



Important Information Regarding Your Online Banking Service

On April 17, 2020, MidCoast Community Bank will become part of FCCB. MidCoast online banking will be phased out beginning Monday 4/13/20, and you may begin using FCCB's **NetTeller** online banking system beginning Monday 4/20/20. Please follow any applicable instructions provided in this letter to help make this a smooth transition.

If you use MidCoast Online Bill Pay, please follow the instructions below BEFORE 4/13/20. This is when MidCoast Bill Pay will no longer be available. You may enroll in FCCB Bill Pay beginning 4/20/20.

- Submit any outstanding bill payments and adjust payment dates as appropriate. The last payment date that will be processed on MidCoast Bill Pay is 4/17/20. If you have payments that must occur shortly after 4/17/20, you may want to adjust the payment date to 4/17/20 or earlier.
- Record any payee information established on MidCoast Bill Pay so you can create your payees in FCCB's online banking system. Data required includes payee name, address and phone number, and your billing account number; you may also enter this data directly from your bills.
- Record any future-dated or recurring payments established on MidCoast Bill Pay.
- Print or save any bill payment history you wish to retain.

Please follow the instructions below BEFORE 2:00 PM Eastern 4/17/20. At 2:00 PM, MidCoast Business online banking will no longer be available, Personal online banking and Mobile banking will be set to inquiry-only mode, and Remote deposits will no longer be accepted by MidCoast.

- **Transfers:** Print any future-dated or recurring transfers you've established on MidCoast's online banking so you can review and create your transfers in FCCB's online banking system as appropriate. Include from account, to account, frequency, date, and transfer amount.
- **e-Statements:** Print or save any MidCoast e-statements you wish to retain. You'll receive your final MidCoast statement, as of 4/17/20, in the mail. You may enroll in FCCB e-statements beginning 4/20/20.
- **Remote Deposits:** Submit any outstanding Remote Deposits or Mobile Deposits.

On or shortly after April 20, 2020, please login to FCCB NetTeller (www.myfccb.com, Online Services):

- Your **User ID** will remain the same as your MidCoast Username or Access ID unless it includes a special character other than + _ % @ ! \$ * or ~. If so, the special character will be dropped. For example, john-doe52 will become johndoe52. Your **temporary password** will be the last 4 digits of your Tax ID number. You'll be prompted to change your password at first login.
- **Verify your account information.** You should have access to the same accounts you had access to at MidCoast. Nicknames you may have given your accounts may not transfer, but NetTeller will have the last 4 digits of the account number listed.
- **Customize NetTeller:** Use the MyNetTeller tab to customize your start page. Use the Options tab to customize your personal information, create alerts, etc. Alerts may be received via email or at login. Select the Account

tab under Options to re-order your accounts and to create account nicknames (pseudo names); this must be performed by the Administrator for Business Online Banking users.

- **Review and create your transfers.** Earlier in this letter, we asked that you record your MidCoast online banking transfer information. Select the NetTeller Transfers tab and then select Pending to review and verify any converted transfers. Select New to re-establish recurring transfers, or to add any one-time transfers that did not convert.
- **Companies enrolled in Business Online Banking:** Have your online banking Administrator **verify your employee users and their access rights.** Have each user log in (temporary password is last four of company's Tax ID number), establish their password, and verify their access capabilities.
- **Call our Contact Center at 800-326-9486 if you require assistance.**

Additional Online Banking Services:

- **Bill Pay** (free for Delaware customers) - Earlier in this letter, we asked that you record your MidCoast Bill Pay payees and payments. After signing into NetTeller, you may select the Bill Pay tab to enroll in FCCB's online bill pay service. After your enrollment is approved, you may add your payees and payments. The "payment date" or "process date" is the date that the check or electronic payment will leave the bank; the system will compute an estimated arrival date.
- **Mobile Banking** – After signing into NetTeller, you may download our Mobile Banking app for iPhone or Android by searching for "FCCB Mobile" in the App Store or Google Play Store, or by navigating to the app download page on our website (www.myfccb.com/digitalbanking) from your mobile device.
- **Mobile Deposit** – Select Mobile Deposit from within the Mobile Banking App to enroll (be sure to enroll the account that you deposit into most frequently). This service is currently free of charge. Daily and monthly deposit limits apply. Mobile deposits must be endorsed with your signature and the phrase "For mobile deposit only to FCCB". We must receive Mobile Deposits by 5:00 PM Eastern to be eligible for same-day deposit.
- **e-Statements** – Please visit www.myfccb.com/digitalbanking to enroll in this convenient service.
- **Remote Deposit Capture (RDC)** – Existing RDC users will be contacted by a MidCoast or FCCB Cash Management representative prior to conversion to schedule your FCCB RDC installation. We must receive RDC Deposits by 5:00 PM Eastern to be eligible for same-day deposit.

Please visit www.myfccb.com/digitalbanking to learn more about our online banking services, review user guides and demos, and to review our disclosures. If you have questions or concerns about the information provided in this letter, please contact us at 800-326-9486.