

April 23, 2012

«Name»

«Name2»

«Address1»

«City_State_Zip»

Dear Valued BankFIRST Customer,

We appreciate the opportunity to assist in your banking needs. As you are aware, East Coast Community Bank recently merged with BankFIRST, and our primary goal is to ensure that this transition is as seamless as possible.

On May 11, 2012, we will be combining BankFIRST's and East Coast Community Bank's operating systems. As a result of this system upgrade, our **Online Banking** and **Bill Pay** systems will be unavailable beginning on **Thursday, May 10, 2012** at 4:00 p.m. EST. We anticipate access to these services will resume on **Monday, May 14, 2012**.

The following list includes helpful information regarding your Online Banking and Bill Pay services:

Online Banking

- East Coast Community Bank's Online Banking system will be unavailable beginning at 4:00 p.m. EST on Thursday May 10, 2012.
 - This includes the Online Banking login link on www.eastcoastcommunitybank.com.
- Beginning the morning of Monday, May 14, 2012, customers will visit www.bankfirst.com to access their account information.
 - All Usernames will remain the same.
 - All Passwords will remain the same.
 - You will be required to change your password upon your initial login. NOTE: Longer passwords are more secure. New passwords must contain at least 7 characters and include 2 numeric digits.
- Your Passmark security picture will not convert and will need to be reset.
 - This includes your custom identity verification questions.
- For your convenience, an ECCB Customer OLB History view only link will be available on the www.bankfirst.com site for 30 days following the update.
 - Previously saved or bookmarked Online Banking pages will no longer work properly. Please replace these bookmarked pages with www.bankfirst.com.
- E-statements
 - You will need to accept the E-Statement agreement upon your first login after the upgrade as part of the E- Statement re-enrollment process.
 - Please login to your current Online Banking prior to May 10, 2012 to download your previous statement history.

Online Banking and Bill Pay will be unavailable beginning 4:00pm Thursday, May 10, 2012 for system maintenance.

We apologize for this inconvenience.

- Only Online Banking information for customers who have accessed Online Banking in the previous six months will be converted.
 - Please login to Online Banking prior to May 10, 2012 if you wish to transfer history for your existing Online Banking services.

Bill Pay

- East Coast Community Bank's Bill Pay service will be unavailable beginning at 4:00 p.m. EST on Thursday May 10, 2012.
- Beginning Monday, May 14, 2012, customers will be able to use BankFIRST Bill Pay services via their Online Banking login.
- Any direct deposits or automatic payments that you have set-up on your current account will be continued automatically. *You do not need to take any action.*
- All recurring payments, future-dated payments and transfers that are made using East Coast Community Bank's existing Bill Pay service will be processed and converted to BankFIRST's Bill Pay system. *You do not need to take any action.*
- Personal Bill Pay check processing will now include your account number and will not debit from your account until the recipient deposits the item.
 - Electronic payments will continue to be processed as they are currently.
- Business Bill Pay processing will change to a Due Date settlement.
 - You will select the day you want the payment to reach the payee. The Bill Pay system will automatically calculate how far in advance to begin processing your payment - depending if the item will be sent as a check or electronically.
 - The payment will be received on or before the specified due date.
 - Your account will not be debited prior to the due date if sent electronically and will not debit from your account until the recipient deposits the item if sent by check.
- New Business Bill Pay User IDs will be the same as your Online Banking ID with "bp" on the end of the username.
 - For example; if you use "jsmith" to sign-in to Online Banking, you will use "jsmithbp" to sign into Business Bill Pay.
- New Business Bill Pay passwords will default to "Welcome1". You will be required to change your password upon your initial login. NOTE: Passwords are case sensitive.
- If you would like to test drive the new system, please visit our demo sites at:

Personal Bill Pay Demo Link

<https://billpaydemo.metavante.com/csp/CSPServlet/DemoLogin?brId=6154>

Business Bill Pay Demo Link

<https://billpaydemo.metavante.com/csp/CSPServlet/DemoLogin?brId=7197>

Once again, we thank you for choosing BankFIRST as your trusted financial institution. Should you have any questions, please contact your nearest BankFIRST Financial Center Location.

Sincerely,



Donald J. McGowan
President and Chief Executive Officer