

Online Banking Upgrade - Q&A

1. Why are you changing online banking?

We are upgrading our online banking system as part of our ongoing effort to provide accountholders with state of the art banking functionality, convenience and security. Our online banking upgrade will offer robust banking functionality on all your devices, enabling you to bank anytime, anywhere like never before.

2. When will the upgrade take effect?

The online banking upgrade is scheduled for August 16. Online banking will be temporarily unavailable from 7 a.m. – noon on the 16th.

3. Will I have to re-register for online banking?

No, not unless you're using a new device.

4. Will my login credentials change?

No, your login and password will not change. Going forward, you will have the option to use touch authentication and passcodes for easy access from your devices.

5. Is there any action required to start using the new experience?

Yes, it is important that you download the latest version of our app, as discussed in #6 below.

6. Will I need to update my mobile app?

Yes, as indicated below:

- Apple iOS You will be prompted to download the latest version of SE Mobile by the App Store. Once you've updated, the old icon will be replaced with the new one. You will only have one SE Mobile icon on your device.
- Android You will need to remove the old app and install the new one from Google Play.

7. How will bill pay differ?

You will now be able to add payees and view payment history from any device. Bill pay has a more condensed look and feel, with expanded features still available by selecting "Advanced Bill Pay" from the menu bar.



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8. Will my scheduled transfers or recurring bill payments need to be reloaded?

No, your scheduled transfers and recurring bill payments will be unaffected by the upgrade.

9. How much transaction history can I access?

You will continue to have access to at least 24 months of transaction history.

10. How much statement history will be available?

You will have access to 30 months of statements from any device. To subscribe to convenient, paperless eStatements, go to the eStatements tab within online & mobile banking.

11. Will I still need to use a mobile authorization code (MAC) for funds transfer and bill payments?

No, a MAC code will no longer be required.

12. What are the minimum browser requirements?

Your browser must be HTML5 compatible. We recommend updating your browser to the latest version available – not just to ensure compatibility with online banking, but also to ensure that your online banking is as secure as possible. Browsers below the following requirements will **NOT** provide functionality:

BROWSER	VERSION
Internet Explorer	10 and below
Firefox	32 and below
Chrome	36 and below
Safari (Mac OS)	6 and below

13. Can I use my tablet?

Absolutely. Our online banking system provides you with the ability to bank anytime, anywhere, from any device – conveniently and securely. You can download the app on any Apple or Android device and it will provide a consistent experience with banking from your desktop or smartphone.

14. Is there an online resource for help?

Yes, there is a "help" button available in the menu. You can also e-mail us at <u>helpdesk@southeasternbank.com</u>.