

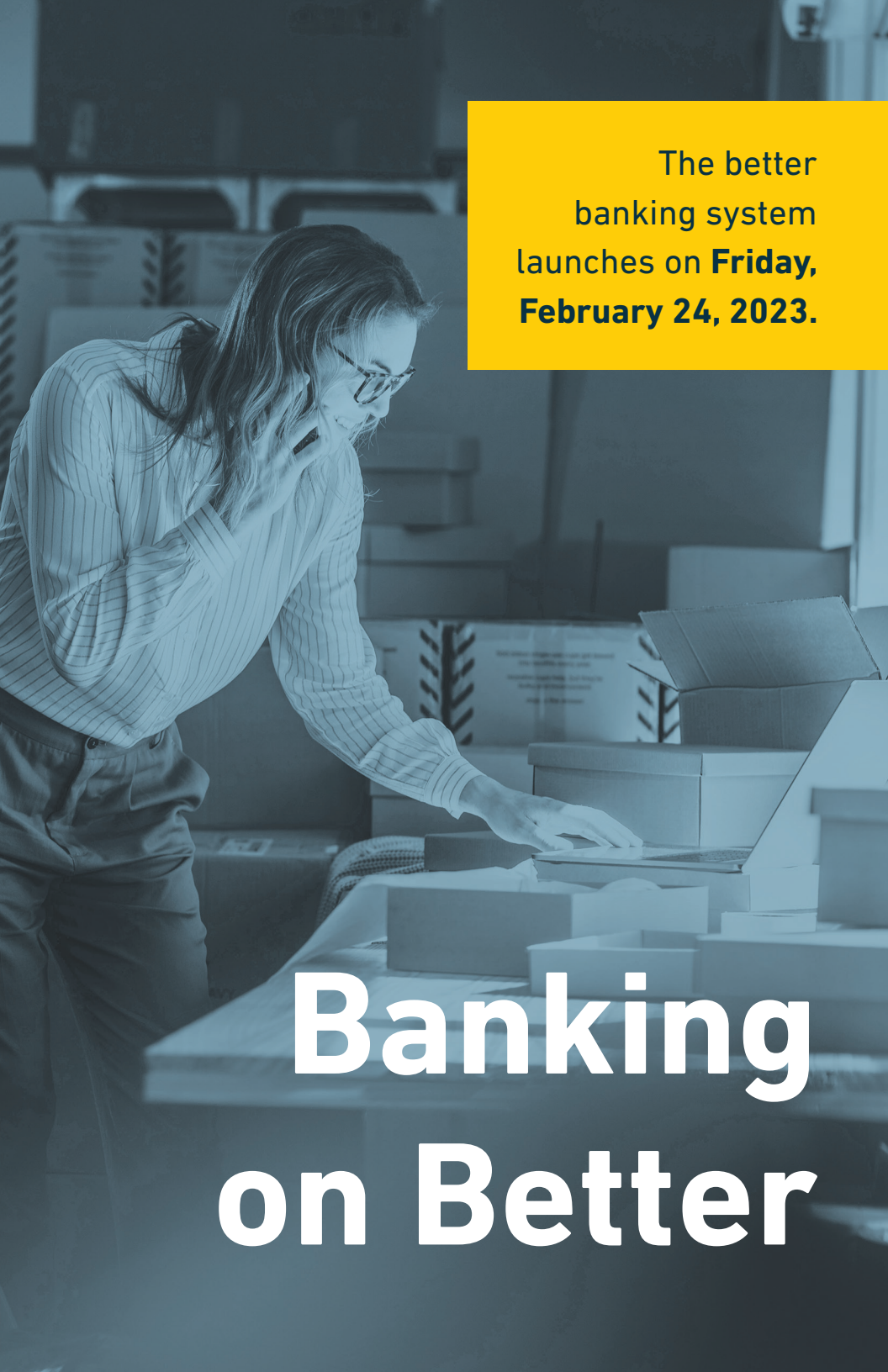


**Riverland**  
BANK

# **Better Banking Coming Soon**

A NEW AND IMPROVED BANKING EXPERIENCE

Riverland Bank is  
upgrading its banking  
interface to provide  
a better banking  
experience for you,  
our customer.

A woman with long hair and glasses, wearing a striped shirt, is leaning over a desk in a warehouse or office setting. She is talking on a mobile phone and looking at a laptop. The background is filled with cardboard boxes, some of which are open. The overall image has a blue tint.

The better  
banking system  
launches on **Friday**,  
**February 24, 2023.**

# Banking on Better



# Riverland

## BANK

At Riverland Bank, we are Banking on Better for you, our customers. We want to ensure we are providing the best banking experience for you. With that in mind, we are excited to announce that we are changing our core operating system, bringing upgrades and enhancements to our banking system. **The new system allows us to provide you with a better banking experience!**

The information provided in this booklet is of importance for you, our customer, to guide you through the changes we are making and how they will affect you. There are action items and notifications that you will need to act on to assist in a smooth transition to the new, better banking!

# Important Information and Updates

## *What do these changes mean for you?*

As you read through the contents of this booklet, you'll learn more about the upgrades and improvements that will be available to customers once the core operating system enhancements are complete.

Please note that these operating system changes will not impact most of the products and services you rely on to meet your financial needs. Any changes that will occur are outlined in this booklet.

Thank you, in advance, for your patience as we put the finishing touches on our new and improved operating system. After 18 years of serving our loyal customers in Jordan, Minneapolis, and the surrounding Metro area, we are excited to find a way to make your banking experience even better! The technological enhancements are one way we can show our investment in you.

► Please read on for critical information and dates.

## ATM & DEBIT CARDS

### **Will my ATM or debit card be affected?**

Yes! With the conversion, you will receive a new card regardless of whether you have an ATM or Visa Debit card. The new card will arrive the week of February 10 and must be activated on Wednesday, February 22.

**On Wednesday, February 22, your existing card will no longer work.**

### **Will I have the same access to cash and purchase limits?**

During the period from Wednesday, February 22, through Monday, February 27, the daily transaction limits on your card will temporarily be changed to \$300 for daily ATM withdrawal and \$500 for daily Point-of-Sale or PIN transactions. No later than midnight on Monday, February 27, the cards' limits will be \$500 for daily ATM withdrawal and \$1,000 for daily Point-of-Sale or PIN transactions.

*Please plan ahead if these limits will not meet your monetary needs and consider withdrawing your needed funds ahead of time (before Wednesday, February 22).*

### **Are there improvements with the ATM and debit card process?**

Yes! With the new processor, Riverland Bank will be able to instantly issue cards at both of our branch locations. This is a convenience for customers that need to replace their card due to loss.

Debit cards will now be enabled for "tap to pay". If this is a service you choose to use, purchases at stores enabled with "tap to pay" are made that much easier!

### **Will the ATM at the Jordan location be affected by the transition?**

A new ATM will be installed at the Jordan location the week of February 20. The ATM will be unavailable from the Monday, February 20 until the Thursday, February 23, at which time it will resume normal functionality.

# ONLINE BANKING

## **Will online banking and BillPay be different?**

Yes! We are excited about the new online banking portal. Online Banking and BillPay are both new and improved with easier navigation and new enhancements including person to person payment and external transfer options.

We apologize in advance that online banking will be unavailable starting on Thursday, February 23 at 3:00 p.m., through Monday, February 27 at 7:00 a.m. The online banking system will be unavailable during the actual system conversion. You may call either branch location for information on your accounts during regular business hours.

## **Will BillPay be affected?**

Yes. The BillPay program will be unavailable during the transition starting on Friday, February 17. Any bill payments must be submitted on Thursday, February 16, to be processed by the current system. You can enroll in the new BillPay system starting on Monday, February 27 at 7:00 a.m.

## **Will I have to do anything to resume BillPay?**

Yes. Unfortunately, no BillPay data will transfer from the existing BillPay system into the new one. You will need to reinitiate your bill payments, we encourage you to take screen prints of the bills you currently have set up so you can easily transfer them into the new system. Any bills that were converted to eBills (electronic billing) will be sent to you in paper format after Thursday, February 23 and can be reinitiated in the new system.

## **Will copies of checks be available in online banking?**

Copies of checks will be available until Thursday, February 23 at 3:00 p.m. through online banking. At that time, any check images prior to that date will not be available in online banking. We encourage you to print or save the images prior to that date. Otherwise, you can contact the bank to retrieve a check image.

**What about eStatements and copies of past statements? Will they be available through online banking?**

24 months of account statements will be available to everyone once they sign into online banking and accept the eSign agreement. Customers who already have eStatements will continue to receive them going forward. All customers will have to accept the new eSign agreement before viewing electronic statements.

**Can I get my loan statements through online banking?**

Yes! This is an enhanced feature of our new online banking portal; you may now receive eStatements for your mortgage and consumer loan accounts. You can enroll starting at 7:00 a.m. on Monday, February 27.

## **MOBILE BANKING**

**What happens with the mobile app?**

The current mobile app will be disabled as of Thursday, February 23 at 3:00 p.m., and the new one will not be available until 7:00 a.m. on Monday, February 27. You can remove the old app any time after Thursday, February 23 at 3:00 p.m. On Monday, February 27 at 7:00 a.m., you will be able to download and sign into the new and improved mobile app. The updated apps can be found in the App Store or Google Play store.



## TELEPHONE BANKING

Effective Thursday, February 23 at 3:00 p.m., we will be discontinuing our Telephone Banking service (accessed at 1-866-482-5979). If you currently use this service, we encourage you to use the free online or mobile banking solutions we offer or you can call one of our branch locations for account information.

Jordan: 952-492-2750

Minneapolis: 612-234-6301

## PAPER STATEMENTS

### **Are paper statements affected?**

Paper statements cycles will remain the same, except every checking and savings account will receive a statement dated February 23, 2023. This will be the final statement from the bank's current operating system. The first statement sent from the new core system will be for accounts that receive month-end statements. These will be sent on Tuesday, February 28 and be a short statement that includes February 24–28.

## ACCOUNT NUMBERS

### **Will my account number be the same?**

Checking, savings, and certificate of deposit account numbers will all remain the same.

There will be revisions regarding loan numbers. Your new account number can be found in our new online banking portal or by contacting one of our bank branches. Any transactions presented to Riverland Bank with the old account number will be updated to the new one. You do not need to take any action on this matter unless you previously provided your loan account number for electronic or online bill payment with another institution. If you did so, please update your account number with the other institution after Friday, February 24.



# Consumer Online and Mobile Banking Users

## ONLINE & MOBILE BANKING

Online and mobile banking will be unavailable during the actual conversion from Thursday, February 23 at 3:00 p.m. until Monday, February 27 at 7:00 a.m.

### Online Banking Login Information

**Username:** Your online banking username will remain the same.

**Password:** Online banking username + last four of your SSN  
(social security number or EIN for businesses)

*Example: If your username is TeddyBear, and the last four digits of your SSN or EIN are 1234, your password would be TeddyBear1234.*

*Remember: Usernames and passwords are case sensitive.*

## BILLPAY

BillPay will be available after you log into the new Online Banking system on Monday, February 27 starting at 7:00 a.m.

► **Important: BillPay items will not automatically move to the new system. Please prepare your items so you can reinitiate them in the new BillPay System.**

- Any BillPay items set up for eBills will revert to paper statements at the time of conversion. You will have to reinitiate them into the new BillPay system.
- The last day to process your BillPay items through the old system is Thursday, February 16.

# Business Online and Cash Management Users

- If you are a business online banking or cash management customer that uses Remote Deposit Capture, ACH origination, ACH Filter, or Positive Pay, please contact our Cash Management team with any questions regarding this transition.

**Alyssa Pilger**

*VP, Cash Management Officer*

612-234-6306

[apliger@riverland.bank](mailto:apliger@riverland.bank)

**Ze Xiong**

*Business Banking Specialist*

612-234-6307

[zxiong@riverland.bank](mailto:zxiong@riverland.bank)

## ONLINE & MOBILE BANKING

Online and mobile banking will be unavailable during the actual conversion from Thursday, February 23 at 3:00 p.m. until Monday, February 27 at 7:00 a.m.

### Online Banking Login Information

**Username:** Your online banking username will remain the same.

**Password:** Online banking username + last four of your SSN  
(social security number or EIN for businesses)

*Example: If your username is TeddyBear, and the last four digits of your SSN or EIN are 1234, your password would be TeddyBear1234.*

*Remember: Usernames and passwords are case sensitive.*

## NEW REMOTE DEPOSIT CAPTURE AVAILABLE AS OF NOVEMBER 15

Alyssa Pilger, Riverland's Cash Management Officer, will contact RDC users to schedule a time before the end of January 2023 to onboard them to the new Remote Deposit Capture system. The great news is the new system is similar to the existing RDC portal. Come Friday, February 24, there will be no changes to the RDC system since you will already have transitioned to the new portal.

## ACH AND WIRE CAPABILITIES

The last day for ACH and Wire processing through the current online banking portal is Wednesday, February 22. The cash management officer will work with you to ensure a smooth transition to the new system.

## CENTRIX

The Centrix ACH and Check filter system will no longer be available starting on Saturday, February 11. The new system will be available on Monday, February 27 at 7:00 a.m. The Cash Management Officer will work with you to ensure a smooth transition to the new system.

## BILLPAY

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# Riverland

## BANK

*Banking on Community*

1621 East Hennepin Ave., Suite 200, Minneapolis, MN 55414

**P** 612-234-6301 | **F** 612-234-6332

700 Seville Drive, Suite 100, Jordan, MN 55352

**P** 952-492-2750 | **F** 952-492-6944



Member  
**FDIC**