

Silver Lake Bank's Core Software and Online Banking Conversion Guide

September 21, 2017

Conversion date



SilverLakeBank

www.silverlakebank.com

Silver Lake Bank's Conversion Guide

This guide is written for you, our online banking customer. We know you depend on us for access, timely information and up to date tools to easily and efficiently manage your money. It's our intent you have minimal disruption to the resources you depend on daily. Our staff has been working hard to provide you with a smooth transition during our upcoming conversion. Please contact us with any questions or concerns. We appreciate your business and support.

Thank you for banking with Silver Lake Bank.

The Staff of Silver Lake Bank.

Conversion Highlights

Rest assured, our banking hours, transaction cut-off times and website will stay the same.

Checking and Savings, Loans, Certificates of Deposit, Individual Retirement Accounts and Safe Deposit Boxes account numbers remain the same.

You will continue to use your debit card and ATM card.

User ID's stay the same. If you are a current Internet Banking user, your user ID has been provided to you in a conversion related mailing.

New passwords and security related information is required for Internet Banking functions.

Your Bill Pay Payees have carried over and do not need to be added.

We have a new Mobile Banking App for you to download. The old SLB Mobile App will no longer work due to our core conversion process.

Statement and notice delivery – An important enhancement is the ability to view statements, check images and account notices through Internet Banking.

Bill Payment has enhanced choices to transfer money to accounts outside of Silver Lake Bank.

Key Times and Dates for Your Conversion Management

Our **existing** Internet Banking system will be in 'inquiry only' mode beginning at 6p on Thursday, Sept. 21st, thru Sunday evening, Sept. 24th. The existing site will no longer be available beginning Monday, Sept. 25th.

Access to our **new** Internet and Mobile Banking systems will be available by 9a on Friday, Sept. 22nd.

Your debit card or ATM card can be used without interruption throughout the conversion process.

Downloads to Quicken and QuickBooks, a CSV file or an export to a PDF will be available to you. Links to the conversion guides will be provided to you via a pop-up message within the software currently used to download to Quicken and QuickBooks and are also available under the News tab on our home page. To insure no loss of data for current users, please download your transactions in advance of the conversion or up through Sept. 24th as the Key Conversion Dates Chart indicates.

Checking and savings account statements drop on the evening of Sept. 21st and will include activity from your last statement through Sept. 21st.

Key Conversion Dates	Conversion Activity
Sept. 21 st , noon	Bill Payment service begins ' inquiry only ' mode.
Sept. 21 st , 6p	'Inquiry only' mode for existing Internet Banking and Mobile Banking begins. Checking, savings and money market statements drop, and will include activity from your last statement through September 21 st . These will be delivered to you through your normal way of receiving statements
Sept. 22nd, 9a	New SLB Online Banking Services and Mobile App projected to be up and running!
Sept. 24 th , midnight	'Inquiry only' mode to our prior Internet Banking and Mobile Banking available through midnight. You may view information, download to QuickBooks/Quicken and cash management users can download ACH files to desktop.

How to Access or Contact Us for Help.

By phone: Please call us at 785.232.0102 for help with conversion related questions. An answering service will assist by forwarding calls to after-hours staff working extended hours, or messages will be relayed to staff for call backs.

In person: Please see back page of this conversion guide for branch locations. Staff will be available during business hours. Business hours at Topeka branches are M-F 8a-6p and Sat. 8a-12p, at Silver Lake M-F 8:30a-5:30p, Sat. 8:30a-12p, and in Lawrence M-F, 9a-4p.

By email: Please email us your questions at slbank@silverlakebank.com or through your new Online Banking services.

Website: This Conversion Guide is also located at: www.silverlakebank.com, under the News tab on our home page.

Internet Banking and Mobile Banking: Help guides for navigation are available through a link within Internet Banking and the Mobile App.

Checking and Savings Accounts, Debit Cards and ATM Cards

Your account numbers will not change. You will continue to use your checks, debit card and ATM card.

Statements for checking and savings accounts will drop on the evening of Sept. 21st and will include activity from your last statement through Sept. 21st. You can expect to see normal service charges applied during this partial statement period. The next statement you receive will come from our new core processing system and will include activity from Sept. 21st through your normal statement cut-off time. SLB will waive any service charges during this second partial statement period. The following statement after these two partial statements, will bring you back to your normal statement cycle and include a full month of activity.

All account statements generated after Sept. 22nd will have a new statement format. Up to 18 months of statement history can now be viewed thru Internet and Mobile Banking.

ATM withdrawals and debit card posting will now occur in real-time. Your balances will be affected immediately as transactions occur, providing you with instant balance information to keep you on track. Transactions will also be available for viewing thru Internet and Mobile Banking.

Loans, Certificates of Deposit, Individual Retirement Accounts and Safe Deposit Boxes

Your account numbers remain the same. You should experience no changes on these accounts other than a format change on notices and statements.

Statements and Notice Delivery

An important enhancement available to you is the ability to view your statements, check images and account notices through Internet Banking. To get set-up for this feature, see the Q & A section of this guide. You can retain your current method of receiving statements and notices for the time being. Our current method of emailing statements and notices will be phased out soon and replaced with your statements and notices being maintained inside your Internet Banking. This updated method of delivery allows you the benefit of convenient access to easily and securely retrieve your statements.

Internet Banking/Mobile Banking/Bill Pay

Your user ID will remain the same and transfer over to our **new** Internet Banking and Mobile Banking with no action needed on your part. If you are a current Internet Banking user, your user ID has been provided to you in a conversion related mailing. Your recent account history for checking and savings accounts will not transfer over to your **new** Internet Banking. However, approximately 18 months of your most recent statements will be available for you to view online.

Your Bill Pay Payees and payment history will carry over to our new system and do not need to be added. We encourage you to review this information when you access your new Bill Pay service.

For security purposes, new passwords are required for Internet Banking functions. Consumer users will use the last 4 digits of your social security number as your initial password. (Business cash management users will use the last 4 digits of the business's tax identification number.) You will then be asked to create security questions and a validation phrase. The validation phrase will replace the Express Key picture that was shown during the log-in process of our **existing** Internet Banking. As an extra layer of security, you will be sent a security code to enter each time you log-in from an unknown device.

Our **existing** Internet Banking system will be in 'inquiry only' mode beginning at 6p on Thursday, Sept. 21st, thru Sunday evening, Sept. 24th. The **existing** system will no longer be available beginning Monday, Sept. 25th. Access to our **new** Internet Banking system will be available by 9a on Friday, Sept. 22nd. Your debit card or ATM card can be used without interruption throughout the conversion process.

Downloads to Quicken and QuickBooks, a CSV file or an export to a PDF will be available to you. SLB will provide links to documentation for Quicken and QuickBooks conversion on our home page under the News tab. To insure no loss of data for current users, please download your transactions no later than Sunday, Sept. 24th.



We have a new Mobile Banking App for your use. The old SLB Mobile App will no longer work due to our core conversion process. Our new App's icon has a stainless steel color background with our familiar SLB swish.

Please download our new App beginning Friday, Sept. 22nd for iPhone, iPad or Android. A link is provided at our website if needed. Thumbprint functionality may not be available, but will be provided soon for your convenience.

Alerts you have previously set-up in Internet Banking and Mobile Banking will need to be re-entered. An alert can be entered in either Internet Banking or Mobile Banking and will apply to both services. Alert delivery options include both text or email.

The Mobile Deposit feature is very similar to what you are using today. Upon submission of your deposited item, you will receive a confirmation number for a successful submission. In order to receive a additional notification that the deposit has been accepted or rejected for processing, you must set-up this alert.

Business Internet Banking Users

(Also read above section titled 'Internet Banking/Mobile Banking/Bill Pay')

Business cash management services uses an administrator control allowing set-up and maintenance of other users within the business (similar to what you've been using). Cash management users should find this new system easier to manage and user friendly.

The initial password for the administrator and other business users will be the last 4 digits of the business's tax identification number. Each business user has a unique user ID# as well as password.

Tokens used for cash management services in the past will no longer be used and will be replaced with a security codes sent to you by text or email. Old tokens may be destroyed.

Express Deposit Users

Express Deposit Users will be contacted individually by Silver Lake Bank staff in advance of the conversion for an appointment to update your software. This will take approximately 15 minutes of your time and will be done remotely by phone call and a secure screen sharing session.

Q & A

Q: How do I access my *new* Internet and Mobile Banking on Sept. 22nd?

A: Access SLB's *new* Internet Banking through our website home page, top of screen at www.silverlakebank.com. Access SLB's new Mobile App via the App store for your device or the links provided on our website. Use your existing User ID together with your initial password, which is the last four digits of your social security number or your tax ID number if you are a business user.

Q: I'm used to receiving emailed statements. How can I use the new method of receiving an email that lets me know my statement/notice is ready for viewing in my Internet Banking?

A: Your *new* Internet Banking and Mobile Banking contain an option for selecting this new method of e-statement delivery. Your statements will be viewable within either Internet Banking or the Mobile App.

Q: Why doesn't my Mobile Banking App show balances or activity?

A: The old SLB Mobile Banking App will no longer work. Please download the new App for iPhone, iPad or Android users by visiting your device's online App store or through our website at www.silverlakebank.com

Q: What are my options to send money to others through Internet Banking and the Mobile App?

A: You will have several options available through Bill Pay ranging from sending money to a charity, using a gift check for a special occasion, sending money electronically to others along with other enhanced bill payment features. Look for these options under the Bill Payment tab of Internet Banking or Mobile Banking.

Q: As an Internet Banking business cash management user, I have information entered for future ACH processing. Will this information need to be re-entered?

A: No. Your existing batch information can be downloaded from your *existing* Internet Banking and imported into *new* Internet Banking. Please contact Silver Lake Bank for assistance with this process.

Q: Will files I have previously initiated with an effective date after Sept. 22nd need to be resent?

A: No. All files initiated by end of day on Sept. 21st will be processed as submitted.

Q: How do I access the prior Internet Banking site after the new site is active on Sept. 22nd?

A: A link to the prior site will be available in the News section on our website homepage.



**Email. Call. Stop By.
Visit Us Online.**

Main Bank, Topeka

Jayhawk Plaza

PO Box 8330, 201 NW Hwy 24
Topeka, KS 66608

P: 785.232.0102 F: 785.232.4010

Topeka Gage Bank

2011 SW Gage
Topeka, KS 66604

P: 785.272.2270
F: 785.272.7303

Southwest Bank

2100 SW Urish Rd
Topeka, KS 66614

P: 785.290.2270
F: 785.290.2273

Silver Lake

PO Box 69
209 Railroad St
Silver Lake, KS 66539

P: 785.582.4651
F: 785.582.4120

Lawrence

643 Massachusetts
Lawrence, KS 66044

P: 785.330.9901
F: 785.330.9905



www.SilverLakeBank.com
slbank@silverlakebank.com

