

Frequently Asked Questions (FAQs)

Information is subject to updates and changes. Check back frequently. | Last updated: January 30, 2023

OVERVIEW

Q: Why is Ixonía Bank upgrading its system?

A: We are upgrading our core system in order to enhance your experience, to introduce new products and services, and to improve processing productivity. It is also necessary to implement this upgrade to keep up with existing and emerging technologies. This will ultimately improve our ability to serve you.

Q: What is the function of the core computer system?

A: Our core system maintains our customer information, accounts, loans, services and all financial transactions.

Q: When will the upgrade take place and how long will it take?

A: Most of the upgrade will begin when the branches close at 5:30PM on Friday, February 10 and transition over the weekend. At 8:00AM, Monday, February 13, we anticipate the transition will be completed, and all services will be restored and available with new and exciting enhancements.

Q: Is my information still secure?

A: Yes, it is secure. Keeping your information secure and private is a top priority for us. The upgrade process will not compromise the safety of your information in any way. In fact, we're adding a number of enhanced security features as part of the upgrade.

Q: How will service at Ixonía Bank be impacted during and after the upgrade to the new system?

A: We will continue to work hard to provide the best customer experience in any way you interact with us. The new software is a significant improvement over our current system, thus requiring substantial training for every employee. This training will be ongoing, and we are making every effort to minimize the impact to our customers during this time. We thank you for your patience and want to assure you that our employees are working hard behind the scenes – including before/after branch hours and on weekends – to provide the smoothest transition.

ACCOUNTS & CHECKS

Q: Will my account number(s) change?

A: No, all current account numbers will remain the same.

Q: Will there be any impact on my automatic direct deposits and payments (ACH Transactions) that are currently set up on my personal accounts?

A: There shouldn't be. Since your account numbers are not changing, existing ACH transactions will not be affected.

Q: If I currently have automatic transfers set to transfer money between my Ixonía Bank accounts, will this continue after the upgrade?

A: No, your recurring internal transfers will not convert over to the new system. You will need to either log into Online Banking or speak with a banker to reset your automatic transfers.

Q: Will my funds availability change after the upgrade?

A: No, funds availability is not impacted by this upgrade.

Frequently Asked Questions (FAQs) – *Continued*

Q: Will interest earned on deposit accounts be impacted?

A: No.

Q: Is the Bank's Routing Number changing?

A: No. Our routing number remains the same – 075909408.

Q: Will there be any changes to loan accounts?

A: There are no changes to loan accounts. Due dates will remain the same, and any payments scheduled over on the weekend will be processed the next business day.

Q: Can I use my current checks?

A: Yes.

Q: Does the upgrade impact check reorders?

A: No. If, and when, you need to reorder new checks, you can order them through Harland Clarke at <https://www.ordermychecks.com/>. You can always contact your preferred branch to order new checks for your account(s).

DEBIT & ATM CARDS

Q: Will I receive a new Debit or ATM card?

A: No, we will not be distributing new Debit or ATM cards.

Q: Will my current PIN number continue to work?

A: Yes, your current PIN number will remain the same.

Q: Will I be able to use my Debit / ATM cards during the upgrade weekend?

A: Yes, your Debit and ATM cards will continue to work for limited cash withdrawals and purchases without interruption. If you anticipate needing more cash than usual over the upgrade weekend, we encourage you to withdraw what you need prior to February 10. We also recommend having another form of payment (credit card) as a precaution.

Q: Will the phone number I call if my card is lost or stolen change after the upgrade?

A: No, the number remains the same. Contact your local Ixonia Bank branch as soon as possible or call the Customer Solutions Department at 920-262-6952 or 262-567-5295 during normal business hours. For after business hours, call Fiserv Enfact at 800-472-3272.

STATEMENTS

Q: How will this affect the delivery of my bank statement?

A: eStatements and check images processed prior to our system upgrade will not be available immediately after the system upgrade. We strongly advise you to review the past 16 months of eStatement history, download and save or print any needed statements. Please perform this important step before Online Banking is made temporarily unavailable at 4:00PM on February 10, 2023.

Current eStatement users will need to re-enroll in e-statements on or after February 13, 2023. You may get paper copies for a cycle or two while the system updates after you enroll.

Frequently Asked Questions (FAQs) – *Continued*

Q: Will my eStatement history be available for viewing?

A: Not immediately. We are using a different system to generate statements; therefore, past eStatement history will not be immediately available to view online after the upgrade. You must save and/or print previous eStatements to keep them for your records should you need them in the future.

PERSONAL ONLINE BANKING

Q: Is your website changing?

A: While the overall look of our website (IxonBank.com) will remain the same, the Online Banking portal / portion will have a new look and feel.

Q: Will Online Banking be available during the upgrade weekend?

A: Beginning 4:00PM, Friday, February 10, through to 8:00AM on Monday, February 13, Personal Online Banking will operate in an “View /Inquiry” mode, which means that your account balance information will not be displayed in real-time. Additionally, any funds transfer options will be restricted. Business Online Banking will be unavailable during the upgrade process. We anticipate all Online Banking services will be fully-restored at 8:00AM on Monday, February 13.

Q: Do I need to re-enroll in Personal Online Banking after the upgrade?

A: No, you do not need to re-enroll. However, the first time you log into Online Banking after the upgrade, you will need to do so via desktop or through the browser on your mobile device. After you log in you will be greeted with new terms and conditions for our new Online Banking. Please review and click accept to continue.

Q: Will my Online Banking username change?

A: No, your username will not change.

Q: Will my Online Banking password change?

A: Yes. In order to keep your confidential information secure, your Personal Online Banking password will reset. When logging onto online banking for the first time after the upgrade, your temporary password will be your 5-digit Postal Zip Code and last 4 digits of Tax ID Number, i.e. Social Security Number, etc. You will then be prompted to change your password.

Q: I have Alerts set up within Online Banking? Is that changing?

A: Alerts set up through Online Banking prior to February 10 will not be carried over to the new system. In addition, any alerts you would expect to receive after February 10 will not be sent. You will need to set up new alerts after the upgrade. These alerts can be set up easily from within Mobile and Online Banking. As a reminder, Alerts for your accounts can help you better manage your account against potential fraud (example: low balance alerts, checks cleared, debit card transactions over a certain amount, etc.).

MOBILE BANKING

Q: Will I have to download a new mobile app?

A: Yes. In order to provide you with an upgraded mobile experience, we have developed two new apps: One for Personal accounts and one for Business accounts. Please refer to the list below to determine which app you should search for and download from the App Store or Google Play as early as February 13.

Frequently Asked Questions (FAQs) – *Continued*



Ixonía Bank Personal
For Personal Banking



Ixonía Bank Business Mobile
For Business Banking

You will not be able to log into either of the new apps until Monday, February 13. At that time, you will no longer be able to access Mobile Banking using the old app.

PERSONAL BILL PAY

Q: Will I have access to Bill Pay services during the transition?

A: Online Bill Pay will be unavailable from 8:00AM on Thursday, February 9 through 8:00AM Monday, February 13.

Q: Will my scheduled payments in Online Bill Pay be paid?

A: Yes, if your payments are scheduled prior to Thursday, February 9 and after Monday, February 13.

Q: Do I need to re-enter all my payees' information?

A: Yes, it is encouraged that you review all payee's information prior to the upgrade. For example, make sure the correct address and account numbers are listed.

Q: Will my Reminders convert over?

A: No, you will need to reset your Reminders for payments. We encourage you to print your Reminders prior to 8:00AM, Thursday, February 9.

Q: What if I have recurring automatic payments set up in Bill Pay?

A: You will want to review and reestablish them. For example, if you have duplicate recurring payments like a mortgage payment on 1st and 15th each month for \$500 each, you should switch to "Pay Twice A Month" model for first payment and delete the second.

Q: What if I pay bills out of multiple Ixonía Bank accounts?

A: If you have more than one account you pay bills out of, we will select a primary account and that account will be the one that has the most scheduled payments coming out of it.

TELEPHONE BANKING

Q: Will the 24-Hour Telephone Banking number change?

A: No, while the menu options and voice recordings may change slightly, the phone number remains the same, 800-522-4116.

Q: Is anything changing with Telephone Banking? Will I still be able to accomplish the same tasks with Telephone Banking as in the past?

A: Yes and No. The features you expect and the transactions you're used to completing within Telephone Banking will remain. However, during your first call with Telephone Banking after system upgrade, you will be prompted to set up an Access ID (your Date of Birth and the last 4 of Social Security Number (MMDDYYSSSS)) and PIN.