

As Grand Bank merges systems with First Bank over the weekend of December 6, 2019, there are some updates and changes to what you have been used to with Grand Bank.

So you know just what to expect, we have summarized these changes for you below and on the following pages. Business customers, please be sure to review the back page of this letter. If you have any questions, please contact your local branch or call us at (609) 528-2626.



## Key Dates & Information

<b>THURSDAY, DECEMBER 5</b>	<ul style="list-style-type: none"> <li>• Bill Pay</li> </ul>	<ul style="list-style-type: none"> <li>• Bill Pay will be temporarily unavailable, beginning at 5:00 p.m.</li> </ul>
<b>FRIDAY, DECEMBER 6</b>	<ul style="list-style-type: none"> <li>• Branches</li> </ul>	<ul style="list-style-type: none"> <li>• <b>PLAN AHEAD:</b> We encourage you to do any banking you may have prior to the system conversion weekend. Branches may experience longer lines and extended wait times.</li> <li>• <b>IMPORTANT: BOTH GRAND BANK BRANCH LOCATIONS WILL CLOSE AT 3:00 p.m. ON FRIDAY, DECEMBER 6.</b></li> </ul>
	<ul style="list-style-type: none"> <li>• Electronic Banking</li> </ul>	<ul style="list-style-type: none"> <li>• Online Banking will be in Inquiry-Only mode starting at 5:00 p.m. Functionality will return once the conversion is complete on Monday, December 9 at 9:00a.m.</li> <li>• Your Grand Bank Mobile Banking app will no longer work as of 5:00 p.m.</li> </ul>
<b>SATURDAY, DECEMBER 7</b>	<ul style="list-style-type: none"> <li>• Branches/Electronic Banking</li> </ul>	<ul style="list-style-type: none"> <li>• <b>IMPORTANT: BOTH GRAND BANK BRANCH LOCATIONS WILL BE CLOSED.</b></li> <li>• Electronic banking channels will continue to be in Inquiry-Only mode.</li> </ul>
<b>MONDAY, DECEMBER 9</b>	<ul style="list-style-type: none"> <li>• Branches/Electronic Banking</li> </ul>	<ul style="list-style-type: none"> <li>• Grand Bank branches will open as First Bank branches.</li> <li>• All Branch locations will be open regular business hours.</li> <li>• Online Banking will be available after 9:00 a.m.</li> <li>• Mobile Banking, Mobile Deposit &amp; Card Valet will be available after 5:00 p.m.</li> <li>• First Bank Call Center will be available at (609) 528-2626.</li> <li>• Personal Bill Pay will be available at 5:00 p.m.</li> </ul>

## ATMs/Debit Cards

### ATMs

First Bank ATMs will be available over conversion weekend. Access to non-First Bank ATMs will continue uninterrupted. Surcharge-free access to any of the 55,000 ATMs on the Allpoint Network will also continue uninterrupted by the conversion. You can find Allpoint locations by using the Branch & ATM locator on our website or visiting [www.allpointnetwork.com](http://www.allpointnetwork.com)

You will receive a new First Bank ATM/Debit Card prior to conversion weekend. Your new card can be activated at any time after receipt. However, you will not be able to utilize your new card for transactions until 9:00AM, Monday, December 9. Until that time please continue to use your existing card and PIN. Your Grand Bank ATM/Debit Card will work through the system conversion weekend; however, withdrawal amounts may be limited.

## Online Banking

The Grand Bank Online Banking system will be in Inquiry-Only mode starting on Friday, December 6 at 5:00 p.m. through Monday, December 9 at 9:00 a.m. During this time you will be able to make inquiries about your accounts, but no transaction capabilities will be available.

### **NEW! Separate Personal and Online Banking**

Online Banking will be separated for personal accounts and business accounts. The two separate systems will offer specialized functionality for each group. Online Banking for personal accounts and business accounts will be accessible from our website homepage.

**Please note** that, as an additional security measure, Online Banking users who have not logged in to Online Banking over the previous six-month period will have access restricted and must re-enroll for access to Online Banking.

**The Grand Bank Online Banking system will be in Inquiry-Only mode starting on Friday, December 6 at 5:00 p.m. through Monday, December 9 at 9:00 a.m. No transaction capabilities will be available.**

### **ACTION REQUIRED: First Time Login Instructions**

**Personal customers** – You can continue to use your current user name and password until 9:00 a.m. Monday, December 9<sup>th</sup> on Grand Bank's Online Banking. For your initial login to First Bank's Online Banking system on [firstbanknj.com](http://firstbanknj.com), you will need to enter your current user name **in all lowercase** in the User ID field and the last four digits of your Social Security Number in the Password field. You will then be prompted to create a new password.

**Business customers** – See important information on last page.

### **Bill Pay**

**Personal customers** - The Grand Bank **Personal** Bill Pay system will be unavailable beginning Thursday, December 5 at 5:00 p.m. Since you will not have access to Bill Pay on the new First Bank system until Monday, December 9 at 5:00 p.m., please schedule all online Bill Payments to be paid prior to Thursday, December 5. All payees and scheduled or recurring payments will carry over to the new system. Three months of Bill Payment history will be available post-conversion going forward.

**Business customers** – See important information on last page.

### **Automatic Transfers**

Existing automatic transfers between First Bank accounts through Online Banking including future-dated transfers will be processed as normal. After Wednesday, December 4, please do not set up any new one-time future-dated transfers on the current system as those will not be converted over to our new system.

## Mobile Banking

**ACTION REQUIRED:** The Grand Bank mobile app will cease to function Friday, December 6 at 5:00PM. In order to access First Bank mobile banking, you will need to download the appropriate First Bank mobile app from the Apple Store or Google PlayStore.

The current Grand Bank Mobile Banking app will no longer be available for download and will cease to function Friday, December 6 at 5:00 p.m. We recommend deleting the Grand Bank app prior to downloading the First Bank app. There are two separate mobile apps available: FB OnTheGo-Retail for personal accounts and FB OnTheGo-Business for business accounts.

### Links to Mobile Apps

[FB OnTheGo Retail - Apple](#)

[FB OnTheGo Retail - Android](#)

[FB OnTheGo Business - Apple](#)

[FB OnTheGo Business - Android](#)

## Statements

Regular statements will be sent out on their designated cycle date. Statements will also be printed and mailed as of Friday, December 6 before the system conversion takes place.

You will notice a difference in the format of the statements. The look is fresh and updated, but the information will remain the same. If you need assistance reading your new statement, please contact your local branch or call (609) 528-2626.

### **eStatements**

If your account(s) are currently enrolled to receive e-statements, you will continue to receive an e-statement. You will receive two statements in December, one will be on your normal statement cycle and the second will be as of Friday, December 6.

## Additional Information for our Business Customers

### Online Banking for Business Customers

You can continue to use your current user name and password on Grand Bank Online Banking until 9:00 a.m. Monday, December 9. For your initial login to the First Bank Online Banking system, you will need to enter your current user name ***in all lowercase*** in the User ID field and the temporary password ***First1234*** in the Password field. You will then be prompted to create a new password. All user profiles will carry over to the new system.

### Bill Pay for Business Customers

The Grand Bank Bill Pay system will be unavailable beginning Thursday, December 5 at 5:00 p.m. Since you will not have access on the new First Bank Business Bill Pay system until Tuesday, December 10 at 5:00 p.m., please schedule all online Bill Payments to be paid prior to December 5. All payees and scheduled or recurring payments will carry over to the new system. Three months of Bill Payment history will be available post-conversion going forward.

### ACH

ACH Origination files with an effective entry date up to and including Friday, December 6 will process as scheduled. Any ACH files with effective entry dates after December 6 will need to be entered into the First Bank Online Banking system. ACH batch templates will carry over to the new system and functionality will be available on Monday, December 9 at 9:00 a.m.

### Remote Deposit

There will not be any interruption or changes to the current remote deposit system at this time. You may continue to make deposits as you normally would.

### Online Wire Transfers

Online wire transfers will continue to function through conversion. Your online domestic wire transfer templates will carry over to the new Online Banking system. International wire templates will need to be reestablished