

FAQS

Frequently Asked Questions regarding the Banking Enhancements being introduced by Sterling Bank

GENERAL

What is happening?

- ▶ Sterling Bank is enhancing our software system to be able to provide you with additional features and an improved experience.

When is the enhancement taking place?

- ▶ We will be operating on the enhanced platform beginning October 25, 2024.

What areas are being improved or impacted by this enhancement?

- ▶ Digital banking, debit cards, telephone banking, and ATM service.

What will stay the same?

- ▶ Your checking and savings account numbers will remain the same. You can also continue to use your debit card during this process. If you are a telephone banking customer, you can continue to call the same number for banking information.

Where can I find more information?

- ▶ Call any of our branches and speak with one of our knowledgeable staff.

DIGITAL BANKING

When will the enhanced digital banking system be available?

- ▶ The system will be available October 28th. As we work to complete upgrades to the digital system, it will be unavailable from October 25th until October 28th.

Will the mobile app change?

- ▶ A new mobile app will be released October 28th, 2024. Apple device users may see the mobile app automatically updated depending on your settings. Android users can visit the Play Store and download the latest version after October 28th.

How do I log in?

- ▶ If you are having trouble logging into the new mobile app or website, contact your local branch for assistance.

What will the enhanced system allow me to do?

- ▶ The majority of the features you have enjoyed with our current digital banking will appear in the new digital banking in addition to new features such as P2P (Person to Person payments), subscribe to e-notices, debit card controls, and additional bill payment options.

Will my bill pay payees and payments remain?

- ▶ Yes. Bill pay payees and payment information will appear in the new digital banking. Some payees that were previously electronic payments may issue a check. Lead days will adjust automatically and the payment will be sent on the process day to be received timely.

Digital Banking Continued...

Are external accounts that I have confirmed still available for transfers?

- ▶ Yes. Any external accounts previously confirmed for transfers will be available on the new system.

DIGITAL BANKING-BUSINESS

Will my username and password remain the same?

- ▶ If you are having trouble logging into the new mobile app or website, contact your local branch for assistance.

Will my subuser information remain the same?

- ▶ Yes. Subusers will remain and will use the same username they have previously used.

Is there a user guide available?

- ▶ Yes. User guides are available on our website under Resources.

Will my ACH batches and payees appear?

- ▶ Yes. ACH batches or templates will appear in the new system. If you have a recurring ACH batch that is scheduled, it will continue to process.

DEBIT CARDS

Will my card continue to work?

- ▶ Yes, as we upgrade the system, your card will continue to work. While we work to upgrade the system between October 23rd and October 27th, daily card limits will be \$300 for ATM withdrawals and \$1000 for purchases.

Will my PIN remain the same?

- ▶ You can continue to use the same PIN you have previously used. Please visit an ATM or enter a PIN at a merchant at your earliest convenience starting October 27th to confirm the PIN. After November 4th, your PIN can be set by calling the bank.

Will I still be able to access surcharge free ATMs?

- ▶ Yes, we will remain a participant of MoneyPass which allows you to use any ATM with the MoneyPass logo surcharge free.

How do I set alerts and manage my card?

- ▶ The new digital banking platform allows you to manage your card by setting alerts, spending limits, travel notifications, and request a temporary increase of your limit.

TELEPHONE BANKING

Will my PIN remain the same?

- ▶ The first time you call in, you will be prompted to set a PIN.



For more information please contact your local Sterling Bank branch.