



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



Digital Banking Upgrade: October 5-7

Preparation Steps • Scheduled Downtime • Service Restoration

Oak Bank's new digital banking experience 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**.

✓ Contact Information

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.

✓ Login Credentials

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

- Don't know your username? Contact Oak Bank for assistance.
- Don't know your password? Use the "Forgot Password" link to reset your password if needed.

✓ Mobile App

If you already have the app, you'll update it on your first login. After your initial login, you can also reestablish biometrics within the upgraded app.

✓ Transfers

- Recurring internal transfers will carry over as-is.
- External transfer accounts and history will not transfer. Print or save a copy by Oct. 4 for reference when setting these up in the new system.

✓ Payments and Payees

- Schedule payments in Bill Pay or Zelle® before the upgrade to avoid service interruptions. Scheduled payments will continue to process as planned.
- Payees will transfer to the new system, but your payment history will not. By Oct. 4, print or save a copy of your history for your records.

✓ Alerts and Card Controls

- Make note of any mobile push alerts you've set up, as they will not automatically transfer to the upgraded system.
- Card controls setup via "Cards" in the app also will not transfer. Make a note of these for your reference.

✓ Upgrade Schedule

- **Mon., Oct. 5, 7 am:** External transfers are disabled. Bill Pay and Zelle are unavailable, but all scheduled payments will still be processed.
- **Mon., Oct. 5, 6 pm:** Online and mobile banking enter view-only mode.
- **Tues., Oct. 6, all day:** Online and mobile banking are disabled. If you need assistance, contact our team.
- **Wed., Oct 7, 9 am:** Upgrade complete! Access to digital banking, both online and mobile, is restored.

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

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

