



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



Prepare in Advance for the Digital Banking Upgrade: October 5-7

Oak Bank's new digital banking experience combines Business and Personal banking into one simple 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**.

✓ Ensure Current Contact Info

The first time you log in to the new system, you'll verify your identity via text or email. Double-check that your profile is up to date with your email address and mobile number before the upgrade.

✓ Know Your Login Credentials

Enhanced security now requires a username and password for first time logins to the new system.

- Ensure you know your username and password before the upgrade.
- Use the "Forgot Password" link to reset your password if needed.
- Business tokens will be reactivated at first login.

✓ Back Up Third Party Systems

If you use 3rd party accounting software like QuickBooks, generate a data file backup and a final transaction download just before the upgrade on Oct. 4. Plan to reconnect your Oak Bank accounts after the upgrade.

✓ Manage ACH in Advance

ACH history will not automatically transfer to the new system. If you have not already done so, create templates for a smoother upgrade transition.

- Create templates for each unique ACH file.
- Plan for early file submission or alternate payment processes during the ACH downtime period.

✓ Save Bill Pay Activity

Have multiple businesses? Payments for each sub-business will occur within separate Bill Pay profiles.

- Before the upgrade, review any recurring payments and note to which business they belong.
- Post upgrade, you'll recreate profiles, payees, and recurring payments for your sub-businesses.

✓ Download Key Templates

Internal transfer templates will not transport to the new system. Download templates before the upgrade for easy recreation in the new system.

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

Visit www.Oak.Bank/Upgrade for additional upgrade details and resources.