



ONLINE AND MOBILE BANKING SOFTWARE TRANSITION GUIDE

In response to multiple customer requests for an improved mobile and online banking experience, Western State Bank is proud to announce our transition to new mobile and online banking platforms on April 12, 2021. The new platforms will provide a much-improved user experience including the ability to reset passwords on your own, easy login using facial recognition or your thumbprint, and a variety of new features not previously available to Western State Bank customers. Please review the new features at wsbks.com/personal/onlinebanking. We are confident you're going to love the new platforms!

Though all of your information will automatically transfer to our new system, there are a few steps you'll need to take to ensure a smooth transition. Please review the Quick Facts, Key Dates, and Customer Checklist below. And let us know if you have any questions at all. We are always here to help!

Contact information for each of our seven banking centers may be found at wsbks.com/locations.

QUICK FACTS:

- **Account numbers** will stay the same.
- **Debit cards** will not need to be reissued unless expiring.
- **Usernames** will stay the same with new platform—***be sure to enter in all lowercase***
- **Passwords** will change. Your temporary password is the last 6 digits of your social security number (SSN). *Please note that temporary passwords expire in 60 days.*
- **Online banking login:**
 - See Username & Password directions above.
 - You will be prompted to acknowledge our online banking agreement during first login
 - Accurate customer contact information will lessen the instances of failed logins for both online banking and our mobile app. **Please be sure to log in to your online banking account prior to April 9, 2021, to review your contact information and ensure it's accurate.**
 - E-mail addresses and cell phone numbers will be used for authentication purposes and to help you reset your password in the future. **Please ensure we have these on file.**
- **Mobile App:**
 - You will need to DELETE our old mobile app & download the new one on April 12.
 - You will need to log in to online banking using your new temporary password (*see online banking "password" section above*) BEFORE attempting to log in on the new mobile app.
 - The mobile app will not have a separate password – it will be the same as online banking
 - The mobile app does not recognize temporary passwords, which is why you must first log in to online banking to set up your new password before attempting to log in to the mobile app.

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- **eStatements:**
 - You will not need to elect to receive eStatements again.
 - Please note you will need to accept our terms and conditions before viewing e-statements. You will be prompted at first login.
 - You may also receive a printed statement for April 9 in the mail; this will be in addition to your normal April statement cycle.
- **Bill Pay:**
 - You will NOT need to re-set up your bill pays. These will be automatically converted to the new system. We do advise looking them over to ensure accuracy.
 - Bill Pay will be inaccessible from 8 A.M. on 4/9/2021 until 7 AM on 4/12/21.
 - Bill Pay history: 6 months of past bill pay history will be available to view on 4/16/2021.
 - If you have any payments scheduled to arrive by April 15, 2021, they are still being processed and will be visible once Bill Pay history is available on April 16. **To avoid duplicate payments**, please do not re-schedule those payments.
 - Please note we will no longer charge fees for bill pays in excess of 10 per month.
- **eBills:** eBills will not be converting to the new system. If you are an eBills user, you will need to re-establish eBills & any payment rules associated with eBills after the conversion.

WESTERN STATE BANK SOFTWARE TRANSITION KEY DATES		
DATES	WHAT'S HAPPENING	NOTES
FRIDAY, APRIL 9	CURRENT INTERNET BANKING/MOBILE BANKING WILL CEASE TO EXIST AT 3 P.M.	NEW LOG IN LINKS WILL BE AVAILABLE ON MONDAY, APRIL 12 AT 7 A.M.
FRIDAY, APRIL 9	BILL PAY WILL BE DISABLED AT 8 A.M.	DON'T WORRY, EVERYTHING YOU HAVE SET UP IN BILL PAY WILL TRANSFER TO THE NEW SYSTEM. YOU WILL NEED TO WAIT TO ADD ANY NEW BILL PAY RECIPIENTS OR SCHEDULE ANY NEW PAYMENTS UNTIL APRIL 12 AT 7 A.M.
MONDAY, APRIL 12	NEW ONLINE/MOBILE BANKING/BILL PAY GOES LIVE!	PLEASE BE SURE TO LOG INTO ONLINE BANKING FIRST BEFORE ATTEMPTING TO LOG IN TO THE NEW MOBILE APP (REFER TO "QUICK FACTS" ABOVE FOR ONLINE BANKING LOGIN DIRECTIONS)
APRIL 12	NEW WSB APPS AVAILABLE IN APP STORE/PLAYSTORE.	PLEASE DELETE OUR OLD APP AND DOWNLOAD THE NEW ONE. SAVE TIME WHEN YOU VISIT OUR WEBSITE AND CLICK ON THE CONVENIENT MOBILE APP LINK AT WSBKS.COM/PERSONAL/ONLINEBANKING
APRIL 16	CUSTOMER BILL PAY HISTORY AVAILABLE	THE PAST 6 MONTHS OF YOUR BILL PAY HISTORY WILL BE AVAILABLE TO VIEW.

ONLINE BANKING & MOBILE BANKING CUSTOMER CONVERSION CHECKLIST

_____ Review the contact information you have on file with Western State Bank to ensure accuracy before April 9, 2021. You may do this by logging in to your online banking platform and reviewing/updating on your own, or you may contact us at your local banking center. Your contact information, including email, will be used to help verify your identity in case of failed login attempts, and your cell phone number may be used to help you reset your passwords on your own.

_____ Mark your calendar for April 9, 2021, at 8 a.m. and 3 p.m. Bill Pay will be inaccessible starting at 8 a.m. Then, from 3 p.m. on April 9, until 7 a.m. on April 12, you will not be able to make changes to your online/mobile banking. You will still be able to view past transactions.

On or after 7 a.m. on April 12, 2021, please take the following steps:

_____ Log in to the new Online Banking platform using your existing username (in all lowercase), and your temporary password: the last 6 digits of your social security number.

_____ Reset your password.

_____ Accept the Online Banking Agreement when prompted.

_____ Select eStatements and accept the new terms and conditions when prompted. *If you're not yet using eStatements, this would be a great time to enroll!*

_____ Delete your existing mobile app (if you're an app user), and download the NEW mobile app in the App Store or Play Store. For your convenience, we've placed an [app download link](#) on our website under the Personal/ Online Banking tab (**new link available April 12**). Log in using the new password you set up in online banking.

Mobile Icon:



iPad/tablet icon:



_____ If you use Online Bill Pay, review all scheduled payees and payments to ensure accuracy and make any necessary changes. *Please note Bill Pay history will be available to view on April 16, 2021.*

If you experience any issues after completing the steps above, please contact your local banking center so we may assist you and help answer any questions you may have.

Contact information for each of our banking centers may be found on our website at www.wsbks.com/locations.

For added convenience, Western State Bank will have extended hours by phone during the week of the transition. You may call your local banking center phone number between the hours of 8 a.m. and 6 p.m. from April 12 through 16, for assistance.