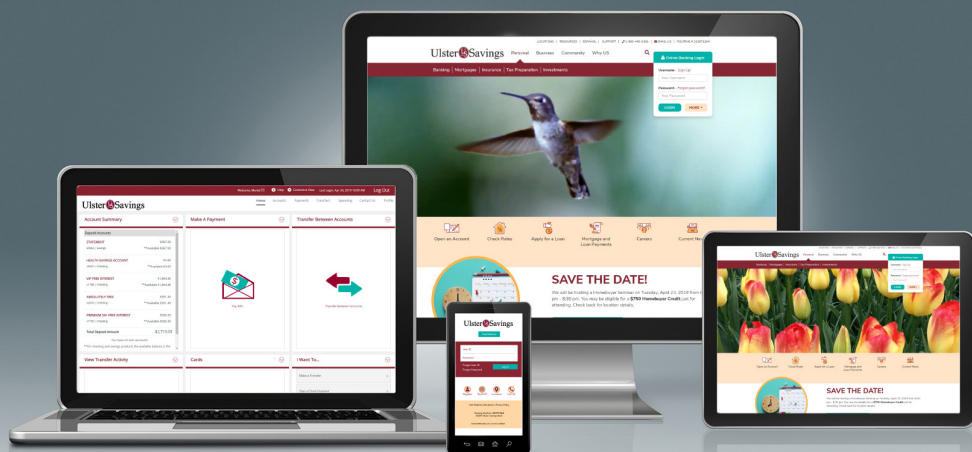


— YOUR GUIDE TO —


A Completely **NEW** Online Experience!



Ulster  Savings

Customer Service 1-866-440-0391

M-F 8am - 6pm | Sat. 9am - 2pm | UlsterSavings.com

 EQUAL HOUSING LENDER / MEMBER FDIC

Letter

FROM THE PRESIDENT



Dear Valued Customer:

There are some exciting changes coming to your **online and mobile** services at Ulster Savings. In our effort to deliver the best available experience, from time to time we must upgrade our systems and technology delivery services. I'm excited to inform and prepare you for a **two-step technology upgrade** that will begin on June 4, 2019. At that time, we will be launching a brand new website that will have a new look and feel at ulstersavings.com. There, you will discover a fresh look with easy and intuitive navigation to reach all of our products and services with more interactive features to enhance your experience.

Shortly thereafter, on June 11, 2019, Ulster Savings will be introducing you to a **new online banking** experience. You will notice a new banking platform that you can easily customize to meet your needs, as well as additional self-service features such as secure messaging, stop payments, and travel notices, just to name a few.

While we have done everything possible to minimize any disruption to you, we are realistic and prepared to resolve any issues that could arise. With changes come questions and we are here to assist you throughout our technology conversion. Our customer support center will be available with extended hours from June 11th - June 22nd; Monday - Friday, 6am - 9pm, Saturday, 8am - 5pm, and Sunday, 8am - 5pm to assist you with any questions or concerns you may have.

We have also prepared an **online guide** to help you discover new benefits in detail and explain new changes ahead. **Videos** are also available on our website at ulstersavings.com to help you explore and navigate through our new online banking system.

Thank you for banking locally with Ulster Savings. We appreciate your business!

Sincerely,

A handwritten signature in black ink, appearing to read "Bill Calderara", written in a cursive style.

Bill Calderara
President and CEO

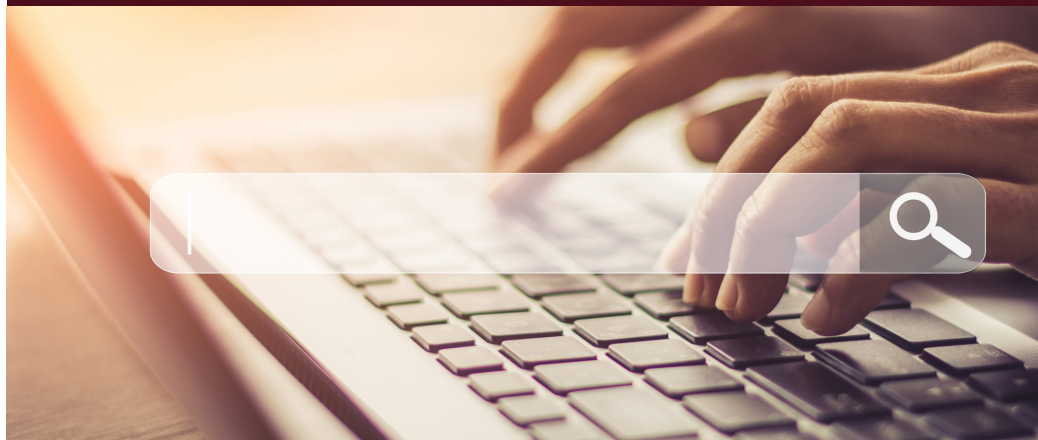
Contents

OF THIS GUIDE

Benefits and New Features	4
Conversion Time Line	5
Temporary Service Interruptions	6
• eBills (Electronic Bills)	6
• Bill Pay	7
• External Transfers	7
• Mobile Banking	7
• Popmoney	7
Before the Conversion	8
After the Conversion	9
• New Online Banking	9
• New Mobile App	9
• Alerts	
• Quicken and Quickbooks	9
Frequently Asked Questions	10

Benefits

AND NEW FEATURES



New Website Features

- Streamlined, device-responsive interface
- New, dynamic navigation
- Pre-qualify or apply for a mortgage online
- Easy online account opening process
- New loan pay option - bypass online banking to pay your loan
- Fraud prevention and online safety resources
- One-click Español



Customer Service Extended Hours

JUNE 11 - JUNE 22

Monday - Friday / 6am - 9pm

Saturday / 8am - 5pm

Sunday / 8am - 5pm

1-866-440-0391

New Online Banking System Benefits

- Send and receive secure messages
- View 16 months of transaction history and 24 months of statements
- Submit stop payments on checks securely
- Customize your online banking experience
- Submit travel notices instantly
- Manage all debit cards associated with your accounts
- New personal finance manager
- Easily update your profile information
- Zelle[®] - new personal payment service coming soon
- Real-time alerts
- Report lost or stolen cards

Conversion

TIMELINE

THURSDAY, MAY 30 –
MONDAY, JUNE 10

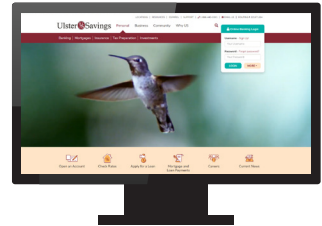


NO eBills

Helpful Tip: Pre-schedule payments. See page 6 for detailed tips.

TUESDAY, JUNE 4

NEW Website
NEW Loan Pay
NEW One-Click Español



TUESDAY, JUNE 4 –
MONDAY, JUNE 10



NO Bill Pay



NO External Transfers

Helpful Tip: Pre-schedule payments. See page 7 for detailed tips.

Helpful Tip: Pre-schedule transfers. See page 7 for detailed tips.

MONDAY, JUNE 10



NO Mobile Banking



NO Mobile Check Deposit



NO Popmoney

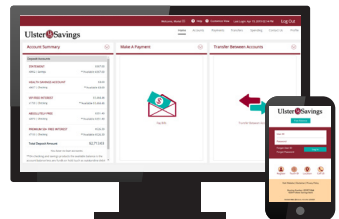
Helpful Tip: Log in at ulstersavings.com. See page 7 for detailed tips.

Helpful Tip: Visit a branch or use an ATM. See page 7 for detailed tips.

Helpful Tip: Zelle coming soon!

TUESDAY, JUNE 11

NEW Online Banking
NEW Mobile Banking App
NEW Bill Pay



Temporary

SERVICE INTERRUPTIONS

eBills will be discontinued May 30th in the old system.



eBills are electronic versions of paper bills. An eBill arrives from a biller into your Bill Pay account service the same way a paper bill arrives from a biller into your mailbox. Bill Pay allows you to view all your eBills—as well as account balances, transactions and statement information—in one convenient place.

eBills TIPS:

- You can still pre-schedule payments for bills that will be due during this time.
- You can also contact your billers directly through their website or by phone to make other payment arrangements during the conversion.

- You will need to stop your current eBills prior to May 30th. You will be able to reactivate your electronic bills in the new system on or after June 11th.

- If you do not stop eBills before May 30th you may receive an error when setting up eBills within the new Bill Pay system.

- You can stop eBills by logging into your online banking.

- Click on **Bill Pay** from the navigation bar
- Open **Options** under the biller's name.
- Select **Stop this eBill** to stop receiving bills from the biller.
- You will need to do this with every biller from whom you receive an electronic bill.

My Bills & People I Pay 1 0 hidden Need to pay someone new? Enter person or business Add

Sort by: Name (Nickname) Find: Search my payee list

MAY 30 **Cablevision** *9043 Last paid: \$188.00 on 05/02/19 \$264.00 05/21/19 Deliver by 05/23/19 Pay

[View bill](#) | [File](#) [Close Options](#) | [History](#)

From: **PERSONAL CHECKING** *1758 \$538.27

Your eBill payment is due. [View eBill](#)

Due date: May 30
Minimum: \$264.00
Total due: \$264.00
Already paid elsewhere? [File eBill](#)

You are currently receiving an eBill for Cablevision

Looking for previous eBills? [View eBill history](#)

Have your Cablevision login credentials changed? [Update eBill information](#)

No longer want your eBill delivered? [Stop this eBill](#) 3

[Questions?](#)

JUN 6 **Central Hudson Gas + Elec...** *0018 Last paid: \$126.97 on 05/02/19 \$163.71 05/21/19 Deliver by 05/23/19 Pay

[View bill](#) | [File](#) [Options](#) 4

My Payments [View payment history](#)

Search payment history Search

0

7 8 9 / C
4 5 6 x
1 2 3 - =
+ 0 . +

Recently processed payments
Click to view payment

Date	Paid Payee	Amount	Action
05/02	Cablevision	\$188.00	
05/02	Central Hudson ...	\$126.97	
03/28	Central Hudson ...	\$204.48	
03/28	Cablevision	\$188.45	
02/26	Cablevision	\$159.90	
02/26	Central Hudson ...	\$45.26	

I want to...
[Manage funding account\(s\)](#)
[Edit reminder and alert preferences](#)
[Get help](#)
[Read FAQs](#)
[Contact us](#)

Temporary

SERVICE INTERRUPTIONS

Bill Pay will be unavailable June 4th – June 10th



Bill Pay is an online service that allows you to pay your bills through Ulster Savings online banking. You can set up one-time payments, schedule future payments or create recurring payments from your checking account.

BILL PAY TIPS:

- You can pre-schedule payments for bills due during this time.
- If you have recurring payments, they will still be processed.
- If you did not pre-schedule your bill payments, you can contact your billers directly to make other payment arrangements.

External Transfers will be unavailable June 4th - June 10th



External Transfers is a feature of the online banking service that allows you to transfer money between your Ulster Savings Bank accounts and other financial institutions. If you are a customer who uses the external transfer feature you will not be able to schedule any external transfers June 4th - June 10th.

EXTERNAL TRANSFERS TIPS:

- Pre-scheduled and recurring transfers that are set up to occur between June 4th and 10th will still process.

Mobile Banking will be unavailable June 10th



The Mobile Banking app is a service that enables you to access your account information, transfer funds, and pay your bills from an iOS or Android mobile device with Internet access from either a WIFI source or 3G, 4G or EDGE networks.

Mobile banking through the Ulster Savings Bank app will be temporarily down on Monday, June 10th. This includes all the features associated with mobile banking including the mobile check deposit feature.

MOBILE BANKING TIPS:

- You can access your accounts through ulstersavings.com.
- You can use the automated telephone banking system, stop by a branch or use an ATM to access your accounts.

Popmoney will be replaced by Zelle



Popmoney, Ulster Savings Bank's personal payment service will no longer be available starting June 10th.

We will be replacing Popmoney with Zelle - an easy way to send money directly between bank accounts, typically within minutes, with just an email address or mobile phone.

POPMONEY TIP:

- You can access Popmoney at popmoney.com

Before

THE CONVERSION



What you need to do.

As an online banking user, it's critical that the phone number and e-mail associated with your online banking account is accurate and current.

- **VERIFY:** Please call 866-440-0391 or stop by your nearest branch to make sure we have your most current information. Having the correct phone number and email address will make this a smoother process.
- **IMPORTANT:** Changing your e-mail and phone number in the current online banking system will not update your information in our new system.

Once we convert to our new online banking system there will be additional steps to verify your identity. When you log in the first time make sure you have the correct username associated with your current online banking account.



Customer Service Extended Hours

We're excited about all the new online features to come. Of course, with new features, come new questions.

In order to serve you better we will offer extended hours to offer any assistance you may need and any questions you may have.

JUNE 11 - JUNE 22

Monday - Friday / 6am - 9pm

Saturday / 8am - 5pm

Sunday / 8am - 5pm

1-866-440-0391

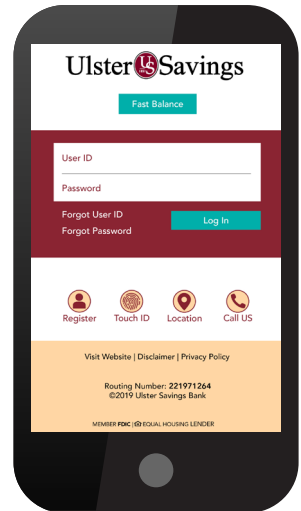
On June 11th, you will be able to access your accounts on the new online banking system through our new website at ulstersavings.com and our mobile app.

Accessing your accounts in the new online banking system

- Login with your existing credentials.
- You will be requested to enter an additional one-time password which will be sent to your phone number on file.
- You will be prompted to change your password.

Accessing your accounts in the new mobile app

- Uninstall your old Ulster Savings app.
- Visit the app store and download the new Ulster Savings app.
- You will be taken to a home page with easy to use icons.
- If you have not logged in yet through a desktop follow the "Accessing your accounts in the new online banking system" instructions above.



Alerts



Within the new online banking system, there are two types of alerts you can set up to be notified of your banking status.

Notify Me Alerts

Real time alerts to any device that helps reduce fraud. You can set this up, according to your preferences, by clicking on the Alerts tab/tile in online banking.

Profile Alerts

Alerts you can set up to receive by clicking Profile and then Alerts. Examples include daily balance, account maturity, card transactions and secure messaging.

You can set up one alert or both. It's your choice!

Quicken and Quickbooks



If you are a Quicken or QuickBooks user you will need to modify your Quicken settings to ensure the smooth transition of your data. You will need your User ID and new password.

Please visit ulstersavings.com for detailed conversion instructions.

Frequently

ASKED QUESTIONS

If Bill Pay is not available between June 4th and 10th what other options do I have to pay my bills?

You can pre-schedule payments for bills due between June 3rd and June 10th. You can also contact your billers directly through their website or by phone to make other payment arrangements during the conversion.

If I have recurring bill payments scheduled between June 4th and 10th will they get paid?

Yes, any recurring payees will be processed.

Will the payees in Bill Pay transfer over from the current online banking service to the new one?

Yes, all existing payees including hidden payees will be listed in the new bill payment.

Will I receive eBills (Electronic Bills) between May 30th and June 10th?

No. You will need to stop all your eBills prior to May 30th and then reactivate each one on or after June 11th. You can pre-schedule your payments for any bills that need to be paid during this time.

How do I stop an eBill?

Go to Bill Pay in after logging into your online banking. Select "Options" under the biller's name. Select "Stop the eBill" to stop receiving bills from the biller. You will need to do this with every biller from whom you receive an electronic bill. You will still be able to send payments electronically but you will no longer receive electronic bills.

Will there be an issue setting up an eBill in the new Bill Pay if I do not stop incoming eBills prior to May 30th?

You may receive an error setting up eBills again with the new bill pay system if you do not disable the eBills feature in Bill Pay by May 29th.

If I don't receive my eBills between May 30th and June 10th what other options do I have?

You can pre-schedule payments for bills due between May 30th and June 10th. You can also contact your billers directly through their website or by phone to make other payment arrangements during the conversion.

Will the payees I have enrolled in eBills transfer over from the current online banking system to the new one?

No. We will have a new eBill system.

Will I still be able to access my pre-conversion eBill history?

No. However the history can be found in your online account history and your statements.

Will my bill pay history transfer over from the current online banking system to the new one?

No. However the history can be found in your account activity and your statements.

I updated my e-mail in my current online banking account. Do I still have to contact customer service and let them know?

Yes, please contact us to make sure your information is updated in all our systems.

Frequently

ASKED QUESTIONS

Will I be able to access my accounts on June 10th?

You will have the ability to log into your online banking account(s) on your desktop. However; our mobile App will not be available until June 11th.

What information do I need to provide the first time I log in to my account once the new online banking system goes live?

You will need to have your user ID that you are currently using for logging into your online banking account.

How do I find my User Name/ID?

If you have forgotten your user name you can contact our Customer Service Center or visit one of our branches.

If mobile online banking is not available on June 10th how else can I access my accounts?

You can access your accounts via online banking by logging in via desktop, You can utilize the automated telephone banking system or at the ATM.

Do I need to download a new mobile app or will the old app get updated?

Yes. You will need to delete the old app and then download the new app from your app store.

Will I be able to make transfers between my USB accounts on June 10th?

Yes by using the desktop browser to access online banking.

If I have recurring transfers scheduled for June 10th will they still go through?

Yes, they will.

Will I be able to make a transfer to an outside account on June 10th?

No you will not.

What other options do I have to transfer money on June 10th?

You can access your accounts via online banking by logging in via desktop, you can utilize the automated telephone banking system or at the ATM.

Will my scheduled transfer history carry over into the new online banking system?

Yes, its available on your statements or in your account history.

Will Quicken and Quickbooks connections be affected by the conversion?

Yes. You will need to deactivate your account on June 11th and then reactivate it using your User ID and new password. Detailed instructions are available on our website at ulstersavings.com.



Customer Service Extended Hours

JUNE 11 - JUNE 22

Monday - Friday / 6am - 9pm

Saturday / 8am - 5pm

Sunday / 8am - 5pm

1-866-440-0391