



Welcome to Dollar Bank's Online Banking and Mobile App!

IMPORTANT DATES AND AVAILABLE SERVICES:

Saturday, December 31, 2022

• This is the last day for Standard Bank customers to open a Standard Bank deposit account.

Wednesday, January 4, 2023

• This will be the last day that People Pay will be available at Standard Bank.

Wednesday, January 18, 2023

• Mobile Deposit will be unavailable at 3:00 PM through Conversion Weekend (January 20 - 22, 2023).

Friday, January 20, 2023

- ATMs at Standard Bank offices will be unavailable at 2:00 PM through Conversion Weekend.
- Standard Bank offices will close at 4:00 PM and will remain closed during Conversion Weekend.
- Standard Bank Personal Online Banking, Mobile Banking, Online Bill Pay and StatLine Telephone Banking will be unavailable at 7:00 PM through Conversion Weekend.

Sunday, January 22, 2023

• This will be the last day that Standard Bank Visa® debit card and savings debit card will be active for ATM and point-of-sale (POS) transactions.

Monday, January 23, 2023

- Begin using your new Dollar Bank Debit Mastercard® or ATM card for access to your Dollar Bank account.
- Standard Bank offices will re-open as Dollar Bank offices at their normal times.
- Your new Dollar Bank accounts will be available for use.
- Dollar Bank's Online Banking, Online Bill Pay, Telephone Banking and mobile app will be available.
- All formerly Standard Bank ATMs will be available again and updated to include deposit capabilities.

We understand that this is a big change and that access to your finances is critical to your daily activities. We are committed to making this transition as smooth as possible. Enclosed are all the details you need to prepare.

We're here to help!

If you have any questions, please call us at 855-590-9900.

Representatives are available
Monday through Friday
from 8:00 AM until 8:00 PM
and Saturday from 9:00 AM until 3:00 PM.

PLEASE NOTE:

During Conversion Weekend, Dollar Bank representatives will also be available on Sunday, January 22 from 9:00 AM until 3:00 PM.



It is **VERY** important that the phone numbers on file for your account are accurate prior to your first-time login; otherwise, you will not be able to log in. If your phone number is not correct and you are unable to log in on January 23, please call 1-855-590-9900.

FIRST-TIME LOGIN AND REGISTRATION

The first time you log in to the Dollar Bank's Online Banking, you are required to go through a one-time registration process. Please Note: Your first-time login can only be done through Online Banking. Once your account is set up in Online Banking, you can begin using Dollar Bank's mobile app.

How to Log in

- 1. Go to www.dollar.bank to log in directly from the login box on the homepage.
- 2. Unless you were notified that your User ID needed to change, when logging in, use your current Standard Bank Online Banking User ID and password.
- 3. As part of the first-time login verification process, you will then be prompted to enter your User ID a second time along with your Social Security Number.
- 4. Next, you will be asked to choose which phone number you would like a one-time verification code sent to. This is for security purposes to validate your identity. You can choose whether to receive a text message code to your mobile phone number on file, or a voice code to your mobile, home or work number on file.
- 5. After entering the verification code you are prompted to reset your password, set up your security questions and answers, and review and agree to the Terms and Conditions. This completes your account setup and then you're ready to access Online Banking.



What's NEW...

- Log in to Online Banking directly from the www.dollar.bank homepage (Bookmark www.dollar.bank for future logins - if you visit the Standard Bank website, you will be redirected to the Dollar Bank website
- Adding security questions to your account for enhanced protection
- Once your new password is set up, you get to choose if/when you want to update it – you are no longer required to change it every 6 months and can update it whenever you'd like



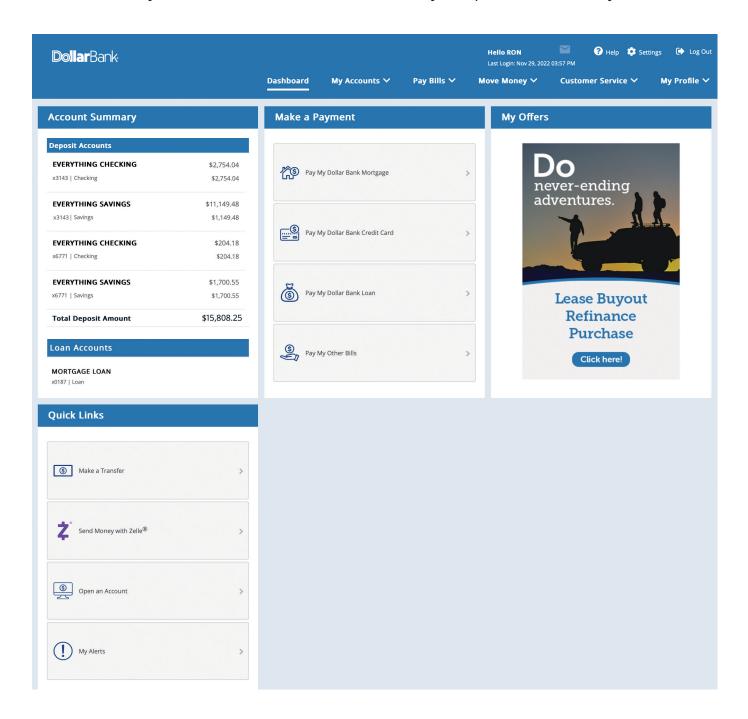
What Do I Need To Do?

• **Before January 20, 2023**, ensure the phone numbers on your account are up-to-date and delete any incorrect numbers. For assistance, please call or visit your local Standard Bank office.

The following sections of this booklet guide you through each feature of Dollar Bank's Online Banking to help familiarize you with all the enhancements.

DASHBOARD

Once logged in, view your Online Banking homepage (Dashboard). All of your new Dollar Bank accounts are already set up and accessible to you!



From your Dashboard you can easily navigate to the different sections of Online Banking, as well as quickly access important features:

Account Summary

Overview of your Dollar Bank accounts. Click an account name for additional details.

- Checking and savings accounts: View current and available balance, recent transactions, Annual Percentage Yield (APY), year-to-date interest and more.
- CD accounts: View balance, year-to-date interest, APY, maturity date and more.
- IRA accounts: View current balance.
- Mortgage accounts: View original and outstanding balance, interest rate, next payment amount, mortgage term and more.
- Credit card accounts: View available, outstanding and statement balance, minimum payment and payment due date. You can also click More Information to access your transactions and additional card information.
- Loan accounts: View original and current balance, interest rate, next payment date, available credit (for lines of credit) and more.

Make a Payment

Direct access to pay all your bills through Pay My Dollar Bank Mortgage, Pay My Dollar Bank Credit Card, Pay My Dollar Bank Loan and Pay My Other Bills.

My Offers

Helpful information and valuable offers just for you are shown here. Click the Welcome message shown to connect to an interactive Online Banking demo, how-to videos, FAQs and more.

Quick Links

Make a transfer, send Money with Zelle®, open an account and set up Account Alerts through My Alerts.



In the top right navigation, click the envelope icon to be taken to the Message Center to send or read a secure message.



Click Help for beneficial tips and instructions about the section of Online Banking you're currently in.



You can also customize your Dashboard to your preferences by reordering or removing columns. Click Settings to try it.

MY ACCOUNTS

Keep track of your accounts in the My Accounts section.

Account Summary

Overview of all of your Dollar Bank accounts.

Account Activity

Search and view activity for your checking and savings accounts, with an option to download your account activity to a spreadsheet. You can also easily view recent transactions for these accounts by clicking the desired account from the Account Summary column on your Dashboard.

Please Note: Your Standard Bank transaction history will not be available in Dollar Bank's Online Banking.

eStatements

Available online for the past two years. eStatements after September 30, 2022 will not be available until the end of January 2023.

Quicken Connect

Download available account information. For more details on how to connect your Quicken account to Dollar Bank Online Banking, visit Dollar.Bank/Merger and go to the Quicken section.

My Accounts >

Accounts Summary

Account Activity

eStatements

Quicken Connect



What's DIFFERENT...

- Your Standard Bank transaction history will not be available in Dollar Bank's Online Banking. Your transaction history will begin January 23, 2023 going forward
- Once you have started to use your new Dollar Bank accounts and have Dollar Bank transaction history, you can still search your account activity like you used to be able to do through Standard Bank Personal Online Banking, but the search options have been updated. To view transactions for a different account in Account Activity, select that account from the drop-down menu, fill out any desired search criteria and click Search
- Withdrawals and Deposits display in two separate columns in Account Activity



What Do I Need To Do?

• If you use Quicken or any other personal finance management software, make any updates as necessary to ensure a smooth transition (visit Dollar.Bank/Merger for details)

PAY BILLS

Paying all your bills, from your electric bill to your Dollar Bank mortgage, is easy in the Pay Bills section.

Pay Bills 🗸

My Dollar Bank Mortgage

My Dollar Bank Credit Card

My Dollar Bank Loan

My Other Bills

PAY YOUR DOLLAR BANK ACCOUNTS

Make payments directly to:

Your Dollar Bank Mortgage Your Dollar Bank Credit Card Your Dollar Bank Loan



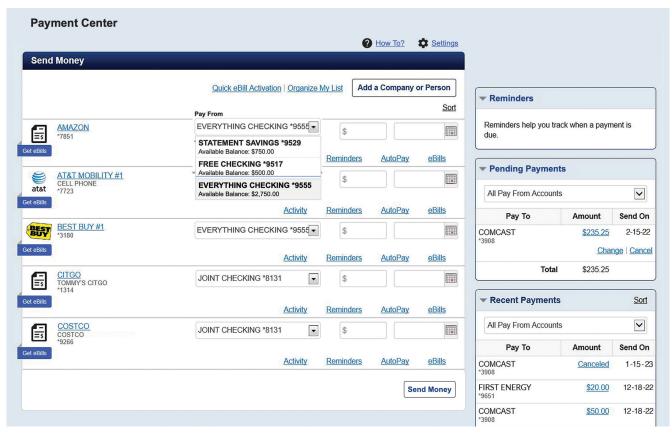


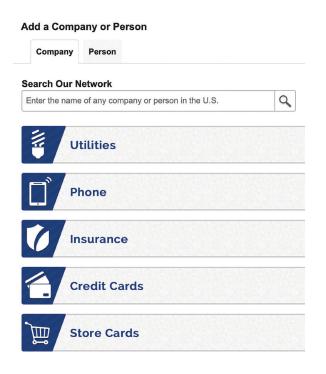


All of your accounts are already set up for you and ready to pay. Any scheduled payments to these accounts (January 20, 2023 and later) will need to be re-established in Dollar Bank's Online Banking. When paying your mortgage or loan, convenient payment options include regular or principal-only payments.

MY OTHER BILLS/ONLINE BILL PAY

Click My Other Bills to access Dollar Bank Online Bill Pay.





Dollar Bank's Online Bill Pay makes bill payments simple! It includes a nationwide biller directory which means less information for you to provide. Set up payments to existing billers, or easily search for and immediately add new billers to pay, no waiting! You can add new billers from Online Banking or our mobile app. Depending on the company, you can also elect to receive eBills directly to Online Bill Pay instead of paper bills – view payment due, download the bill and more. If a particular biller has eBills available, you will see a Get eBills button next to their name in your biller list.

Please Note: If you were using the eBills feature in Standard Bank's Bill Pay, you will need to re-establish eBills in Dollar Bank's Online Bill Pay.

For your convenience, all of the payees that you paid previously in Standard Bank's Bill Pay (excluding any Dollar Bank accounts and external bank accounts) have been moved over to Online Bill Pay, you do not need to add them. **Before January 20, 2023**, you may want to print a list of your payees so you can review to ensure they all appear as billers in Dollar Bank's Online Bill Pay.

Please Note: When you log in to Dollar Bank's Online Banking for the first time, doublecheck the delivery date for all your scheduled payments to ensure on-time payment, as some delivery times may have changed.

Current Payees

All of the payees you had in Standard Bank's Bill Pay have been automatically set up as billers in Dollar Bank's Online Bill Pay, with the following exceptions:

- Your Dollar Bank mortgage, credit card and loan accounts have not been added as billers in Online Bill Pay as they are already set up separately for easy payments (see page 6).
- Transfers to your external bank accounts need to be set up under My External Accounts (see page 10).

Eligible Payment Accounts

You are able to pay any biller from any of your eligible checking and savings accounts (any checking account, Statement Savings, Premium Statement Savings). To help you avoid fees, savings accounts that are subject to monthly transaction limits are not eligible to make payments from Online Bill Pay.

Scheduled Payments

In addition to your payees that have been moved over to Online Bill Pay as billers, scheduled one-time and recurring payments to those billers (January 23, 2023 and later) from eligible payment accounts have also been moved over. Note, future dated and recurring payments will appear for only one account holder. If you do not see them, please check with your joint account holder before setting them up to avoid duplicate payments. Any scheduled payments prior to January 20, 2023 will be processed in Standard Bank's Online Banking.

Person-to-Person Payments

Sending money with Zelle® makes paying individuals so easy and replaces Standard Bank People Pay.

What is Zelle®?

Zelle® is a fast, safe and easy way for Dollar Bank customers to send money directly between almost any bank account in the U.S., typically within minutes.* With just an e-mail address or U.S. mobile phone number, you can send money from your Dollar Bank account to people you trust with a bank account in the U.S. You can enroll with Zelle® on or after January 23, 2023 by clicking Send Money with Zelle®.

Online Bill Pay Guarantee

Dollar Bank has an Online Bill Pay Guarantee—if your biller doesn't receive a bill payment made in Online Banking by the Deliver By date, we'll reimburse your late fees!

The Bill Payment Guarantee is for single payments (current or future dated) and recurring payments. The Guarantee does not apply if the payment processing method changes or if the payment is not processed due to a merchant error or events beyond Dollar Bank's reasonable control.



What's NEW...

- Easy payments directly to your Dollar Bank mortgage, credit card and loan accounts
- One click access from your Dashboard to make payments
- Pay any biller from all eligible accounts

^{*}U.S. checking or savings account required to use Zelle*. Transactions between enrolled consumers typically occur in minutes. Zelle* and the Zelle* related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



What's DIFFERENT...

- If your bill payment is sent electronically, payments scheduled for that day are withdrawn from your account immediately. Future-dated payments are withdrawn from your account on the closest business day to the selected payment date. For example, if your payment is scheduled for a weekend, the payment will be withdrawn from your account on Friday. For checks, the money is withdrawn on the closest business day to the selected payment date
- People Pay has have been discontinued due to improved payment options
- Dollar Bank mortgage, credit card and loan payments:
 Payments made on a designated date will immediately appear in your checking/savings account activity but won't show in your mortgage, credit card or loan activity until later
- In Online Bill Pay, you now see Send On and Deliver By dates
- If you are a joint account holder, you can now see all billers added for the joint account
- Pending payments in the Payment Center will only appear for the account holder who set them up. If you have a question about payments that you do not see, check with your joint account holder before setting them up to avoid duplicate payments



What Do I Need To Do?

- If you currently have eBills set up in Standard Bank Bill Pay, you will be unenrolled as of December 9 and will begin to receive paper statements from those billers. You can re-establish eBills after your first login to Dollar Bank Online Banking
- People Pay has been discontinued as part of the transition to Dollar Bank's Online Banking. Add your recipients to Send Money with Zelle®
- **Before January 20, 2023**, as a precaution you may want to print a list of your merchants so you can review to ensure they all appear as billers in the Dollar Bank's Online Bill Pay
- To ensure on-time payments, on January 23, 2023, review your billers to familiarize yourself with any changes in the speed of payment delivery

MOVE MONEY

In the Move Money section you can quickly transfer money however needed.

My Dollar Bank Accounts

Easily transfer money between your Dollar Bank accounts. They're already set up and ready for you!

My External Accounts

Any transfers you had set up to your external bank accounts have NOT moved over to Dollar Bank's Online Banking. They can easily be set up on the My External Accounts page. Once your external bank accounts are added and verified, you can transfer money both to and from these accounts!

Send Money with Zelle®

Sending and receiving money is fast, safe and easy with Zelle®. With just an e-mail address or U.S. mobile phone number, you can send money from your Dollar Bank account to people you trust with a bank account in the U.S. To enroll, click Get Started. Since People Pay is being discontinued, don't forget that you can send money to these recipients with Zelle® instead!

Move Money Y

My Dollar Bank Accounts

My External Accounts

Internal Transfer Activity

Send Money With Zelle®



What's NEW...

- Transfers are now in a separate Move Money section from payments for easier access and setup
- Separation of internal and external transfers
- You no longer have to submit a signed request form to set up transfers to your external bank accounts. You can set them up yourself in My External Transfers



What's DIFFERENT...

- For easier navigation and usability, there are separate sections for transfers to your Dollar Bank accounts and to your external bank accounts
- You will no longer be able to request a transfer of funds from your line of credit via Online Banking after January 20, 2023. Beginning January 24, 2023 you can contact Dollar Bank at 1-800-242-2265 to transfer funds from your line of credit to a Dollar Bank deposit account



What Do I Need To Do?

- Set up your external bank account transfers in Dollar Bank's Online Banking
- **Before January 20, 2023**, print a list of all these transfers to help you remember what you need

CUSTOMER SERVICE

<u>Customer Service</u>

V

It is so easy to manage your accounts online with Dollar Bank's Customer Service section, including additional selfservice options.

Message Center

Message Center

Send a secure message to Dollar Bank from our Message Center.

Request Forms

Request Forms

Submit a travel notification for when you're traveling internationally to avoid disruption to your card service.

Self Service

Self Service

- Stop a payment on a check
- Open a checking, savings, CD or IRA account
- Apply for a loan, mortgage or credit card
- Personalize your debit card
- Reorder checks
- Register your mobile phone number for Text Message Banking and alerts

Self Service



Stop Payments



Open an Account



Apply for a Loan



Apply for a Mortgage



Apply for a Credit Card



Personalize Debit Card



Reorder Checks



Text Message Banking



What's NEW...

- Ability to submit a travel notification through Online Banking
- Easy application for additional Dollar Bank products



What's DIFFERENT...

- Separation of Customer Service into Customer Service and My Profile, providing you with added features for easier account management
- With the transition to Dollar Bank's Online Banking, your Text Message Banking short code will now be DOLBNK (365-265)



What Do I Need To Do?

• If you would like to continue using Text Message Banking (or receive alerts to your mobile phone), please re-register by logging in to Dollar Bank's Online Banking and clicking Customer Service

How to Set Up Text Message Banking

Select Self Service from the Customer Service drop-down menu and then click Text Message Banking. You can register up to five mobile phone numbers.

- **1.** After you add your phone number, an activation code will be texted to this number add the code in Online Banking.
- 2. On the Mobile Nicknames page, enable your accounts and create nicknames for use with Text Message Banking to complete your registration.
- **3.** Once registered, you can text to receive your balance (BAL) or history (HIST) for each checking and savings account that you enable for this service. You can also now set up text alerts (see page 13)



Dollar Bank
Text Message
Banking
short code

MY PROFILE

The My Profile section provides resources to keep your account working the way you want it to. Here you can set up text or e-mail alerts for your account, update your phone number or e-mail address, change your security questions and more.

My Profile

My Alerts

Profile Updates

Profile Update History

Accepted Disclosures

MY ALERTS

My Alerts provides the option to receive a variety of text and e-mail Account Alerts. If you had alerts set up in Standard Bank's Online Banking, they have not transferred over to Dollar Bank's Online Banking and must be set up again. Please Note: There are changes to the available alerts. For your convenience, please reference the chart on the following page to see how alerts in Standard Bank's Online Banking compare to alerts in the Dollar Bank's Online Banking.

If you would like to receive text alerts, you must register your mobile number first. You can do so by following the instructions for setting up Text Message Banking on page 12. You can also click Add/Edit Phone when adding a new alert.

Please Note: Any text alerts you set up come from the same short code used for Text Message Banking (365-265). If you disable Text Message Banking by texting STOP to 365-265, it also removes your number from alerts.

How to Set Up a Daily Balance Alert

- 1. Select My Alerts from the My Profile drop-down menu.
- 2. Select Daily Balance Alert and click Add Subscription.
- 3. Select which Account you'd like to receive the alert for.
- 4. Select Actual Balance or Available Balance.
- 5. Choose the time each day you'd like to receive the alert.
- 6. Indicate whether you'd like to receive a text alert or an e-mail alert.
- 7. Click Submit.

Standard Bank Online Banking	Dollar Bank Online Banking
Minimum and Maximum Balance	A Balance Alert can be set for balances above, equal to or below a desired threshold amount.
Transfer-Completed and Transfer-Failed	A Transaction Alert can be set up for Withdrawals. E-mail Alerts related to external bank transfers are automatically sent.
Deposit-Completed	A Transaction Alert can be set up for Deposits.
Check-Completed	A Check Cleared Alert can be set up.

New Alerts

Daily Balance Alert, additional Transaction Alerts (ACH, ATM, Bill Payments), and Secure Message Alert

Discontinued Alerts

Certificate Maturity

DOLLAR BANK CARD CONTROL

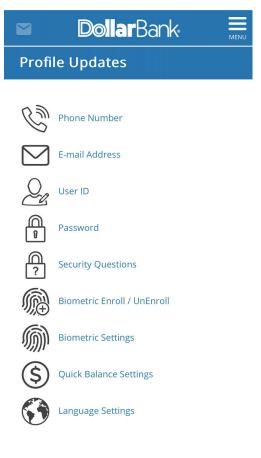


Your card, your way – protect yourself with Dollar Bank's free Card Control app! This app lets you decide how, when and where your Dollar Bank credit and debit cards are available for use – allowing you to stay in control of your accounts. You can turn your cards on and off, restrict card transactions and set up alerts by location, merchant type, transaction type or spend limit, and more. Download Card Control on or after January 23, 2023 in your phone's app store!

Please Note: Dollar Bank's Card Control app is separate from Dollar Bank's mobile app. To continue receiving card alerts or having the ability to turn your card on or off, download Card Control.

PROFILE UPDATES

Use Profile Updates to change your Online Banking account settings – including User ID, phone number, e-mail, password and security questions, biometrics (Touch/Face ID) and language settings (English/Spanish).





What's DIFFERENT...

- Your alerts in Standard Bank's Online Banking have NOT transferred over to Dollar Bank's Online Banking
- Account Alerts options have changed (reference chart on page 14)
- Separation of Customer Service into Customer Service and My Profile, providing you with added features for easier account management



What Do I Need To Do?

- To receive Account Alerts, register your mobile phone number in Online Banking (refer to pages 12-13 for directions) and then set up any desired Alerts under My Alerts
- To continue receiving card alerts and having the ability to turn your card on or off, download our free Card Control App

MOBILE APP

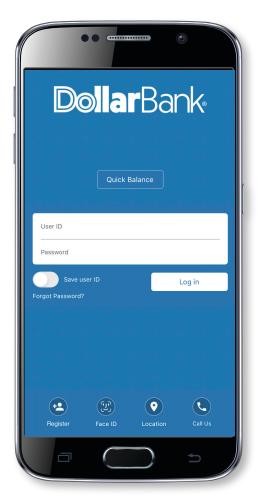


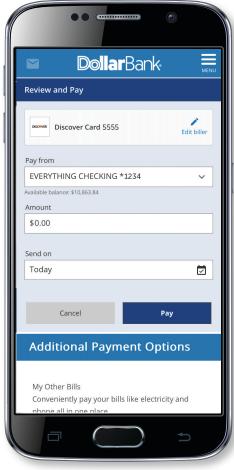
Do you prefer to go mobile for all of your banking?

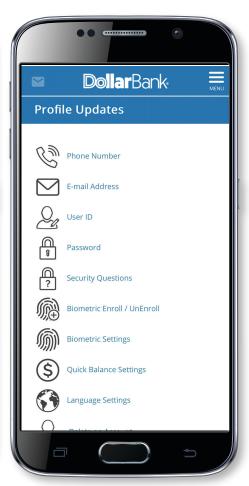
The Dollar Bank Mobile App allows you to easily access everything you need on the go.











Login Payments Profile

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Whether you like the occasional convenience of access to your accounts on the go or you want to use a mobile app exclusively, you're covered with Dollar Bank's mobile app. It is packed with all the features you need.





How to Set Up Biometrics

- 1. Check your phone settings to ensure you have biometrics enabled.
- **2.** Log in to the mobile app from the phone you will be using with Biometrics.
- **3**. From the Menu, click My Profile.
- 4. Click Biometric Enroll/UnEnroll.
- **5.** Agree to the Terms and Conditions.
- **6.** Enter a Device Name, re-enter your Online Banking User ID and Password, and click Enroll.

The next time you log in to the mobile app, you'll be able to use biometrics!

How to Set Up Quick Balance

- 1. Log in to the mobile app and from the Menu click My Profile.
- 2. Click Quick Balance Settings.
- **3.** Agree to the Terms and Conditions.
- **4.** Enter a Device Name and click Enable Quick Balance.
- **5.** Select which accounts you'd like to use Quick Balance for and click Submit.

The next time you go to the mobile app login screen, click Quick Balance to view your balances!



What's DIFFERENT...

- Not available in the mobile app:
 - 1. Dashboard
 - 2. eStatements
 - 3. Quicken Connect
 - 4. Travel Notification Form
 - 5. Profile Update History
 - 6. Accepted Disclosures
- You no longer receive an e-mail when you make a Mobile Deposit

Please Note: To access the Message Center from the mobile app, click the envelope icon in the top left corner of your screen.



What Do I Need To Do?

• On **January 23, 2023**, go to the app store on your phone to down load the Dollar Bank Mobile App. Remove the Standard Bank mobile app from your phone.

We look forward to sharing Dollar Bank's Online Banking and mobile app with you!



Dollar Bank's Online Banking and mobile app are bursting with new features you're going to love!

- Mobile app with biometrics, Quick Balance and enhanced features that mirror what you can do in Online Banking
- Immediately add new billers to pay
- Comprehensive nationwide biller directory
- eBills (electronic version of your bill/statement)
- Easily set up transfers
- Quick access to pay your Dollar Bank mortgage, credit card or loan
- Added Customer Service and Profile features for easier account management
- Enhanced security features

For additional resources about the switch to Dollar Bank's Online Banking and mobile app, visit Dollar.Bank/Merger.

We're here to help!





PLEASE NOTE: During Conversion Weekend, Dollar Bank representatives will also be available on Sunday, January 22 fom 9:00 AM until 3:00 PM.

