



Bank of Eufaula

MON-THURS 9am - 3pm

FRI 9am - 4pm

24/7 at BankofEufaula.com

IMPORTANT CHANGES REGARDING YOUR ACCOUNTS

Bank of Eufaula is in the process of a system-wide upgrade necessary to improve our system's performance, enhance your banking experience, and provide more services while keeping your information secure. During this upgrade, you may notice some changes. This guide has some information to help you know what to expect. We will do our best to minimize any disruptions but if you have any questions or concerns, please do not hesitate to reach out to us. We want to thank you for the opportunity to continue to serve as your hometown bank. – The Bank of Eufaula Team

STATEMENTS

In the month of June, your statements may arrive slightly later than usual. All customers will have a cycle end date of June 9, 2023. Your normal statement cycle will resume in July. For our business customers, this means you will receive two statements covering June – one mid-month and one on your normal cycle. In addition to this, your statements will look a bit different in July.

DISCLOSURES

If you have a transaction account with us, such as a checking, savings, Money Market, or NOW account, you should receive a new set of account disclosures in May. **These disclosures will go into effect on June 12, 2023** and have been made in order to comply with regulatory requirements and to ensure our disclosures are as clear and comprehensive as possible. If you receive your statements online, you may receive your disclosures electronically. We encourage you to review the updated disclosures carefully so that you are aware of any changes that may affect your account. The disclosures you receive should apply to the account type in which you are currently enrolled. Please contact us if you have any questions about these disclosures.

DEBIT CARDS

Customers who currently have a debit card will be receiving a new card at the beginning of June and a new PIN for that card. The card and the PIN will arrive separately. Your new card will come equipped with advanced security features to protect you against fraud and unauthorized access to your account. Additionally, you will enjoy improved features such as contactless payment options (“Tap to Pay”) and enhanced mobile banking capabilities. Here are some things to do now to prepare ahead of time:

Starting Now:

- Download our new Mobile App and enroll in Online Banking to be prepared to activate your card when it is time.
- Make a list of recurring payments on your card so you can change those payments once your new card is available to use.

102 N Main St
Eufaula, OK
74432

918.689.7732





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Starting Sunday, June 11:

- Beginning on **Sunday, June 11**, you will be able to activate your card via the Mobile App or Online Banking. This functionality will not be available until Sunday, June 11.
- **Your current black card will STOP working on Monday, June 12.**
- In order to activate your card, you will need to have the card and PIN.
- Anytime **on or after Sunday, June 11** you can activate your card by:
 - Using the Mobile App or Online Banking. *This is the recommended option.*
 - Using your card and PIN at an ATM (transaction or inquiry)
 - Calling the number listed on the card itself: 1-888-227-3096
 - Call us at 918-689-7732 during regular business hours

TIMING OF CHANGES

We will be conducting the majority of the upgrades on June 12. We do expect a higher-than-normal call volume resulting in potentially long wait times. We encourage you to reach out to us via Online Banking messaging during this time if you are able. Our Drive Thru and Main Bank will be closing at 4 p.m. on Friday, June 9. All transactions conducted on June 9 prior to 4 p.m. will be posted to your account on June 9. The Drive Thru will be closed on Saturday, June 10 while we complete our necessary system and equipment updates. Our ATMs may have a brief outage during this time.

IN-PERSON VISITS

Due to the system upgrade, we may ask you for additional information to update our files. This information will help us to better identify you and streamline your banking services. We appreciate your patience and cooperation with this process.

END OF BUSINESS DAY CUT-OFF CHANGE

Effective June 12, 2023, all transactions will post to your account on the business day in which they are conducted Monday thru Friday. Saturday's transactions will post on Monday's business. We will no longer have a 2 p.m. cutoff at the Main Bank or Drive Thru. *Some specialty transactions (i.e. wires, ACH origination, etc.) may have different cut-off times; please inquire about your particular circumstances.*

ONLINE BANKING AND TELEPHONE BANKING

Starting June 12, you will also have new features available to you online such as debit card activations, transaction viewing, and more. We will also once again have Telephone Banking available for our customers. In order to utilize Telephone Banking, you will need to enroll. Please call us for more details.

In order to prepare for these changes, please download the statements and transaction information you need from Online Banking before Thursday, June 8, 2023. Your statements will be reincorporated into Online Banking in the weeks after June 9. We know this may be inconvenient and are happy to provide statements via secure email during this interruption; simply send us a message via the "Correspondence" link online or in the App.

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