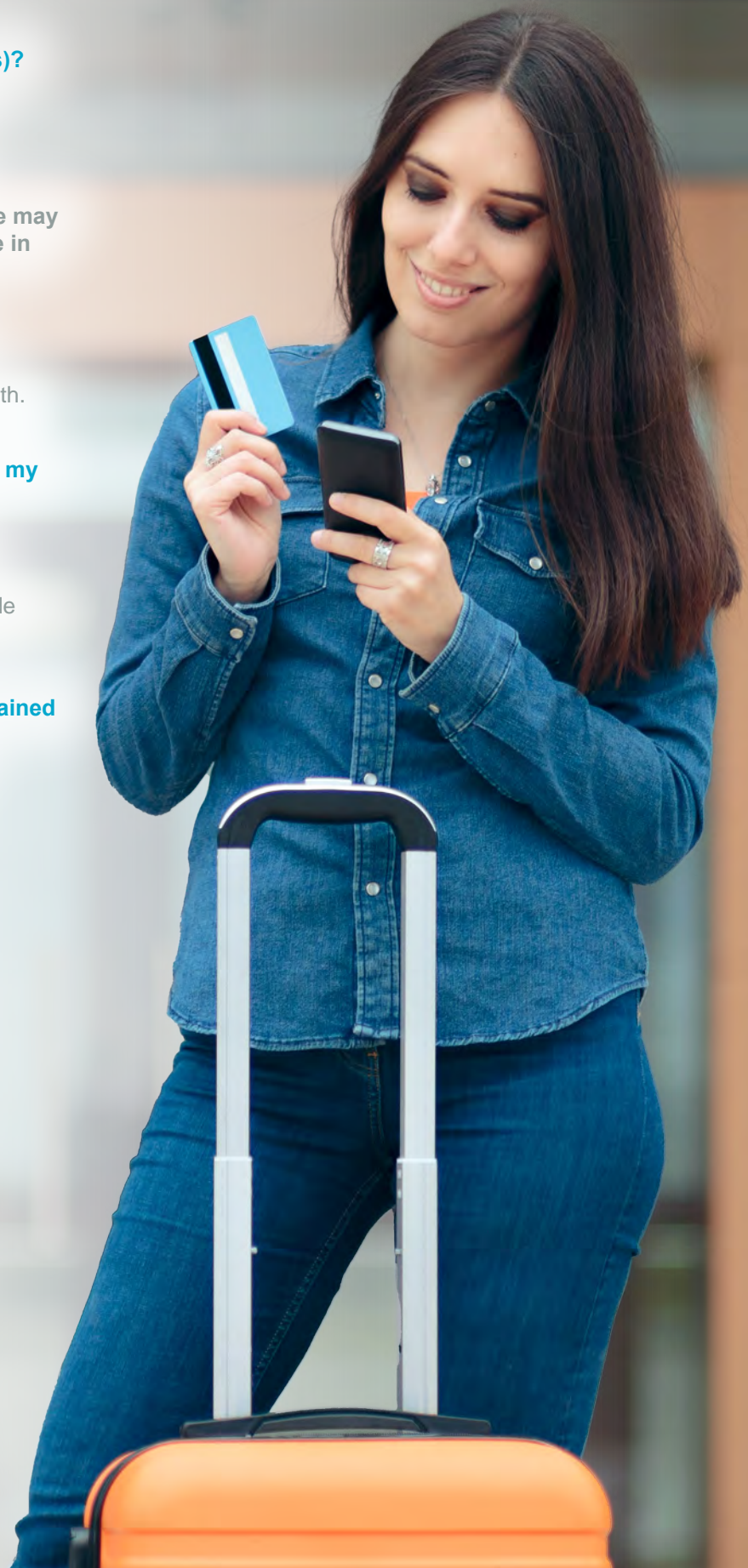
Yes. After the system upgrade, you will receive statements with your account activity for the month.

E-Statement Customers – What happens with my past statements?

Past e-statements will be unavailable starting on Monday, February 13, 2023 and will not be retrievable for 10-12 weeks. If you need access to past statements, contact us, and we will provide them to you at no cost.

How many months of e-statements will be retained in the system after the upgrade?

The new system will save up to 13 months of statements, accessible online.



Customer Support

We're Here to Help

Online Banking Support

Available 24/7 from Monday, February 13, 2023

– Monday, March 6, 2023

1-888-261-2739

All Other Questions

1-866-272-4550

(during business hours, 9:00 a.m. to 5:00 p.m.)

or call your local branch

(visit AmblerSavingsBank.com/locations-hours
for all branch numbers)





Postage Stamp
or
Postal Permit
Here



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Important!

Disclosures and
Updates to your
Ambler Savings
Bank account inside.

Look inside to
upgrade to better
banking!

AmblerSavingsBank.com/Upgrade