

INVESTORS
COMMUNITY BANK

****IMPORTANT INFORMATION REGARDING YOUR
ONLINE AND MOBILE BANKING ACCOUNTS****

July 23, 2018

**Please read and save this information to prepare for
your upcoming online banking upgrade.**

Our new and improved online banking experience launches on Monday, August 6! We're excited to share it with you, and want you to be aware of some important items regarding this transition.

The conversion takes place the weekend of August 3rd, and ICB's internet and mobile banking platforms will be unavailable for use from Friday, August 3, 2018 until Monday morning, August 6, 2018. You will be able to view your online banking account in inquiry mode, but not conduct any transactions.

Existing transfers, deposits and scheduled payments will continue as planned that weekend. Prior to August 3, remember to schedule any other bill payments or transfers you may need before the conversion begins.

On August 6th, you will need a temporary password (see boxed information on the right) to begin the re-enrollment process.

Please refer to the enclosed user guide for specific instructions to help you through this process. Feel free to reach out to our Electronic Banking department with any questions: (888) 686-9998 or service@investorscommunitybank.com. We appreciate your patience during this conversion and look forward to sharing these improvements with you!

Sincerely,

Tim Schneider
CEO and Co-Founder

**USER ID AND TEMPORARY
PASSWORD**

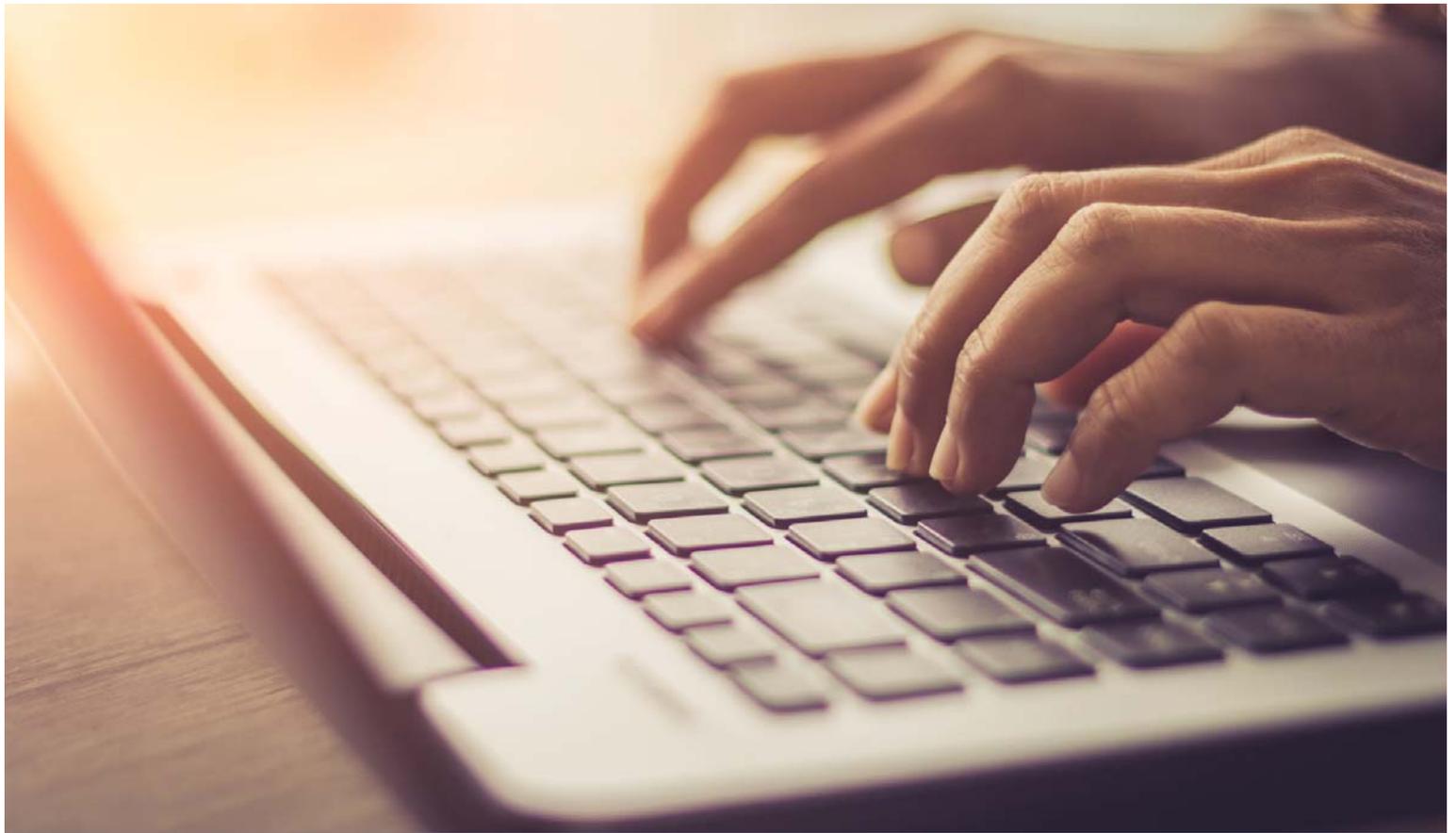
When you log in to the new online banking platform on August 6th, your user ID will remain the same **except it will now be all lower case**. For example, if your user ID is JohnDoe55, it will become johndoe55. Your initial (temporary) password will be the last 4 digits of your Social Security Number (SSN). Please log in to your online banking account using your desktop computer **BEFORE** you log in to your mobile banking account.

**ONLINE AND MOBILE
BANKING UNAVAILABILITY**

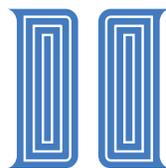
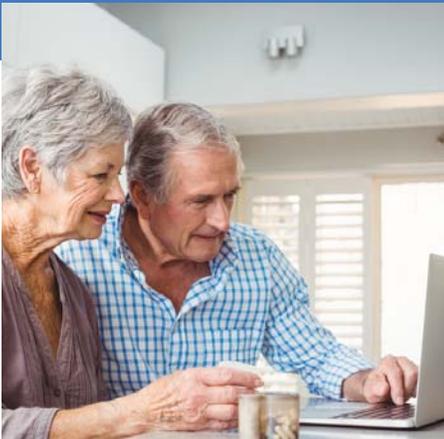
Online and mobile banking will be unavailable for use from Friday, August 3 to Monday morning, August 6.

IMPORTANT THINGS TO DO

- Review your accounts and complete any transfers or transactions prior to the August 3 conversion weekend.
- Review and keep this packet of information.
- Starting August 6, you can sign in to the new online banking portal.
- Log in to mobile banking with your new credentials after you sign in to online banking.



Your Guide to ICB's Online Banking Upgrade



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We promise to walk in your shoes.

[InvestorsCommunityBank.com/online-banking](https://www.investorscommunitybank.com/online-banking)

Bringing the bank to you...online!

Welcome! We are pleased to introduce our new and improved online banking site and are committed to ensuring that it is a smooth transition. This guide will provide all the information you need to successfully log in to ICB Online Banking, which is scheduled to go live the morning of August 6, 2018. Please keep this guide for future reference.



Online Banking Conversion Checklist:

Before the conversion:

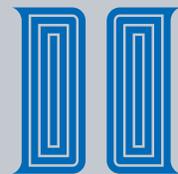
- Have your current online banking user ID available along with the last four digits of your Social Security Number. These will be needed to set up your new account.
- Schedule any bill payments and transfers you need before the system becomes unavailable. Existing transfers, payments and direct deposits scheduled prior to August 3 will continue as planned the weekend of the conversion, and you will not be required to re-enroll in these services after the upgrade is complete.

After the conversion:

- Begin the re-enrollment process outlined on the following pages.
- Sign in to online banking using your existing user ID (all lower case) and the last four digits of your Social Security Number. You will be prompted to create a new password and choose security questions.
- Log in to online banking on your desktop computer first before attempting to log into your mobile banking app. Not currently enrolled in mobile banking? You can download the app via Google Play or the Apple App Store.
- If you have any alerts set (low balance, etc.) they will not carry over, so you will need to reset those.

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Have questions or need assistance?

- See the FAQ section starting on page 6 of this guide
- Visit InvestorsCommunityBank.com/online-banking
- Contact Electronic Banking via phone at (888) 686-9998
- Email Electronic Banking at service@investorscommunitybank.com

Welcome to the new ICB Online Banking experience.

Getting Started

To access our new online banking website starting August 6, visit www.investorscommunitybank.com, click on the green **Online Banking** button at the top-right corner of the page, then click **Consumer**.

Your User ID/Password

Your existing user ID will now be all lower case. For example, if your user ID is JohnDoe55, it will become johndoe55. Enter your username in the Username field and your temporary password in the Password field.

Important Note - Your current password will NOT be converted to the new system. **Please use the last 4 digits of your Social Security Number as a temporary password.** Click “Log In” after you have entered your Username and Password.

The image shows a login form titled "Log in". It contains two input fields: "Username" and "Password". The "Username" field has a "HIDE" button on its right side. Below the "Password" field is a red "Log in" button and a blue "Forgot password?" link. At the bottom of the form is the text "Not yet enrolled? Enroll now.". To the right of the form, two lines with arrows point to the "HIDE" button and the "Password" field, with the following text: "Enter User ID (all lower case)" and "Enter temporary password".

Change Credentials

After logging in, change your password from the last 4 digits of your Social Security Number to a permanent password using the following password requirements:

- Minimum of 8 characters
- At least one letter of the alphabet
- At least one number
- At least one special character (such as \$, @, !, ?, #, *)

Change credentials

Minimum of 8 characters: 5 alpha, 2 numeric, and 1 special character
Password is case sensitive.

Username: idbtest

New password *

Confirm password *

* Indicates required field

Continue

Enter New Password

Confirm New Password

Set Up Challenge Questions

You will be prompted to set up three challenge questions as displayed below. There are multiple questions to choose from in each of the drop-down menus. Please use unique answers for each questions, and note that answers are not case sensitive.

Set up challenge questions

First challenge question *

First answer *

Second challenge question *

Second answer *

Third challenge question *

Third answer *

Don't challenge me again on this device.

* Indicates required field

Continue

Choose question from each drop down menu.

Type in answer to each question.

Enroll in E-Statements

About E-Statements

After you set up your challenge questions, you will see your accounts listed and the option to enroll in E-statements. E-statements allow you to receive an email notice when your account statement is ready. Simply log in to view, save or print your statement. When this option is selected, statements will be available promptly online, and you will no longer receive paper statements in the mail, ensuring only you see your account information.

How to Enroll

To enroll in E-Statements, select the accounts you wish to receive E-Statements on. Click on the electronic statement terms and conditions. Upon reading the terms and conditions, click the “I have read...” box and then click Enroll. Select “Ask Me Later” to enroll in E-Statements at a later time.

Electronic statements enrollment

Accounts
As the account holder, you will receive statement notifications at the email address below.

Email

Account	Delivery method
PERSONAL DDA XXXX	eStatement
STUDENT DDA XXXX	<input checked="" type="radio"/> Paper <input type="radio"/> eStatement
STUDENT DDA XXXX	<input checked="" type="radio"/> Paper <input type="radio"/> eStatement

Terms and conditions
You must read the [electronic statements terms and conditions](#) before you can accept and continue your enrollment.

I have read and accept the electronic statements terms and conditions.

Choose how you'd like to receive your statements

Check box to agree

Click to enroll, decline or decide later

You're All Set!

Congratulations, you are now ready to use online banking! Contact our Electronic Banking department at (888) 686-9998 or service@investorscommunitybank.com if you experience any issues or have any questions.

ICB Online Banking Conversion FAQ's

Why is ICB changing Online Banking ?

We are continually looking at ways to improve your online banking experience, and our new online banking product will do just that. It will be easy to navigate and provide enhanced features and functionality.

Will the online banking site look different?

Yes! We are excited about the new look and feel of our online banking site and know you will be too. It will provide access to many new features and services, including an intuitive interface with enhanced security, Bill Pay and Popmoney.

What new features will be available?

With the new online banking platform, you will be able to view your account list with real-time balances, history and check images; have the ability to pay bills directly from the home page; and make person-to-person payments using Popmoney. These are just a few of the exciting features you'll experience within our new platform!

Will I need to change my username and password?

Your user ID will remain the same except it will now be all lower case. For example, if your user ID is JohnDoe55, it will become johndoe55. Your initial password will be the last 4 digits of your Social Security Number (SSN). For assistance in this process, see pages 3-5 of this guide.

Will I have to set up new security questions?

Yes. To ensure your accounts are protected, you will be prompted to answer three security questions with responses that are less likely to be compromised from social media sites or other online outlets. It is suggested that you do not use the same answer for each security question. Please note that your answers will not be case sensitive.

If I currently use Bill Pay, what will happen to all my existing payments?

All of your current Bill Pay information will transfer and be available once the upgrade is complete.

Will previously established alerts and account nicknames transfer, or will I need to reestablish those?

If you have any alerts set (low balance, etc.) they will not carry over, so you will need to reset those. Account nicknames will transfer over and be available after the upgrade is complete.

Will I be able to see all of my accounts and statements immediately after the conversion? What about prior statements?

Yes, your accounts and statements will be available as soon as the update is complete. This includes all prior statements.

ICB Online Banking Conversion FAQ's

Will I be able to view loan account statements online?

You will be able to view loan account statements online in the near future, but not as part of this upgrade.

What will happen to any incoming/outgoing transfers and Bill Pay requests scheduled during downtime? What actions will I be able to take during downtime?

Any payments that are already set up in Bill Pay before August 3, 2018 will still be sent and processed as scheduled. Please note that you will be unable to initiate new payments during the weekend of the conversion, so we encourage you to schedule those ahead of time.

Will I be able to perform external transfers in addition to Popmoney?

External transfer is not available within Bill Pay, since we are not implementing Account-to-Account Transfers (A2A). However, we will have Popmoney, which allows you to make payments to another individual using only their email address or phone number. You will also have the option to use Bill Pay, which allows you to make electronic payments to a person or a merchant.

Will the new online banking house both retail and business accounts for the same owner?

No, all business accounts will be accessible through Cash Management Online (CMO), and consumer (retail) accounts will use the new consumer online banking system.

Will the upgrade affect my mobile banking access?

After the upgrade we recommend that you log in to the new online banking site prior to logging in to mobile banking. If you do this and set up your new challenge questions, you should have no problem logging in to ICB Mobile. Updated terms and conditions will be provided the first time you log in to ICB Mobile after the upgrade.

Will anything else change with my mobile banking app?

Yes! This upgrade includes additional features in ICB Mobile, such as Touch ID, check images, password management and enhancements to Bill Pay. Visit www.investorscommunitybank.com/icb-mobile to watch a video and learn more about all the functionality of ICB Mobile.

Will I still visit the same website to access online banking?

Yes! You will still access online banking via the link located on the home page of www.investorscommunitybank.com. Click on the green "Online Banking" button in the upper right corner, then click "Consumer" to access online banking.

ICB Online Banking Conversion FAQ's

Do I need to update my favorites or bookmarks?

If you have the former ICB Internet Banking link saved to your favorites or bookmarked, you will need to update it, as it will no longer take you to the correct page. The new web site can be accessed via the home page of www.investorscommunitybank.com after the upgrade takes place on August 6, 2018 (Click on the green "Online Banking" button in the upper right corner, then click "Consumer" to access online banking). Once you reach the new web site, you can then resave to your favorites/bookmarks.

Will there be any dates when online banking will not be available?

ICB's internet and mobile banking platforms will be unavailable for use from Friday, August 3, 2018 until Monday morning, August 6, 2018. You will be able to view your online banking account in inquiry mode, but not conduct any transactions.

Is there a demo video that I can view?

Yes, have a demo available to view on our website. Visit www.investorscommunitybank.com/online-banking to watch our video and learn more.

Who can I contact for assistance or with questions?

If you have any questions or would like further information, please contact our Electronic Banking department at (888) 686-9998 or service@investorscommunitybank.com.