



*You can't be the best,
if you're only the same!*



Digital Banking Upgrade Go-Live Activities for October 5-7

Oak Bank's new digital banking experience combines Business and Personal banking into one simple online and mobile platform. It has the essentials you use, and adds enhanced security, friendlier navigation, improved payments, and more. It's a digital suite built for the way **you want to bank**.

✓ Know the Schedule

- Mon., **Oct. 5, 7 am**: Bill Pay and Zelle® unavailable. Scheduled payments still process. External transfers disabled for personal accounts.
- Mon., **Oct. 5, 6 pm**: Online and mobile banking for business is disabled. Personal enters view only mode.
- Tues., **Oct. 6, all day**: Business and personal account access and digital fund transfers disabled.
- Wed., **Oct. 7, 9 am**: Digital banking updated. New online login portal and new mobile app available.

✓ Log In For the First Time

The first time you log in, you'll use your username and password, and will verify your identity via text or email.

- Use the "Forgot Password" link to reset your password if needed.
- After the first login, you will be able to use biometrics or a token.

✓ Reactivate Tokens

After the first login, you can register your token.

- Soft token users will need to install a new authentication app called FI DigiPass.
- Hard token users will not need an authenticator; instead, you will enter your token code.

✓ Confirm Accounts and Access

After the upgrade, please ensure accurate:

- Access to all accounts.
- ACH template conversion.
- Setup for Bill Pay profiles, payees, and recurring payments.

✓ Access the Mobile App

All accounts will now use one unified mobile app.

- Business accounts: delete the old mobile banking app and download the new Oak Bank app.
- Personal users: the app automatically upgraded.

✓ Reconnect Accounting Software

If you use software like Quicken, QuickBooks, or Credit Karma, relink and reconnect your Oak Bank accounts after the upgrade is complete. Depending on the accounting software provider, it can take up to five business days for reliable connection.

Your Oak Bank team is here to support you at every step.

Visit [Oak.Bank/Upgrade](https://www.Oak.Bank/Upgrade) for additional upgrade details and resources.

