



In February, we're introducing several new and exciting features to enhance our product offerings and services that will allow us to provide a better banking experience to you in person and digitally. These technology upgrades include improvements to online and mobile banking, along with other benefits.

New Look, Feel & Features

- Online Banking
- Mobile App
- Statements
- Remote Deposit Capture
- Bill Pay
- Security Enhancements

Take a sneak peek of the new Business Online Banking system at our click-thru demo website: IxoniaBank.com/BusinessDemo

Many Banking Services Will Conveniently Remain Unchanged

- Account Numbers
- Routing Number
- Checks
- Debit Cards
- Branch & ATM Locations

You are our number one priority during this technology upgrade and throughout our continued partnership. We are YOUR full-service boutique bank and are committed to providing products and services that support your financial success.

With these technology upgrades, there are some enhancements that will require some action. You're invited to learn more about your new features and see the timeline for system technology upgrade in the next pages of this communication and online at IxoniaBank.com/System-Upgrade.

Your Ixonia Bank Treasury Management and Business Services support team is available to assist with configuring these items during the Preview Period. The Preview Period is a staging environment of the new Business Online Banking system where you can familiarize yourself with the new setup and no live transactions will be processed.

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

Rev: 020123



TOP 3 ACTION ITEMS

1

Assign Primary Administrator in Online Banking
(if necessary)

2

Download/Print Statements prior to February 10

3

Save/Print Account, ACH, and Wire Transfer information prior to February 10

IMPORTANT DATES

Preview Period: Monday, January 30 - Thursday, February 9

The preview period is a staging environment of the new Business Online Banking system. It does not process live transactions. It gives your business the best opportunity to get a head start on administration setup and familiarizing yourself with the new system.

System Upgrade Weekend: Friday, February 10 at 5:30PM

The existing Business Online Banking system will not be available after Friday, 2/10, at 4:00PM.

Please ensure Wire transactions are submitted *prior to* 3:00PM and ACH transactions are submitted *prior to* 3:00PM on Friday, 2/10. ★

Go-Live: Monday, February 13 at 8:00AM

The new system will Go-Live on Monday, 2/13, at 8:00AM.

NEW SYSTEM PREVIEW PERIOD

Monday, January 30 - Thursday, February 9

During this period, complete some key steps for establishing your desired configuration. Your Ixonia Bank Treasury Management and Business Services support team is available to assist with this process. Data in the preview period is through 1/20:

- Accounts
- ACH and Wire Templates
- Users

Only the primary administrator user will have access to all entitlements. Additional users/employees must be configured as outlined below.

Live transactions are not enabled during this period. Several functional areas and items may appear in the menus; however, they will not be available or apply during the preview period:

- Account Balances
- eStatements
- Remote Deposit Capture
- Bill Pay
- Transaction History

Do not perform transactions in the new system during the preview period:

- Scheduled Transactions (Wire or ACH)
- Positive Pay Outstanding Issues
- Internal Transfers
- Stop Payments

The services above will become available in this new system on Go-Live, 2/13. To easily compare and configure, you may continue to sign into the current system as normal, up until 2/10.

The following high-level steps will help guide you through the preview period:

- Sign In
- Administration
 - Accounts
 - Users, Services, and Limits
 - Roles
- All Users / Employee

SIGN IN

Visit the official Ixonia Bank website at IxoniaBank.com/BusinessDemo

Company ID (NEW) ★

- We will send your new 7-digit Company ID by email or phone before the preview period begins on 1/30.

User ID

- Your user ID remains the same.

Starter Password

- Your initial starter password is D1b1+first 4 characters of your Current User ID in all caps.
Example: D1b1ABCD

Out of Band Authentication:

- A 5-digit one-time code will be sent to your mobile device.
- Enter and submit this code in your browser to continue.

Change Password

- Upon initial login, you will be prompted to change your password.

ADMINISTRATION

We strongly recommend that your company Administrator perform the following maintenance during the preview period.

Accounts ★

- Verify account numbers loaded into the new system.
- Update account names.
- Balances, transaction history, and historical data will not be available during the Preview Period. This information will be available on 2/13 with the exception of loan and CD balances, which will be available on 2/14.
- Only users with an administrative role can view the full account number in the “Manage account information” section. Non-admin users do NOT have access to view full account numbers.

User, Services, and Limits ★

- Primary Administrators need to review/create/update any additional company users and their services entitlements, account entitlements, and limits.
- Review/update user mobile phone numbers and email addresses.
- Set Company Approval Levels.

Roles ★

Familiarize yourself with the various “roles” and capabilities of additional users/employees:

- Allow users to setup templates – entitles the user to template setup capabilities for only those services and accounts to which the user has been entitled.
- Allow users to approve transactions – entitles the user to transmit capabilities for only those services to which the user has been entitled.
- Grant user administration privileges – allows the user to add, modify, copy and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.

ALL USERS / EMPLOYEES

We recommend that all your company users perform the following maintenance during the preview period:

- Review and update your user mobile phone number and email address.
- Set up any desired Alerts.
- Verify services/account access and report any discrepancies to your company Administrator.
- Verify ACH and Wire templates, if applicable.
- Sign into and navigate through the system to familiarize yourself with it.

UPGRADE WEEKEND

Friday, February 10

The current business online banking system will **go offline Friday, February 10, at 4:00PM**, and the new system is expected to go live on Monday, 2/13, at 8:00AM.

Please ensure Wire transactions are submitted *prior to* 3:00PM and ACH transactions are submitted *prior to* 3:00PM on Friday, 2/10. ★

GO-LIVE

Monday, February 13

During this weekend, all systems will be updated.

Go-live is scheduled for 8:00AM on Monday, February 13, 2023.

Your company Administrator will be able to entitle any additional users to the following:

- eStatements
- Remote Deposit Capture
- Mobile App
- Mobile Deposit Capture
- Bill Pay
- Wires
- ACH

Remote Deposit Capture (RDC) ★

- You do not need to update drivers, but you do need to download the WebScan Utility software.
- Back up any reports in the current RDC system if applicable or desired for future verification purposes.

ACH & Wire Transactions ★

- Re-establish any scheduled transactions (one-time or recurring) on or after 2/13.

Positive Pay ★

Verify and set up Positive Pay configuration, including:

- ACH Rules
- Notifications and Alerts
- File Imports - Definitions and formats

Mobile App ★

Download the new Ixonia Bank Mobile Business app from Apple App Store or Google Play. Links are available at IxoniaBank.com/System-Upgrade.

Intuit QuickBooks ★

We will continue to provide support for Intuit QuickBooks. In the following weeks after 2/13, you may need to re-establish connectivity in your Intuit software.

★ Customer Action Required!