



December 15, 2022

Dear valued Ixonía Bank Customer,

Over the last several months, we have been preparing a plan behind the scenes to enhance our product offerings and services that will allow us to provide a better banking experience to you in person and digitally. We are excited to announce **Ixonía Bank is preparing for a System Upgrade in February 2023.**

Our goal is to make this transition as smooth as possible for our customers. Please be aware that during the System Upgrade, **which will begin at 5:30PM on Friday, February 10**, the following temporary changes in service will occur until 8:00AM on Monday, February 13:

- All branches will be closed and our team will be unable to take calls
- Online, Mobile and Telephone Banking will be unavailable
- ATMs will be available for cash withdrawals only

Should I do anything to prepare?

To help make the transition as smooth as possible, please complete the following before Friday, February 10:

- Conduct any necessary transactions in advance
- Download and/or print all previous statements needed for your records
- Call your preferred branch if your contact information (phone, email, & mailing address) has changed

Have more questions? You can find status updates, important details, and Frequently Asked Questions (FAQs) on our website at IxoníaBank.com/System-Upgrade. In the coming weeks, please **keep an eye out for more communication from Ixonía Bank in your mailbox and email.** We will further outline the timing of our upgrade, which banking services will be available, and identify specific action items that may affect your account(s) and/or services.

We thank you in advance for your patience during this transition. We are grateful for our relationship with you, and look forward to serving you better in the future!

Sincerely,



Gregory A. Larson
Chief Executive Officer