

Better Banking Guide

CONNECTING
PERSONAL SERVICE TO
HIGH-TECH SOLUTIONS





WELCOME TO *Better Banking!*

AT OAK VIEW NATIONAL BANK, we are always on the lookout for new ways to improve the level of service we provide our customers. We are happy to announce some exciting new enhancements to our core operating system. The new technology we are implementing will allow us to continue to make your banking experience even better!

We will begin using our new and improved system on Monday, May 24, 2021.

During the upgrade, some of our services may be temporarily unavailable. Keep this guide handy so you can refer to it if any questions arise. Here you will find important account details, answers to your frequently asked questions, a timeline, and a checklist to help you prepare for the upgrade.

You may also receive key information specific to your products and services, via mail and email. If you have not already done so, be sure to update your email address through Online Banking, and your mailing address by calling us at (540) 359-7100. The most up-to-date information may also be found on our website at oakviewbank.com/betterbanking.

Thank you for your patience as we put the finishing touches on our new and upgraded operating system. We are excited to share these enhancements with you!

Michael A. Ewing
Vice Chairman and CEO

WHY ARE WE *Upgrading?*

AT OAK VIEW NATIONAL BANK, our approach is to always find the best way to connect the customer-centered relationship banking experience you have come to love, with the platform on which to provide the modern digital financial tools you require. We are excited to announce we have partnered with a best-in-class core operating system to better serve your banking needs. This upgrade equips us with the latest banking technology and tools, so that we can offer even more products and services to you, and accommodate future enhancements and growth.

BUILDING A BETTER SYSTEM

The core operating system stores data, protects customer information, and handles day-to-day banking functions such as account opening, posting transactions, and originating and servicing loans. This includes how you access your account through Online and Mobile Banking, at a branch, or with your debit card.

CONNECTING YOU TO A BETTER EXPERIENCE

This upgrade will enable us to continue to provide the customer-centered relationship banking experience you love, and will give us a platform on which to provide the modern digital financial tools you require.

SAFETY & SECURITY

Keeping your information private and secure is always our top priority. The core conversion process will not compromise your information in any way.

BETTER BANKING, FOR YOU

Our new core operating system will allow us to operate more efficiently and provide you with better services. After May 23, 2021, we will have many new and improved features and benefits we look forward to sharing with you.

Better Banking FOR YOU.

NEW SERVICES COMING SOON:

- Mobile Wallet with Apple Pay®, Samsung Pay®, and Google Pay™.
- Person-to-person payments through Online and Mobile Banking.
- Instant Issue Visa Debit Cards. Walk out with your card in your hand.
- Personal Financial Management and Budgeting tool available within Online Banking.
- Advanced security and fraud monitoring capabilities.
- Mobile access to review, approve, and send business wires and ACH.
- Online account opening.
- Temporary Extended Customer Care hours to assist you with answers to your questions. Just call (540) 359-7100, May 24, 2021 through June 4, 2021; Monday through Friday, 8:00 am to 6:00 pm; Saturday, 8:00 am to 1:00 pm.



Not all of our new services will be available immediately after the upgrade weekend, but rest assured, we are working on rolling those out to you soon!

Apple Pay is a registered trademark of Apple, Inc. Google Pay is a trademark of Google LLC. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd.





YOUR TIMELINE
FOR THE
Better Banking Upgrade

Below is your roadmap to better banking during the core update period.

MONDAY, MAY 17 AT 9:00 AM

- Personal and Business Bill Pay will not be accessible after 9:00 am. Any transactions set up through Bill Pay will occur, however, new payments cannot be established and you will not be able to view, edit, or cancel Bill Pay transactions.

TUESDAY, MAY 18 AT 4:00 PM

- Business customers must submit ACH payments and external transfers by 4:00 pm; any payments submitted after this date will not be processed until after the upgrade weekend, the week of May 24, 2021.

THURSDAY, MAY 20, 2021

- Last day for customers to enroll/re-enroll in Personal Online Banking.
- Final statements will be generated for all checking and savings accounts.
- Oak View National Bank lobbies and drive-thrus will be open as normal.
- Upgrade begins. Please be prepared in advance to meet the following system deadlines:

Noon	Complete your download of your Intuit® transactions, if applicable.
1:00 pm	<ul style="list-style-type: none">• Mobile Deposits (business and personal) will be unavailable until Monday.• Remote Deposit Capture processing deadline.
2:00 pm	<ul style="list-style-type: none">• Personal Online and Mobile Banking transitions into inquiry-only mode for the upgrade weekend.• Business Mobile Banking will be unavailable until Monday.• International Wire deadline. Normal processing will resume on Monday.
4:00 pm	<ul style="list-style-type: none">• Domestic Wire deadline.• Business Online Banking will be unavailable until Monday.• Telephone Banking transitions into inquiry-only mode.• Internal transfers (by telephone or branch visit) deadline.

FRIDAY, MAY 21, 2021

- Oak View National Bank lobbies and drive-thrus will be open as normal.
- Personal Online and Mobile Banking inquiry-only mode is available.
- Telephone Banking inquiry-only mode is available.
- Access your funds through your Oak View National Bank Visa Debit Card.

SATURDAY, MAY 22, 2021

- Oak View National Bank lobbies and drive-thrus will be open as normal.
- Personal Online and Mobile Banking inquiry-only mode is available.
- Telephone Banking inquiry-only mode is available.
- Access your funds through your Oak View National Bank Visa Debit Card.

SUNDAY, MAY 23, 2021

- Mobile Banking will go offline and be unavailable, and will resume on Monday.
- Access your funds through your Oak View National Bank Visa Debit Card.

MONDAY, MAY 24, 2021

- Oak View National Bank offices will be open for regular hours, and our teams will be available to assist you in accessing your accounts on the new system.
- Online Banking (business and personal) will be available beginning at 9:00 am.
- Update your Mobile Banking app for phones and tablets in the Apple App store or download the updated app in the Google Play store.



Oak View National Bank loan payments will be accepted during the update weekend by visiting the branch or calling us at (540) 359-7100.

YOU ARE ON YOUR
WAY TO
Better Banking

On Monday, May 24, 2021, once the upgrade is complete, there are a few things for you to do to be on your way to better banking! Let's get started:

ONLINE BANKING

- Log in to Online Banking with your current User ID and your temporary password (User ID and last four digits of your Social Security Number).
- Reset your security questions.
- Establish new alerts and reminders.

MOBILE BANKING

- Customers may access Mobile Banking, after successfully logging in to Online Banking.
- Download the new Oak View National Bank app. One app works for both personal and business accounts.

BILL PAY

- Verify your Bill Pay payee information is correct.
- Confirm your existing payments are set up correctly.
- Set up alerts and reminders.
- Register for your eBills.
- Set up payees in SPIN, our new person-to-person payment service.



Visit oakviewbank.com/betterbanking for any upgrade weekend updates.

WHAT YOU NEED
TO KNOW ABOUT
Upgrade Weekend

Q. How should I prepare for the upgrade to your core operating system?

A. Be sure to update your contact information with Oak View National Bank! It's important we have your most recent phone number, mailing address, and email address available to contact you. Simply call us at (540) 359-7100 to verify your correct information.

Q. Will Oak View offices be closed during the upgrade weekend?

A. No, our offices will be open as usual! Some of our branch services may be limited during our office hours as conversion is taking place, so please be patient with us.

Q. Will my checking or savings account number change?

A. No, your checking and savings account numbers will not change! There is no need to order new checks or deposit tickets.

Q. Will there be any changes to my automatic deposits and payments?

A. Your current direct deposits, Social Security deposit, and any automatic payments will not change.

Q. Will the bank routing number change?

A. Oak View's routing number remains the same. It is 051409582.

Q. Will I be able to use my Visa Debit Card over the weekend?

A. Yes, you will be able to use your debit card over the upgrade weekend to access your funds at the ATM or point-of-sale.

Q. Will I receive a new Visa® Debit Card?

A. No, your current Oak View Visa Debit Card will continue to provide you access to your accounts, using your current PIN. If you plan to update your PIN, please be sure to do so by Thursday, May 20, 2021, or after conversion weekend, on Monday, May 24, 2021. Following the upgrade weekend, you will receive an additional letter with an update sticker for the back of your Visa Debit Card with a new after-hours telephone number.

Q. Will I receive a special statement of my account during this time?

A. Yes, all checking and savings account holders, regardless of your regular statement cycle date, will receive a statement reflecting your account as of Thursday, May 20, 2021.

- Your statement will include accrued interest paid on interest-bearing accounts. Any service charges and maintenance fees will be waived for this statement cycle.
- Checking and savings account holders will receive a physical printed statement as of Thursday, May 20, 2021.
- For accounts that cycle at the end of the month, you will receive two statements in May. One as of May 20, 2021, and the other for month-end on our new operating system.

Q. Will Personal Online Banking change?

A. Personal Online Banking will upgrade over the weekend! We are looking forward to introducing you to the new service. You will be able to access Online Banking after 9:00 am on Monday, May 24, 2021.

Q. Will my Online Banking User ID and password change?

A. Your current User ID for Online Banking will not change! Your temporary password to initially access the system will be your User ID and the last four digits of your Social Security Number. Once you've successfully logged in to the system, you will be asked to change your password and establish three new security questions and answers.

Q. Will my established internal transfers convert to the upgraded Online Banking?

A. Yes, your recurring internal transfers will be available in the upgraded system! To edit or discontinue those, just call us at (540) 359-7100.

Q. Will the existing eAlerts convert to the improved Online Banking system?

A. If you have established eAlerts in the current Online Banking system, they will not convert to our improved system. We invite you to re-establish those to keep you up to date on your account balances, deposits, transfers, and more!

Q. Will account nicknames transfer to the updated Online Banking service?

A. Yes, your existing account nicknames will transfer to the new system.

Q. Will my Online Banking history be available?

A. Yes! Your upgraded Online Banking service will host up to 16 months of your account history, once all transactions are converted. Some blocks of transaction time may take longer than others as we update the system, but up to 16 months of account history will be available by the end of summer.

Q. I have eStatements now. Will I have eStatements on the improved system, too?

A. Yes! If you have enrolled previously in eStatements, your enrollment preference will convert over. There will be up to 16 months of history available.

Q. My statements are combined now. Will I need to request that service again?

A. If your statements are currently combined, that combination will carry over to the updated system.

Q. I use Bill Pay frequently. How will that change?

A. The improved Bill Pay system is much easier to navigate and use! Your current Bill Pay payees and six months of Bill Pay history will be available in the updated system. Payments can still be expedited. Your Bill Pay alerts and reminders will need to be re-established.

Q. Will my eBills be available in Bill Pay?

A. Your eBills in the current Bill Pay system will need to be re-established in the updated Bill Pay system, after conversion.

WHAT YOU NEED TO KNOW ABOUT UPGRADE WEEKEND

Q. I use QuickBooks® or Quicken®. Will I still be able to do so with the updated system?

A. Yes! Online Banking can be paired with QuickBooks and Quicken. You will simply need to re-authorize the connection between the two services.

Q. Do I need to download a new Mobile Banking app?

A. Yes! After you have successfully signed in to Online Banking, you can access Mobile Banking. You can visit oakviewbank.com/betterbanking to access a link for those. On Apple devices, the Mobile Banking app can simply be updated to reflect the new app. For other devices, visit the Google Play store to download our new app!

Q. Will I have access to person-to-person payments?

A. Yes! The current Popmoney® product for person-to-person transactions will be replaced with a new service, SPIN! SPIN will be available in personal Online and Mobile Banking. If you have saved payees in Popmoney, those will need to be re-entered in SPIN.

Q. Will I need to re-enroll in Telephone Banking?

A. No, you will simply call (866) 928-4714 as you normally would with the PIN you had established. If your current password was the last four digits of your Social Security Number, the system will ask you to change your PIN. If you are a new customer, your temporary PIN will be the last four digits of your Social Security Number.

Q. Will Business Online Banking change?

A. We can't wait to show you the improved Business Online Banking system! Your User ID from the current system will remain the same; the temporary password is the User ID and the last four digits of the business Tax ID number. Your current profiles and permissions will be available in the updated system. If you are a soft token user, a banker will be in touch with you to discuss functionality.

Q. Will I need to download a new Business Banking app?

A. You will be able to access Business Mobile Banking and Mobile Deposit after you successfully sign in to Business Online Banking. The new Oak View Mobile Banking app will be available on Monday, May 24, 2021. You can visit oakviewbank.com/betterbanking to access a link for those or you can simply update your app on your Apple device to refresh the functionality. All other devices, just download the new app to get started!

Q. What can I expect from the updated Business Bill Pay?

A. Your current Business Bill Pay payees will be available in the improved system. There will be six months of Business Bill Pay history available.

Q. Will anything change in ACH Origination?

A. No, your service will continue as before and your used ACH templates will convert to the updated system.

Q. Are there any changes to Business Wire Transfers?

A. No, Wire Transfers will continue to be facilitated by our branch teams.

Q. I use Remote Deposit Capture. Should I expect any changes?

A. No, your scanner will not change and your service will continue as before. We will need to update the scanner software, a bank representative will be in touch to facilitate the process.

Q. Are there any changes to my personal savings account?

A. Your personal savings account will remain the same, however, the inactive period for all savings accounts will be 12 months from the date of the last customer-initiated transaction.

Q. Will there be any change to how interest is earned on my accounts?

A. If you have an interest-bearing account, interest will accrue daily on collected balances in your account, and compound monthly.

Q. Will there be any changes to my Certificate of Deposit (CD) or Individual Retirement Account (IRA)?

A. No, there will not be any changes to your account terms or conditions. You may notice a slight revision in your account number; however, this is an internal system update and in no way impacts your account.

Q. Are there any changes to my Oak View loan?

A. There will not be any changes to your Oak View National Bank loans, personal or business. You may notice a slight difference in how the loan account is numbered, but this is simply an internal change and does not impact your coupon book, and payments can be made as usual.

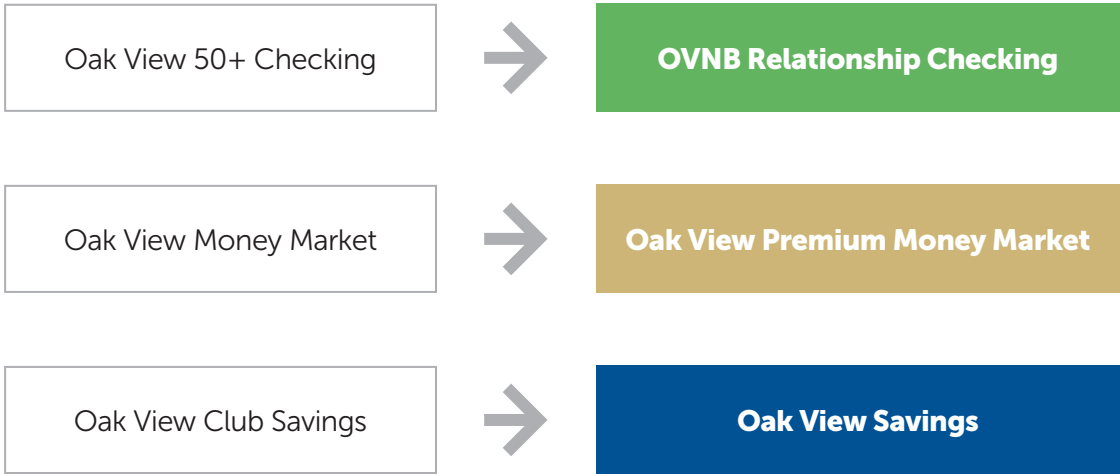
ACCOUNT
Changes

Effective May 24, 2021

As part of our upgrade, we have made a few changes to a few of our deposit accounts.
The following explains these changes:

IF YOUR **CURRENT ACCOUNT IS ...**

YOUR NEW ACCOUNT IS ...



All other accounts – including Kasasa® accounts – will remain the same.

	OVNB Relationship Checking	Oak View Premium Money Market	Oak View Savings
Description	Perfect for those with higher account or loan balances.	Save and earn with convenient access to your funds.	Traditional savings for your needs.
Minimum to Open	\$50	\$2,500	\$50
Age or Relationship Requirements	\$10,000 combined balance in deposits or loans outstanding.		
Minimum Balance to Avoid Service Charge	\$10,000 combined balance in deposits or loans outstanding.	\$2,500	\$200
Monthly Service Charge	\$10	\$8	\$2
Interest	No	Yes, 5 tiers.	Yes
Transaction limits per month or statement cycle	None	Limited to 6 transactions per month; \$10 for each transaction thereafter.*	Limited to 6 transactions per month; \$5 for each transaction thereafter.*
Free Online Banking	Yes	Yes	Yes
Free Bill Pay	Yes		
Visa Debit Card	Yes		
Safe Deposit Box	Discounted		
Special CD Rates	Yes		
Free Cashier's Checks	Yes		

*Savings and money market accounts are restricted to six third-party or pre-authorized transfers per statement cycle. All check withdrawals, as well as transfer withdrawals by telephone, online banking, wires or ACH, or other pre-authorized withdrawals, are included when counting the number of restricted withdrawals. Your account is monitored over a rolling 12-month period. Exceeding these withdrawal limits could cause us to move your account to a checking account, which allows unlimited withdrawals.



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