



IMPORTANT INFORMATION REGARDING YOUR FRONTIER STATE BANK ACCOUNT

Dear Valued Customer:

As mentioned in an earlier communication, to improve the efficiency of our operations and to offer our customers new and innovative products and services, **Frontier State Bank will be implementing an upgrade to our core operating system** at the close of business on Friday, March 2, 2018.

The new system will be in place and active beginning Monday, March 5 at 9:00 am

Our goal is to make this transition as smooth as possible for our customers. Below are several important facts we'd like to share:

New Debit Card:

- We will be providing a new MasterCard debit card for all Frontier State Bank customers currently using our VISA debit card.
- The new card will be mailed to you the week of February 19th, 2018. A new PIN will follow in a plain, unmarked envelope. Instructions for activating your card and changing your PIN will be included.
- Should you anticipate any changes to your contact information, please let us know before Thursday, February 8th, 2018, to ensure you receive your new MasterCard debit card.
- Your current VISA debit card will be deactivated at 2:00 a.m. on Monday, March 5, 2018. Please destroy your card at that time.
- We anticipate you will be able to access your funds using your VISA debit card throughout the weekend of our upgrade. However, please carry an alternative form of payment should the bank experience an unplanned disruption of service.
- The bank's ATM will be available for cash withdrawals throughout the weekend.

Online Banking/Mobile Banking:

- Online Banking and Mobile Banking access will be suspended at the close of business on Friday, March 2, 2018. At that time, account information will not be available via online banking or mobile devices.
- Access to online banking, bill payment, and mobile banking services will be available to you by the start of business on Monday, March 5th.
- Any alerts currently set up via online banking will not transfer. Alerts will need to be re-established on Monday, March 5. The updated system will have many more alert options available mid-March.
- Your Log-in information will remain the same as you have today.

eStatements:

- Your electronic statements will remain the same as you have today.
- If you need to download an electronic statement prior to conversion, please do so before noon on March 2nd.

Bill Pay:

- Bill payment payee set-up will be suspended at close of business on Friday, March 2. All scheduled payments during this time will process normally.

- All bill payment information including your payees and any recurring payments, will be transferred to the new system.
- Access to bill payment services will be available by the start of business on Monday, March 5.

Deposit Account Statements

- You will receive an account statement as of Sunday, March 4. This is in addition to your regular monthly statement. This statement will reflect any interest paid on your account through Sunday, March 4. You will receive another statement at your regularly scheduled statement date.

Listed below are **Frequently Asked Questions**. Should you have additional questions, please email us at customerservice@frontier-ok.com, call us at 405-672-7831, or visit our bank and talk with one of our representatives who will be glad to assist you. Thank you for your business. We look forward to serving you in 2018 and for years to come!

FREQUENTLY ASKED QUESTIONS

1. Will access to my Telephone Banking Change?

Yes. After March 2, your full social security number must be entered. You will then be prompted for a personal identification number. Your initial PIN is the last 4 digits of your SSN. Please follow the prompts to change your PIN.

2. Will the Bank's ATM be available during the weekend?

The bank will have the ATM available for you during the weekend. You will be able to continue using your existing VISA debit card until Monday morning at 2:00 a.m. to conduct transactions at the bank's ATM or local merchants.

3. Will my Account Numbers remain the same and will my direct deposits or automatic drafts be affected?

Your account number will not change. Current direct deposits or automatic drafts will continue to be processed normally.

4. Will my Online Banking login and password change on the new system?

No. However, alerts set up thru Online Banking will need to be re-established on March 5.

5. Will I continue to have access to Online Banking and Bill Pay on the new system?

Online Banking will remain the same, but will not be available to you during the weekend of our upgrade. It will be available on Monday morning, March 5th.

6. Will my Mobile Banking change?

No. Mobile Banking will remain the same, but will not be available to you during the weekend of our upgrade. It will be available on Monday morning, March 5th.

7. Will all my bill payment information transfer to the new system?

Yes. All bill payment information including your payees and any recurring payments, will be transferred to the new system.

8. Will I be able to use the Frontier State Bank checks I currently have?

Yes.