

WHAT YOU NEED TO KNOW

This **Systems Upgrade Guide** outlines important updates to your accounts and services that may impact your banking experience. Existing deposit accounts may transition to new account products with new names, new terms and features. Online Digital Banking and our Mobile App will be updated to enhance your overall banking experience.

To prepare for these changes, please review the *Important Details at a Glance*, *Our Accounts in Detail*, and the *Frequently Asked Questions* sections of this booklet.

IMPORTANT DETAILS AT A GLANCE

DEPOSIT ACCOUNT DETAILS

Friday, May 29

- New deposit account openings will temporarily be unavailable and will resume on June 8 on our new banking platform.

Monday, June 8

- Some existing accounts will be converted to new account products with updated terms and features, while others will remain unchanged. Please refer to the product charts on pages 11 and 15 for details.
- The new Schedule of Fees on page 16 will take effect.

BRANCH RELOCATION AND BRAND CHANGE DETAILS

Friday, June 5

Branch Relocations

The following F&M branches will close at 12:00 p.m. on Friday, June 5, and will reopen on Monday, June 8 at nearby Volunteer locations:

Hendersonville: The F&M branch at 221 Indian Lake Blvd. will move to the Volunteer branch at 323 East Main Street on June 5. Please note that the ATM at the Indian Lake Blvd. location will be unavailable beginning June 1.

White House: The F&M branch at 518 Hwy 76 will move to the Volunteer branch at 2920 Hwy 31 West on June 5. Please note that the ATM at the Hwy 76 location will be unavailable beginning June 1.

Modified Branch Hours

Mt. Juliet: The branch will close early at 12:00 p.m. on Friday, June 5 and will reopen normal business hours on June 8 under the Volunteer brand. This office will continue to operate at its current location, 4151 N. Mt. Juliet Rd.

Springfield: The branch will close early at 12:00 p.m. on June 5 and will resume normal business hours on June 8.

ONLINE BANKING & MOBILE BANKING UPDATE

Important Contact Information:

To help ensure a smooth transition to our new online banking platform, please contact your local branch to update your personal information by **June 4**.

Sunday, May 31

- Enrollment in the current online banking platform will no longer be available.

Thursday, June 4

- Bill payments may not be entered after 5:00 p.m. Previously entered payments will still be processed.

Friday, June 5

- Mobile deposits will not be accepted after 12:00 p.m.
- Access to online and mobile banking services will end at 4:00 p.m.

Friday, June 5 through Monday, June 8

- From 4:00 p.m. Friday to 8:00 a.m. Monday, your online banking and mobile banking services will temporarily be unavailable.

Monday, June 8

- You may log in to the new **online banking** system or your new **F&M mobile banking app** using your existing username and password.
- You'll be prompted to create a new password during your first login. If you experience any difficulties, please contact us at **1.800.645.4199**.
- To use mobile banking, please download the new **F&M mobile banking app**, available in your device's App Store.
- Mobile deposits, bill payments and all other features will be available on your new online banking platform and on your new mobile app.