

Our System Is Getting an Upgrade!

We are pleased to announce that we will be upgrading to a new core system on Monday, August 14. This upgrade will improve your digital banking experience and allow us to better serve you as a values-based bank. Service enhancements will include:

- **New-and-improved online banking**
- **New-and-improved mobile banking app** allowing person-to-person payments to friends and family, debit card deactivation at the touch of a button, and login-free account balance viewing
- **New debit cards** with EMV-enhanced (chip) security features

We are working to ensure this transition is as smooth as possible for our customers. As we prepare, following are key service dates and important information for you to keep in mind.

What You Need to Know

All Customers:

Bill Pay




- Bill Pay for individual customers will be unavailable from August 6 at 9:00 p.m. PDT until August 14 at 10 a.m. PDT. To ensure timely payment of bills during this time, please schedule applicable payments before system downtime. Payments scheduled to post during system downtime will be processed as scheduled, if scheduled by deadline.
- Bill Pay for business customers will be unavailable from August 10 at 5:00 p.m. PDT until August 14 at 10 a.m. PDT. To ensure timely payment of bills during this time, please schedule applicable payments before system downtime. Payments scheduled to post during system downtime will be processed as scheduled, if scheduled by deadline.
- Bill payment history will be available when the new system goes live on August 14. Customers needing access to payment history between August 7 and August 14 are encouraged to download a copy of their records no later than August 6.
- With the exception of e-bill notices for personal account holders, all Bill Pay information, including vendors and scheduled payments, will transfer to the new system. Personal account holders must re-setup e-bill notices following the system upgrade.

Online and Mobile Banking

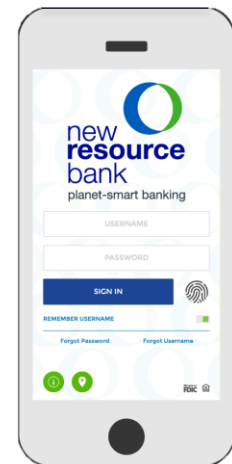
- Online and mobile banking will be unavailable from August 10 at 5:00 p.m. PDT until August 14 at 10:00 a.m. PDT. For inquiries about transactions and your balance during this time, please call the branch during business hours. While we anticipate that debit cards will be available during this time, customers are encouraged to have alternative payment means available as a precaution.



newresourcebank.com
255 California Street, Suite 600
San Francisco, CA 94111
P (415) 995-8100 F (415) 947-0482

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- Enclosed are step-by-step instructions on how to log into your online banking account and update your password following the system upgrade.
- iPhone users' devices will automatically update to the latest version of the app for users with auto-update activated.
- Android users must delete the current version of the app and download the new version from Google Play.
- *Individual customers only:* The Personal Financial Management (PFM) product Money Manager, from Yodlee, will be replaced with a new PFM from Geezeo. Please be advised that customer data will not be retained following the system upgrade; please plan accordingly.



Account Statements

- Account statements for deposit accounts will be generated on Thursday, August 10. Because statements are being generated on this date, interest-bearing accounts will be paid interest for the period between the last interest payment and August 10. Following this one-time scheduling exception, interest-bearing accounts will resume payment on customers' regular accrual date. Service charges will not be assessed during this interim statement period.

ATM/Debit Cards

- New EMV-enhanced (chip) debit cards will be mailed at the beginning of August to customers whose cards are set to expire during this month. Cards will be mailed to all other customers from September to November 2017 based on expiration dates.
- Following the system upgrade, ATM withdrawal fee rebates will be posted differently. Withdrawal fee rebates will now appear on your account history as a simultaneous debit and credit.



Loan Customers:

Account Numbers

- Effective Monday, August 14, loan account numbers will change. New account numbers can be found on your next account statement. Existing auto payment(s) will automatically transfer to the new loan number.

Business Analysis Customers:

Fees

- Analysis fees will now be charged on the first business day of the month instead of the fifth business day of the month.



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Key Dates for Customers

August

- **Early August**
New EMV-enhanced (chip) debit cards will be mailed to clients whose cards expire in August and will be available for usage starting Monday, August 14. Current cards should be shredded and discarded.
- **August 6**
 - **9:00 p.m. PDT – August 14 at 10 a.m. PDT**
Online Bill Pay will be unavailable to individual customers, including bill payment history. Payments scheduled before system downtime will be paid as scheduled.
- **August 10**
 - **5:00 pm. PDT – August 14 at 10:00 a.m. PDT**
Online and mobile banking will be unavailable. For inquiries about transactions and your balance during this time, please call the branch during business hours.

Online Bill Pay will be unavailable to business customers, including bill payment history. Payments scheduled before system downtime will be paid as scheduled.
- **August 14**
 - **10:00 a.m. PDT**
The new iPhone and Android mobile app will be available

September - November

- All remaining debit cards will be reissued.

To stay up to date on our core system upgrade, visit us online at newresourcebank.com.

If you have any questions, please contact us during business hours at (415) 995-8100.



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Online Banking Login Instructions

Starting 10:00 a.m. on Monday, August 14



Step 1

Visit newresourcebank.com

Step 2

Enter Your Existing Login ID

Begin by finding the login section. Use your existing Login ID and click Log In

Step 3

Enter Your Security Code

Business customers, your security code is:

Existing Login ID plus the last four digits of your company's Tax ID. Example: *Username1234*

Individual customers, your security code is:

Existing Login ID plus the last four digits of your SSN. Example: *Username1234*

Step 4

Create a Login

Choose your Username and Password.

Step 5

Choose Security Questions & Answers

Select a question from each of the 3 drop-down menus and set an answer for each.

Answers must be at least four characters.

Step 6

Choose a Personal Greeting & Image

Enter a personal greeting and select a personal image.

Personal greeting must be at least four characters.

Step 7

Log in to Online Banking

Answer the security question and input your password to access Online Banking.