



*Helping Our Community Around Every Bend of Life!*

April 27, 2022

Dear Valued Customer,

Thank you for being a customer of Three Rivers Bank of Montana. In our ongoing effort to provide you the very best banking service imaginable and the most secure, useful banking technology available, we are upgrading our systems. We are pleased to offer you these upgrades while sustaining the same great local, personalized service you have come to expect. These upgrades will not change any of your account numbers or alter your account access. Your current debit cards will work at vendors and ATMs locally and around the world just as they always have. Some of the upgrades include:

- Enhancements to our Online Banking and Bill Pay platforms
- Improved mobile banking capabilities including multi-check mobile deposits
- Contactless debit card transactions

Final upgrades will go into effect on May 16, 2022. If you do not currently use our on-line banking system (we really encourage you to try it out if you don't already use it—it makes managing your accounts a breeze!) or The Three Rivers Bank of Montana mobile app (another time-saving winner!), you don't need to take any action to benefit from many of our upgraded banking features. For customers who do use online or mobile banking, or those interested in contactless debit cards, please read the applicable information below and on the next page.

|                     | Wednesday<br>5/11/22    | Thursday<br>5/12/2022   | Friday<br>5/13/22                           | Saturday<br>5/14/22 | Sunday<br>5/15/22 | Monday<br>5/16/22  |
|---------------------|-------------------------|-------------------------|---|---------------------|-------------------|--|
| Bank and Drive-thru | Closing at 5pm          | Closing at 5pm          | Closing at 5pm                              | Closed              | Closed            | Regular hours  |
| Online Banking      | Available               | Available               | Available                                   | Unavailable         | Unavailable       | Available  |
| Online Bill Pay     | Scheduled Payments Only | Scheduled Payments Only | Scheduled Payments Only                     | Unavailable         | Unavailable       | Available  |
| Mobile App          | Available               | Available               | Available                                   | Unavailable         | Unavailable       | Available<br>Download new App  |
| Debit Card          | Available               | Available               | Available                                   | Available           | Available         | Available  |
| ATM Networks        | Available               | Available               | Available                                   | Available           | Available         | Unavailable @ each 3Rivers location  |
| Statements          | Normal processing       | Normal processing       | Paper Statements produced for all customers | No eStatements      | No eStatements    | eStatements resume<br>*Kasasa rewards & interest will be paid at month end |

\*\*Please visit [www.ThreeRiversBankMontana.com](http://www.ThreeRiversBankMontana.com) for more information about the system upgrade.

### Visa Debit Cards:

- Your debit card will continue to work throughout the system upgrade; if your card is working, you do not need to take any action.
- Starting May 16, we will offer Contactless Cards, which will allow you to tap your card at pay terminals rather than inserting or swiping. If you would like a Contactless card, please call or come into the bank and your new card can be issued instantly. If you prefer to wait, when your current card expires it will be reissued with contactless technology.
- For customers who use Mobile Wallet to store their cards, current access will cease on May 16. New Mobile wallet access will be available in the next two months, once the Visa integration is complete.

### Online Banking

- Online Banking will have all the same useful features but will use a new, more user-friendly format.
- It will keep the same username that you currently have; however, all Online Banking customers will be required to update their password on or after May 16. **The first time you log on to the updated system your temporary password will be the last 6 digits of your social security number.**

### Mobile App



This upgrade does require the use of a newly redesigned app. It will have all the same functionality you have come to love, and it will now allow you to make multi-check deposits.

Please uninstall your current Three Rivers Bank of Montana banking app on or after May 16 through your phone's app store. The old app will no longer work beginning May 16.

### Bill Pay

- For customers who use Bill Pay, all the vendor payees you currently have will transfer to the new system.
- You will now be able to access your bill pay information through mobile banking.
- The current version of Bill Pay will no longer allow you to add new vendors or start a new bill as of May 9. All scheduled payments will process through May 13. On May 16, you will be able to add new businesses and scheduled payments.

### eStatements and Paper Statements

All Three Rivers Bank customers will receive a printed and mailed statement dated May 13, 2022, including eStatement recipients. eStatements will resume at the end of May. Kasasa rewards and interest earned will be included in the end of month statement. You will notice a new look to your statements.

### Lobbies and Drive-ups

You'll find the same friendly faces and great service you expect through our bank lobbies and drive-up lanes. For teller transactions, now you will have the option to have your receipt emailed to you or receive a paper copy. We will be closing our drive-ups at 5 PM on May 11, 12, and 13 to finalize these system upgrades.

ALL of our employees will be happy to help you explore these exciting new services, share with you some of their benefits, and assist you should you need help with any of the banking products you use. We know you will be pleased with the benefits you will get from these system upgrades. We are pleased to partner with DCI, a company created by community banks just like ours, for our core processing needs as we continue to provide secure, reliable, straight-forward systems to meet all your banking needs.

With Regards,

A handwritten signature in blue ink that reads "A.J. King".

A.J. King  
Chief Executive Officer  
Three Rivers Bank of Montana