

# GET READY TO DO MORE WITH YOUR BANKING

ALL THE INFORMATION YOU NEED TO KNOW ABOUT  
OUR UPCOMING TECHNOLOGY UPGRADE.



**WEST GATE BANK®**

*Our interest is you*

Member FDIC

Please save this booklet for future reference.

# IMPORTANT DATES, CONTENTS & CONTACT INFO

## IMPORTANT DATES

### Friday, July 12

- Bill Pay, Zelle®, and External Transfers will become temporarily unavailable to make changes starting at 1:00am. See page 4 for additional information.

### Thursday, July 18

- Mobile deposit will be temporarily unavailable beginning at 1:00pm.
- Online and Mobile Banking will transition to a view only mode starting at 5:00pm.
- Your debit card will be available throughout the weekend. For inquiries about card transactions, contact our Solutions Center.

### Friday, July 19

- Technology upgrade begins!
- Recent transactions may not be immediately reflected in your account balance in Online Banking.
- Lobbies will be open regular business hours.

### Saturday, July 20 & Sunday, July 21

- West Gate Bank® lobbies will be closed.
- Our Solutions Center will be available at 402.434.3456:
  - Saturday, July 20: 7:00am - 7:00pm
  - Sunday, July 21: 8:00am - 5:00pm

### Monday, July 22

- Technology upgrade is complete! Watch your email for updates.

*All times listed are noted as Central Standard Time (CST).*

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## WE'RE HERE FOR YOU Over the Upgrade Weekend!

 **402.434.3456**

### PHONE AND GREEN MACHINE ASSISTANCE AVAILABLE:

Thursday, July 18: 7:00am - 7:00pm

Friday, July 19: 7:00am - 7:00pm

Saturday, July 20: 7:00am - 7:00pm

Sunday, July 21: 8:00am - 5:00pm

Monday, July 22: 7:00am - 7:00pm

**Our lobbies will be closed on  
Saturday, July 20 and Sunday, July 21.**



Scan QR code to view  
the **Online Banking  
Quick Start Guide.**

## ONLINE & MOBILE BANKING

Access to our new and improved Online and Mobile Banking will be available on Monday, July 22.

**Consumer and Business customers will now use the same Online Banking web site and Mobile Banking app.** Our new West Gate Bank Mobile Banking app can be downloaded from the App Store or Google Play. The app will be called “West Gate Bank”. Once downloaded, you may delete the old mobile app(s).

### How to Login to Our Updated Online Banking Experience

**Your current username will remain the same on our new system.**

Do not enroll as a “First-Time User.”

In the Password field, enter your temporary password (refer to your mailed copy of the *Technology Upgrade Guide* for what your temporary password is.) If you don’t know your username or temporary password, please contact our Solutions Center at 402.434.3456.

All customers will be required to establish a new password in the new Online Banking system. Use the “Password rules” dialogue box to see the password requirements for a strong password.

Next, secure your account by completing a two-step authentication by choosing a verification method:

1. Voice or text message to a landline or mobile device
2. Authy – an authenticator app
3. Authenticator app – our new banking platform supports any authentication app using manual code entry
4. FIDO Security Key – a physical token that connects to your device via USB or NFC

### Online Banking Availability Over Upgrade Weekend

Starting at 5:00pm on Thursday, July 18, Online and Mobile Banking will transition to a view only mode. During this time, you will be able to view your accounts, however recent transactions will not be reflected in the balance shown. Existing transfers and bill payment items will process on the scheduled date during the weekend. New transfers, bill payments, and mobile deposits cannot be initiated.

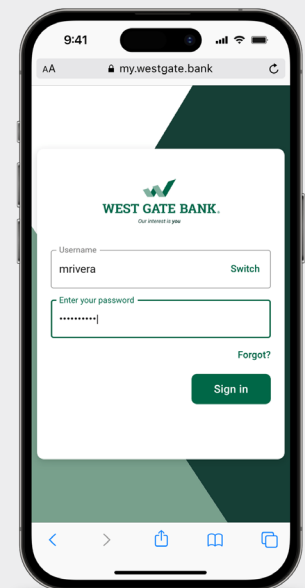
### Business Banking Solutions

If you are currently using our Business Banking Solutions products (Business Online, Positive Pay, ACH/Wires, Desktop Teller, etc) a separate Business Banking Solutions Technology Upgrade Guide will be delivered to you within the next week. You can contact the Business Banking Solutions team at 402.434.3422 if you do not receive the guide or if you have additional questions ahead of the identified dates for transition to avoid disruptions to your business financial activities.

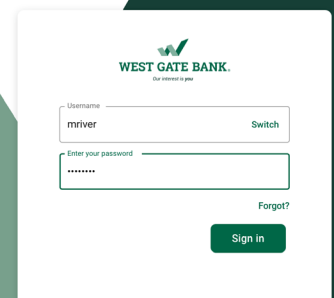
New App Icon



Mobile Banking



Online Banking



# CUSTOMER CHECKLIST & ESSENTIAL UPGRADE WEEKEND INFO

## CUSTOMER CHECKLIST

### Prior to July 12

- Verify that your Online Banking username is readily available to you.
- Ensure West Gate Bank has your current contact information.
- Add any new Bill Pay vendors, or modify your existing payments as needed before 1:00am on Friday, July 12. Access to the Bill Pay feature will be temporarily unavailable through the weekend. See page 4 for additional information.

### On Thursday, July 18

- Complete all mobile deposit transactions before 1:00pm. Mobile Deposit will be temporarily unavailable through the weekend.
- Download or print your past statements before 5:00pm for uninterrupted access to these files.

### Beginning Monday, July 22

- Download our new mobile app or visit [westgate.bank](http://westgate.bank) to begin an enhanced Online Banking experience that's designed with you in mind.

## ESSENTIAL UPGRADE WEEKEND INFORMATION

### DEBIT & ATM CARDS

- New debit and ATM cards will not be issued as part of this upgrade.
- Your current debit and ATM cards and PIN information will remain the same.
- Your debit card will be available throughout the weekend.



### GREEN MACHINES & ATMs

Green Machines and West Gate Bank ATMs will be in service over the upgrade weekend. Video Tellers will be available the following hours by using the “Request Assistance” option on the Green Machines:

Thursday, July 18: 7:00am - 7:00pm

Friday, July 19: 7:00am - 7:00pm

Saturday, July 20: 7:00am - 7:00pm

Sunday, July 21: 8:00am - 5:00pm

Monday, July 22: 7:00am - 7:00pm

### ACCOUNT STATEMENTS

All customers (including those enrolled in eStatements) will receive a statement in the mail for their accounts with transactions through Thursday, July 18. Your normal statement cycle and delivery method will resume after Monday, July 22.

- You may receive more than one statement for each account within 30 days.
- There is no need to re-enroll your accounts in eStatements.
- Historical statements will be temporarily unavailable. For uninterrupted access to your past statements, we advise you to download or print them before 5:00pm on Thursday, July 18.

# IMPORTANT DIGITAL BANKING CHANGES

## Account Alerts

Once you've created your new Online and Mobile Banking login, you may enroll in Account Alerts to ensure you stay connected and informed. Previous Account Alerts will not transfer.

- Users can choose to receive Account Alerts via text, email, and in-app message.
- Changes to username or password, new device login, email address update, and mobile phone number updates will automatically send an Account Alert.

## Bill Pay

Bill Pay payments that are already scheduled prior to 1:00am on Friday, July 12 will continue to be paid. No payments will be made from the Bill Pay system between Friday, July 19 and Sunday, July 21. Any payments scheduled on or between Friday, July 19 and Sunday, July 21 will be paid on Monday, July 22. Access to Bill Pay will become temporarily unavailable starting at 1:00am on Friday, July 12. Bill Pay access will resume on Monday, July 22.

- If you have any payments due between Friday, July 12 and Monday, July 22, input them into the Bill Pay system before 1:00am on Friday, July 12.
- If you have any payment due between Friday, July 19 and Sunday, July 21 that cannot wait until Monday, July 22 to be paid, please adjust your payment date to Thursday, July 18.
- Payees, recurring payments, scheduled payments, and six months of payment history will be transferred to the new Bill Pay system. Default payment methods for saved payee templates may change. Please verify before sending a new payment.
- Contact our Solutions Center at 402.434.3456 with any pending payment inquiries.

## Zelle®

Zelle® will become temporarily unavailable starting at 1:00am on Friday, July 12. You can enroll through Online and Mobile Banking beginning Tuesday, July 23. Once enrolled, you can establish your contacts.

- Scheduled payments will continue to be paid through Thursday, July 18.
- Zelle will still be available to receive payments through Thursday, July 18.
- Once you login to our new Online Banking, you will need to re-enroll in Zelle if you wish to continue to send and receive payments.
- Payments scheduled after Thursday, July 18 will need to be recreated once re-enrolled.
- Your current contacts will need to be re-established.

## Internal Transfers

Recurring internal transfers that are scheduled for Thursday, July 18 and prior will post as expected.

Transfers scheduled for Friday, July 19 to Sunday, July 21 will occur on Monday, July 22. All scheduled transfers will resume on Monday, July 22.

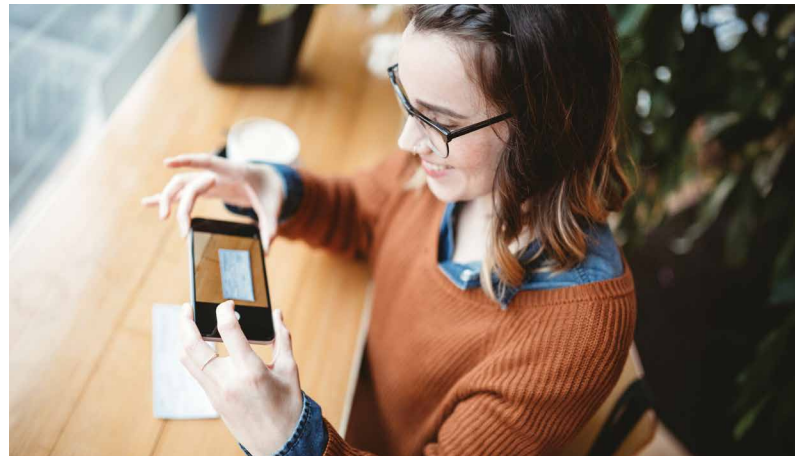
## External Transfers

External transfers will become temporarily unavailable starting at 1:00am on Friday, July 12.

You can enroll through Online and Mobile Banking beginning Tuesday, July 23. Once enrolled, you can link your external accounts. Previously linked accounts will need to be re-established.

## Mobile Deposit

Complete all mobile deposit transactions before 1:00pm on Thursday, July 18. This feature will be temporarily unavailable until Monday, July 22 when our new Mobile Banking app is available.



## QuickBooks, Plaid, and other 3rd Party Integrations

Third party integrations will be temporarily unavailable beginning Friday, July 19. We will be working closely with these third party providers to re-establish connectivity timely. Until connectivity is restored, you will be unable to sync new transactions or validate your West Gate Bank accounts.

- Downloads for Quicken or .QFX files will be discontinued.
- However, you can download files in .CSV, .TXT, .OFX and .QBO format at your convenience.

## Direct Deposits

There will be no interruption to the Direct Deposits scheduled for Friday, July 19.

# ANSWERS TO YOUR QUESTIONS

**We strive** to provide the personal service that only a community bank can offer and are committed to making this upgrade as seamless as possible for our customers.

You will be receiving additional information on the various products impacted in this upgrade as we move closer to our upgrade date, but prior to that time, please contact our Solutions Center at 402.434.3456 or stop in at one of our branches. You can also visit our web site at [westgate.bank](http://westgate.bank) for additional information related to this upgrade.



**Q: Is my personal data safe during the upgrade?**

**A:** Yes, we take your privacy very seriously and we are committed to helping you protect your personal information. West Gate Bank accounts continue to be insured by the Federal Deposit Insurance Corporation (FDIC) up to at least \$250,000 per depositor, per ownership category.

**Q: Will my account number or routing change?**

**A:** Your account and routing number will remain the same.

**Q: What should I do to be prepared for the upgrade weekend?**

- A:**
- Keep this guide as a reference for questions you may have as the upgrade begins.
  - Check your mail and email regularly and make sure we have your current contact information on file to ensure you receive additional communications.

**Q: Will I need to get new checks and deposit slips?**

**A:** Your current checks and deposit slips will work just fine. You can continue writing checks as needed.

**Q: Will my debit card or PIN change?**

**A:** Your debit card and PIN information will remain the same.

**Q: Will my Online Banking username change?**

**A:** We know some users will need to change their username to meet the new criteria. We will contact you in advance if your username needs to be changed.

**Q: Will I need to download a new Mobile Banking app?**

**A:** A new Mobile Banking app will be available to download on Monday, July 22 on the App Store and Google Play. You will want to download the new West Gate Bank app and delete old versions once the new app is installed.

**Q: I'm a Business Banking user. Where is information related to those products?**

**A:** If you are currently using our Business Banking Solutions products (Business Online, Positive Pay, ACH/Wires, Desktop Teller, etc) a separate Business Banking Solutions Technology Upgrade Guide will be delivered to you within the next week. You can contact the Business Banking Solutions team at 402.434.3422 if you do not receive the guide or if you have additional questions ahead of the identified dates for transition to avoid disruptions to your business financial activities.