

National Grand Bank of Marblehead Technology Upgrade Information Sheet

Customer Communication:

- All Bank customers will receive one or more postal mailings with important information about our technology upgrade which will take place in Mid-October, 2012. It is important to OPEN and read All MAIL from the Bank.
- The lobby of the Bank will be posted with informational signs related to the technology upgrade, and a variety of printed materials will be available.
- As always, the Bank staff will be happy to answer any questions you may have.
- Our web site (www.ngbank.com) will prominently display various update/status messages. We will post user guides and informational documents for viewing or downloading.
- Inserts will be included in your monthly statement; a message will also be printed on the statements themselves.

Technology Upgrade Weekend:

- The Bank will be **CLOSED Saturday** (10/13/12).
- All ATMs will be operational.
- All NGB Debit and Credit cards will function normally.

Online Banking During Technology Upgrade:

- Online Banking will be in INQUIRY-ONLY mode from Friday (10/12/12) at 12:00 noon through Monday (10/15/12) at 9:00 a.m.
- Enrollment for Online Banking will not be available from Monday (10/8/12) at 11:00 a.m. through Monday (10/15/12) at 9:00 a.m.
- Online Bill Payment access will be turned-off Thursday (10/11/12) at 11:00 a.m. through Monday (10/15/12) at 9:00 a.m.
- The telephone banking line (888-433-1776) will become unavailable from Friday (10/12/12) at 5 p.m. through Monday (10/15/12) at 9:00 a.m.

If You Are Travelling 10/12/12 through 10/15/12:

- If you will be travelling and intend to rely on the online banking environment while you travel, you may need to plan ahead and make some alternate arrangements.
- The new NGB online banking web site will be presented beginning Monday (10/15/12) at 9:00 a.m. If you are a current online banking user, you will be able to establish your new log-in credentials remotely by visiting www.ngbank.com and following the posted instructions.

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Online Banking Changes Coming:

- Our Online Banking system will be new and upgraded as of Monday (10/15/12) at 9:00 a.m. The Bill Payment features will remain unchanged, and all your current Bill Payment data will be carried forward.
- **The log-in area** on the Bank's home page will be different to accommodate our new Online Banking provider's technology. The new log-in boxes and buttons will be located across the top of the Bank website pages. We will post first-time log-in instructions until most users have re-enrolled in the new system.
- Your current Online Banking **Customer ID** will be carried forward into the new system. However, you will need to establish a **new password** for the updated system. This will be a completely automated process that can be done online. Instructions for your first-time log-in to the new Online Banking system will be posted on the Bank's home page. This will involve entering your Customer ID, leaving the password field blank, checking the "First-time User" box, clicking "Log-in" and then following the prompts. If you have problems, please contact a customer service representative at the Bank for assistance.
- Beginning Monday (10/15/12) at 9:00 a.m. eStatements will only be accessible through the Bank's Online Banking site. The prior alternate **direct web access path to eStatements** will no longer be accessible.
- The new Online Banking system will ultimately provide access to a rolling 18 months of **eStatement history**. However, it is likely to take several months to convert our eStatement archives so that they can be posted to the new Online Banking system. Your patience as we work through this eStatement archive conversion will be appreciated. If you need access to archived statements before they are posted to the new system, please contact a customer service representative for assistance. eStatements for statement dates of 10/31/12 and later will be accessible through the new Online Banking system after the statement period closes.
- The new Online Banking system will ultimately provide access to an archive of **check images** associated with your eStatements (and with your check transactions) as our prior system did. However, it is likely to take a number of months to convert our check image archives so that they can be posted to the new system. Your patience as we work through this check image archive conversion will be appreciated. If you need access to check images before they are posted to the new system, please contact a customer service representative for assistance. Check images associated with statement dates of 10/31/12 and later will be accessible through the new Online Banking system after the statement period closes. Please note that images of deposit slips will no longer be available through the new Online Banking site, on eStatements or on printed statements.

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Telephone Banking Changes Coming:

- Beginning Monday (10/15/12) at 9:00 a.m., NGB will offer an entirely new telephone banking application. However, the telephone phone number will remain the same (888-433-1776).
- If you are a current telephone banking user, you will need to re-enroll to use the new telephone banking system). This re-enrollment can be done easily over the phone by dialing the familiar access number (888-433-1776) and following the prompts. New telephone banking users can also use this automated enrollment process.
- The telephone banking system menu prompts will be all new. However, they are very similar to the current system.

Monthly Statement Changes Coming:

- You will receive a postal statement as of 10/12/12 in its current format which will reflect all your transactions accepted through Friday 10/12/12. Service charges and interest will be reflected through 10/14/12.
- The format of statements starting with 10/31/12 will be different. However, we are confident that customers will adapt quickly to the new look.
- You will receive a postal statement in the new format as of 10/31/12 which will reflect interest for the period 10/15/12 through 10/31/12.
- You will receive postal statements monthly thereafter as of the last calendar day of the month. Service charges will resume as of the 11/30/12 statement.

Loan/Mortgage Bill Changes Coming:

- Loan/Mortgage bills will have a new format. However, your personal loan arrangements with NGB will otherwise remain unchanged.

Quicken and QuickBooks:

- The Bank will continue to offer the Intuit WebConnect service in conjunction with the new Online Banking application.
- Customers who currently use WebConnect with our old online banking site will need to take some simple steps to pull the data file from a new web location. The process will otherwise remain unchanged.

Checking Accounts:

- Your checking account number will remain the same.
- Your current checks and deposit slips will not have to be replaced.
- Your monthly statement (both postal and electronic) will have a new look and will continue to be generated on the last day of each calendar month.

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Certificates of Deposit & Individual Retirement Accounts:

- You may notice some formatting changes for some documents related to Certificates of Deposit and Individual Retirement Accounts. However, your CD and IRA accounts will otherwise be unchanged.

Business Day Changes Coming:

- Beginning Monday (10/15/12) the standard NGB business day will correspond with the calendar day. Monday through Friday transactions accepted up to the Bank's closing time will be a part of that day's business.
- Transactions accepted on Saturday will still be part of Monday's business day.

Summary of NGB's Technology Upgrades:

- To better serve all our customers, we have decided to undertake several major upgrades to our computing technology.
- On October 15, 2012, we will begin to use a new processor to provide core systems that support the Bank's operations.
- On October 15, 2012 we will begin to use a new vendor to provide our online banking services which will allow the Bank to introduce new online and mobile banking applications in the coming months and years.
- Our ATM/Debit Card and Credit Card providers will remain unchanged.
- Thank you for your patience and understanding as we make these fundamental changes which will enable us to provide even greater services to our customers, our most valuable asset.