

August 30, 2019

RETAIL INTERNET BANKING: IMPORTANT INFORMATION

We are excited to announce we will be upgrading our internet banking platform on **9/23/2019**. As we prepare for these upcoming improvements, we would like to take this opportunity to provide you with important information regarding our upgraded system, so please read this letter carefully.

Important Dates for your online access:

- **FRIDAY PRIOR TO LIVE:** Bill Payment services will be unavailable starting 5pm EST. Payments scheduled prior to this date will process as normal.
- **WEEKEND PRIOR TO LIVE:** Internet banking access will be available in **“Inquiry Only”** mode starting at 5pm EST on FRIDAY PRIOR TO LIVE. Please plan accordingly and conduct all internet banking transactions prior to these dates.
- **LIVE DATE:** Upgraded system goes live at approximately 10am EST Time.

Instructions for Signing on to the Upgraded Online Banking Platform:

1. **Log on to our website at “www.gratzbank.com”.**
Select the “Retail” Radio button to sign on to the system
2. **Your existing User ID will be converted to the upgraded system however you will need to use all lowercase letters.**
Click and enter your User ID then click “Submit”.
3. **Your password will NOT be converted to the upgraded system.**
Your new password will be: Last 4 digits of your Social Security Number or Last 4 digits of EIN for those logging in under an ENTITY
You will be asked to change your password before you gain access and may be required to reset your security questions.

Account history, auto transfers and current Bill Pay information will be carried over to the upgraded system.

IMPORTANT: If you have not signed in to Internet Banking during the last 12 months and you are a Bill Pay user, you must re-enroll in Bill Pay to keep your reoccurring payments active.

Added Features:

- Download our Retail Banking App for banking on the go. Available for Apple and Android.
- Forgot your Password? Having trouble logging in? Reset your own password with the “Forgot your password” feature.
- E-Statements: Access e-statements quicker and easier!

If you have any questions about our upcoming improvements, please feel free to contact us directly at operations@gratzbank.com or your local branch office.

Thank you for your time and continued business.

Sincerely,
The Gratz Bank