Peoples STATE BANK » BankFirst

PREPARING YOUR BUSINESS FOR THE TRANSITION

As conversion weekend approaches, there are a few action items we recommend you take to ensure a smooth transition.
Before Friday, December 4 you should:

- ☐ Confirm your phone number and email address on file with Peoples are up to date.
- ☐ Make note of your account numbers.
- ☐ The following information will not transfer over, we recommend saving or downloading a copy for your records:
  - Wire history
  - Remote Deposit Capture history
  - ACH history
  - Recurring ACH transfers

BANK FIRST TIP

PLAN AHEAD FOR THE DIGITAL BANKING TRANSITION

Be sure to complete any business online banking activities and schedule any time-sensitive Bill Pay transactions before service interruptions begin. Bill Pay will be unavailable starting at 3:00 p.m. on Thursday, December 3, and Peoples Online Banking will be unavailable beginning at 4:00 p.m. on Friday, December 4. If you utilize Peoples Cash Management services, there are additional important dates on the back that may apply to your business.

GETTING STARTED ON DECEMBER 7. WELCOME TO BANK FIRST!

Your accounts will transition to Bank First over the weekend of December 5. We've outlined a few simple steps to help you get started on December 7.

1) ENROLL IN ONLINE BANKING

On December 7, visit **bankfirst.com** and log in with your current Peoples username and password, unless we previously provided you with different login instructions. If you saved or bookmarked the Peoples Online Banking login page, you'll want to start fresh at bankfirst.com instead. The first time you log in, we'll walk you through a few quick steps to:

- ☐ Create a new password.
- ☐ Verify your identity using your account number, email address, and last name.
- ☐ Receive a verification code by text or phone call.
- ☐ Accept Bank First's Online Banking Terms and Conditions.

2) ACTIVATE YOUR BANK FIRST DEBIT CARD

If you received a new Bank First debit card, December 7 is the day to activate it! Call **1-800-992-3808** and follow the prompts to activate your card and set your PIN. You can reuse your current PIN or choose a new one. Once your card is activated:

- ☐ Start using your new Bank First card.
- ☐ Securely destroy your Peoples card.
- ☐ Update any subscriptions, digital wallets, or automatic payments connected to your old debit card number.

3) SET UP THE SERVICES YOUR BUSINESS USES

Depending on the services you use, you may want to:

- ☐ Set up your account alerts again.
- ☐ Re-establish external transfers.
- ☐ Reconnect QuickBooks or Quicken by selecting Bank First WC (Web Connect) or Bank First DC (Direct Connect).

4) USE TREASURY MANAGEMENT SERVICES?

See the reverse side of this page for additional information and other steps your business may need to take regarding Bank First's Treasury Management services.

THESE SERVICES TRANSITION AUTOMATICALLY

Some things will stay the same and require no action on your end.

- Account number, unless we previously contacted you.
- Peoples checks.
- Existing direct deposits and automatic payments
- eStatement enrollment.

QUESTIONS? WE'RE HERE TO HELP!

If you run into an issue or have a question, your local office or relationship manager is a great place to start. For additional transition information and helpful resources, visit **bankfirst.com/peoples-merger**.

TREASURY MANAGEMENT SERVICES

If you use Treasury Management services (Cash Management), your business may need to complete the following actions on December 7, depending on what services you are enrolled in.

ACH

- ☐ Take a moment to review your transferred ACH templates and participants before sending your first transaction.
- ☐ Re-establish any recurring ACH transfers you'd like to continue.
- ☐ If you submit NACHA files, add the required offset record and update the routing number to Bank First's routing number, 075901134.

POSITIVE PAY

- ☐ Please carefully review transactions that posted Friday, December 4.
- ☐ If an item from December 4 needs to be returned, contact Treasury Management before 12:00 p.m. on December 7.
- ☐ Check and ACH Positive Pay decisions are due by 12:00 p.m. CT.

WIRE MANAGER

- ☐ Review your converted wire templates before sending your first wire.
- ☐ Re-establish any recurring wires you'd like to continue.
- ☐ **Updated Cutoff Time:** Wire cutoffs are 2:00 p.m. CT for international wires and 3:00 p.m. CT for domestic wires.

REMOTE DEPOSIT CAPTURE

Your existing scanner will continue to work, but you'll need to install a new scanner driver before using Remote Deposit Capture. Instructions are available on the Peoples merger page: **bankfirst.com/peoples-merger**.

CONVERSION WEEKEND TIMELINE

3:00 p.m. Thursday, December 3
Peoples Bill Pay disabled

1:00 p.m. Friday, December 4
Check & ACH Positive Pay exception decisioning disabled

3:30 p.m. Friday, December 4
ACH origination disabled

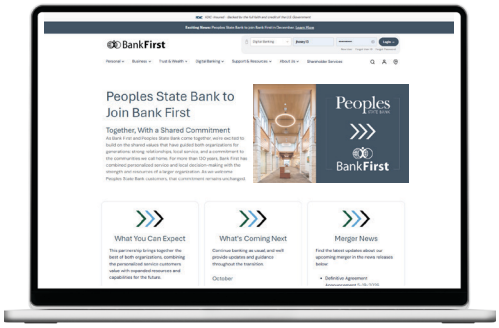
4:00 p.m. Friday, December 4
Peoples Online Banking, Mobile Banking, and remaining Cash Management services disabled

Monday, December 7
Peoples branches open as Bank First. You may begin utilizing Bank First Digital Banking

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TREASURY MANAGEMENT RESOURCES

Our merger resource page has additional resources to help you through the transition including treasury management user guides and demo videos. View the resources at **bankfirst.com/peoples-merger.**



CONTACT OUR TREASURY MANAGEMENT TEAM

If you need additional assistance, please contact your existing relationship manager or reach out to our Treasury Management team below.

Phone: (920) 652-3515
Email: treasurymanagement@bankfirst.com



STAY ALERT DURING THE TRANSITION

Scammers may use times of change as an opportunity to impersonate trusted contacts, including members of our Treasury Management team. If you receive an unexpected request for sensitive information, don't click links or provide your password, PIN, or one-time verification codes. When in doubt, contact your Treasury Management representative directly or call Bank First at (920) 652-3515.

EQUAL HOUSING LENDER Member FDIC