

YOUR BANKING UPGRADE

GUIDE

BANKING UPGRADE

We have some exciting news to share. In just a few weeks, we will be upgrading software systems throughout the bank that will deliver many new features and tools to improve your banking experience.

These upgrades in technology include enhancements to your digital banking experience, as well as the tools our team uses to serve you throughout the bank.

We're committed to providing state-of-the-art banking products and services, and we're committed to providing customized support from bankers who care about YOU. We firmly believe the upgrades will enable us to create even better moments that matter to you, and our communities.

This project began months ago. However, the final transition to our upgraded system will start early on Thursday, August 18, 2022, and will be completed Monday morning, August 22, 2022.

This guide has important dates, information, and tips to help minimize any inconvenience you may experience before, during, or after the Upgrade. It also includes information about the exciting new features of your banking experience with The Callaway Bank.

We understand interruptions in service are frustrating and can be challenging. We have invested significant time and resources into planning the upgrade in order to minimize disruptions, and we pledge to do everything in our power to support you during this time. We appreciate your patience, and please be assured that we don't take your trust in us for granted. Thank you for choosing The Callaway Bank as your banking partner!

For over 165 years, The Callaway Bank has steadfastly and progressively served mid-Missouri. We take great pride in our history but focus on the future. Upgrading our technology is just one way we demonstrate our commitment to a future of serving you.

NEW FEATURES!

NEW CONTACTLESS DEBIT CARDS Use your card by just waving it over the terminal. See page 4 for details.

LIMIT SUSPENSION With the new debit card, you'll be able to raise your spending limit temporarily via the mobile app. See page 10 for details.

CARD ON/OFF Turn your new debit card on or off via the mobile app; on demand or by setting a schedule. See page 4 for details.

IMPROVED TRAVEL ALERTS
See page 10 for details.

EXPANDED TRANSACTION HISTORY Mobile app viewable history expands from two weeks, to two years. See page 10 for details.

ONE MOBILE APP Business and Consumer accounts can be accessed through one unified mobile app. See page 10 for details.

MONEY INSIGHTS This new personal financial management tool will help track your spending, create and track goals for savings or purchases like a new car or vacation. See page 8 for details.

ENHANCED SECURITY Digital banking will have extra protection with a Security Access Code which can be provided via a text, phone call, or mobile app. See page 7 for details.





PRIOR TO
AUGUST 12

- ▶ You should have received your **NEW** Debit Mastercard®.

FRIDAY
AUGUST 12

- ▶ Submitting new payments through online bill pay will be suspended from August 12 until the upgrade is completed. Please plan ahead to schedule payments that fall during this time frame.

AUGUST

THURSDAY 18 UPGRADE BEGINS!	FRIDAY 19	SATURDAY 20	SUNDAY 21	MONDAY 22 UPGRADE COMPLETE MIDDAY!
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Account Balances, Online Banking, Mobile App, and Telebanking
WILL BE UNAVAILABLE STARTING
Thursday, August 18 at 6:00 p.m. through Monday, August 22
(midday) when the upgrade is complete.

Please visit callawaybank.com/upgrade for more information.

THURSDAY
AUGUST 18

- ▶ **Switch to your new debit card!** Your old card will be turned off, and your new card will be automatically activated.
Even though account balances, online banking, mobile app and telebanking will be unavailable during the upgrade period, your new debit card WILL STILL WORK!
- ▶ **Businesses submitting ACH files must be completed before 2:00 p.m.**
- ▶ **Callaway Bank ATMs go offline individually** throughout the day as technicians upgrade them, taking 2-3 hours per machine. Machines not yet upgraded will go offline midday, and will remain offline until upgraded.

NO ATM FEES
AT OVER 30,000 ATMs
FIND ONE NOW!
moneypass.com

REFUNDED ATM FEES
ATM fees incurred from using non-Callaway Bank ATMs 8/18/22 - 8/22/22 (excluding international ATM fees) will be refunded to your account automatically by 9/30.

MONDAY
AUGUST 22

UPGRADE
COMPLETE!

- ▶ Online Banking, Mobile App, Telebanking restored by midday.
- ▶ Account balances and services, such as Bill Pay, available.
- ▶ Callaway Bank ATM functionality is fully restored.

! THURSDAY
AUGUST 18 **Switch to your**
NEW Debit Mastercard!®



We're introducing new contactless debit cards, with an all new sleek design that places personal information on the back to help protect against fraud.



Contactless means that cards can be waived over the card terminal to make your payment. Mastercard calls this Tap & Go and it's a fast, touchless way to pay for purchases. Look for this icon on terminals to know if they accept contactless payments.

We understand that changing cards can sometimes be challenging, which is why we've implemented some enhancements to help make this change smoother.

1. Your new card will be automatically activated on August 18, which means you don't have to call a number and go through an activation process!
2. Your current PIN works on your new card.
3. **Automatic Billing Updater** We're working with Mastercard to have the bills that are automatically paid with your current debit card converted to your new card. While this service won't guarantee every merchant is updated, it should catch quite a few. Merchants that don't subscribe to the Automatic Billing Updater service will need to be updated by you personally.

NEW DEBIT CARD IMPORTANT NOTES

Your new card should arrive by August 10, but won't be activated until early morning on Thursday, August 18.

Your old debit card (the one you have now) will be turned off Thursday, August 18. Don't forget to switch to your new card and destroy your old card.

If you haven't received your new debit card by August 10, please contact our Customer Care Team.
customer@callawaybank.com | 800-446-2265

NEW DEBIT CARD FEATURES

Card Limit Suspension Spending limits protect your funds in case your card is compromised. However, there are times when you need to make a purchase above your normal limit. While you can still contact us to temporarily raise your limit, now you'll be able to make the temporary change yourself, even while you're at the checkout counter!

Text
"TCBCARD" to
800-446-2265
We'll send you a text August 18 as a reminder to switch to your **NEW** debit card!

Card On/Off The new On/Off control feature works great when you misplace your card, or when you want added fraud protection during hours when you're not making purchases. Just click to turn Off, and click to turn back On when you find your card. Or, use the scheduling feature, for example, to turn your card off between 10:00 p.m. and 5:00 a.m. Turning Off your card will not affect any recurring payments you've set up with merchants.

Change Your PIN with the mobile app or digital banking portal anytime you like.

DIGITAL WALLETS

We're expanding our digital wallet options beyond Apple Pay®, Google Pay™, and Samsung Pay™, to also include Garmin Pay™ and Fitbit Pay™.

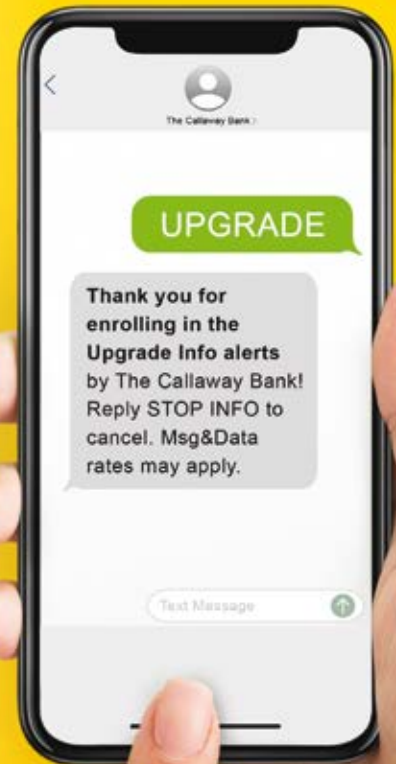


Any mobile wallets that you are enrolled in prior to the upgrade will automatically be updated with your new card.

TEXT
"UPGRADE" to
800-446-2265

WE'LL TEXT YOU REMINDERS
ABOUT IMPORTANT UPGRADE DATES

such as the last day to schedule a bill payment, when online and mobile banking will be going offline, when ATMs are updated, reminders to switch out your debit card, and update your mobile app.





Online Banking AND Mobile App WILL BE UNAVAILABLE from

Thursday, August 18
(starting at 6:00 p.m.)

THRU →

Monday, August 22
(midday)



We've completely redesigned and improved your online banking experience.

The upgrade includes new tools and enhanced security. Plus, the new features fully extend seamlessly across all devices, from desktop to mobile, and even your smartwatch!

DIGITAL BANKING UPGRADE NOTES

You'll still login by going to the same dropdown menu on the top right corner of the callawaybank.com home page, but the login page will have a new look!

Your current username will stay the same, but you'll update your password when you first log in.

After the upgrade, your eStatements dating back to mid-2016, Transaction History and check images dating back 24 months, will be moved into the new Digital Banking platform, and should be visible within a few weeks. Until then, we'll be happy to provide copies of statements and images at no charge upon request. Going forward, you'll have access to up to 7 years of eStatements and 24 months of Transaction History. And, your history will be viewable in our new mobile app, too!

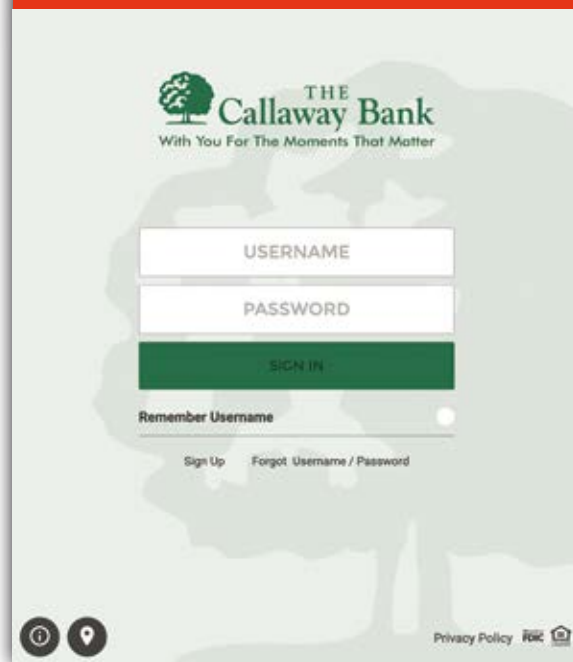
Scheduled bill payments and internal transfers will carry over to the new digital banking experience.

Going forward, you will have access to deposited items too! You'll be able to see the Deposit Slip, plus the individual checks that make up the deposit.

While eAlerts will not carry over, the new system has many more alert options, and they're very easy to set up.

External Transfers (other than Bill Pay) should be re-established under the new security protections, to best protect yourself against fraud.

You'll use your existing username the first time you log in. Your temporary password is your username plus the last 4 digits of your SSN for consumers, or EIN for business. Example: Username1234
You'll be prompted to update your password.



Explore the new Digital Banking Demo site!
callawaybank.com/upgrade

ENHANCED SECURITY

We're enhancing our Digital Banking security by adding out of band authentication to certain features. This one-time Secure Access Code is delivered through a separate communication channel, like a text, to provide protection against fraud by using a secondary verification method.

Why is a Secure Access Code needed? The Secure Access Code is an extra layer of security for digital banking that helps ensure your funds are safe. Using a code delivered to a phone number you have on record with us reduces the chance of fraud even if an unauthorized user learns your digital banking ID and password. The extra layer of security ensures you are notified if an unauthorized user attempts to access your digital credentials or send money out of your accounts without your knowledge.

Do I need to save the code? No. Each code is meant to be used only once to increase the level of protection.

How Often Do I Need a Secure Access Code? You'll be prompted to set up the Secure Access Code the first time you log in, but you can choose the "Save Your Device" option to be prompted less frequently if you typically log in from the same device.

Does this code replace my password? No. You'll still use a password with your user name. The Secure Access Code adds an additional layer of protection on top of your password.

NEW P2P PAYMENTS

We are introducing a new, more flexible P2P (Person to Person) network, with expanded functionality for small business use. The final day for Zelle® will be August 18, 2022. Our new P2P is accessible through digital or mobile app; you'll be able to send payments by just knowing the receiver's cell number or email, and you'll receive confirmation within minutes.



**Any Online Bill Payments
scheduled to be paid from
August 12 — August 22
must be submitted before
Friday, August 12**

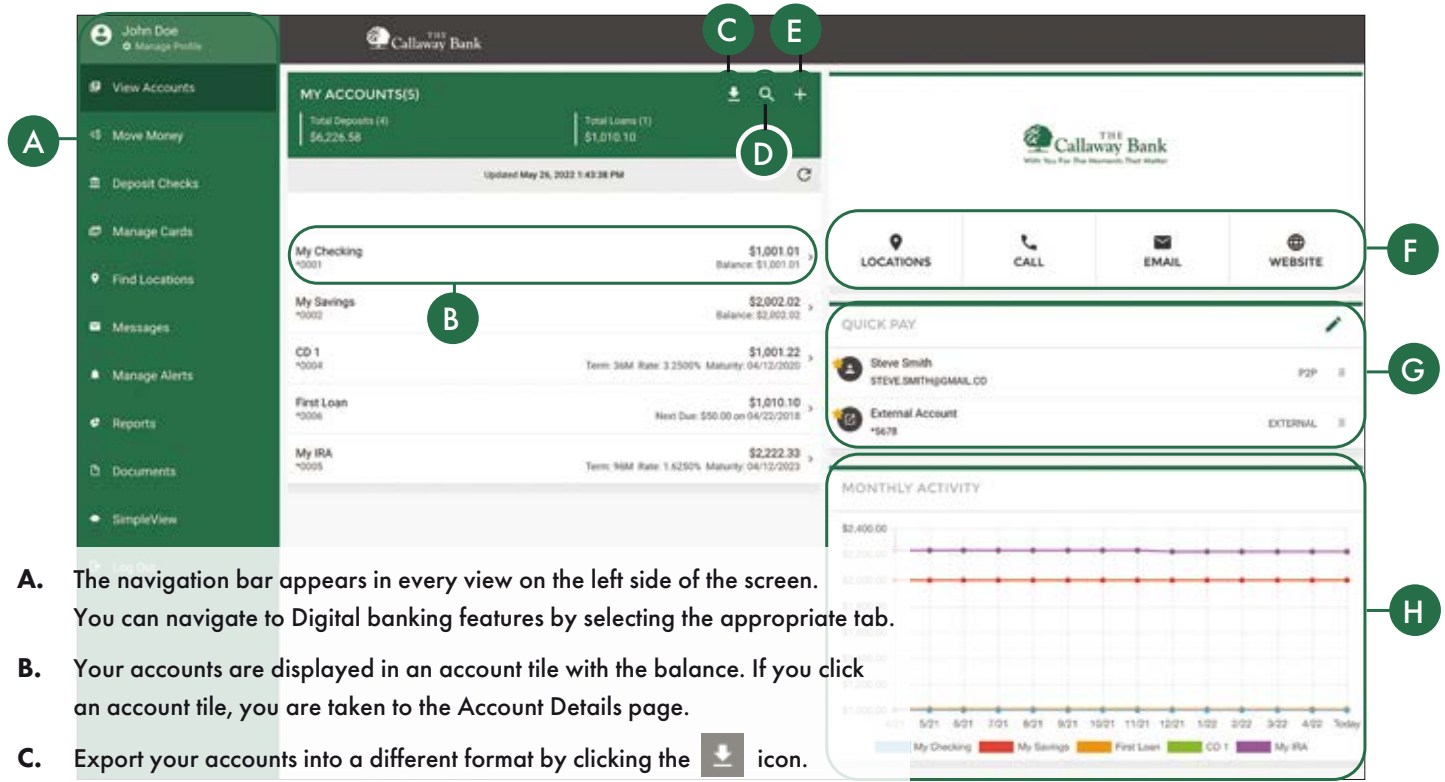
ONLINE BILL PAY




The ability to submit payments will be unavailable beginning the morning of Friday, August 12 through the morning of Monday, August 22.

- ▶ Any payments submitted prior to August 12 will be processed accordingly.
- ▶ All payees setup in Bill Pay will transfer over to the new platform, along with any recurring payments.
- ▶ If you are an E-Bill user: E-Bills will be disabled Friday, August 12. When the system upgrade is complete on Monday, August 22, you can re-connect your eBills in the new system, in order to benefit from improved security protection.

Your Dashboard Overview

After logging in, you are taken directly to the dashboard. From here, you can view account summaries and balances, quickly access Bill Pay, and more!



- A.** The navigation bar appears in every view on the left side of the screen. You can navigate to Digital banking features by selecting the appropriate tab.
- B.** Your accounts are displayed in an account tile with the balance. If you click an account tile, you are taken to the Account Details page.
- C.** Export your accounts into a different format by clicking the  icon.
- D.** The  icon opens the search bar to find transactions with that account.
- E.** Click the  icon to add a new account.
- F.** Quick links let you quickly access different features.
- G.** Quick Pay allows you to quickly pay your favorite payees. Payees marked as favorites appear here.
- H.** Easily monitor your account activity in graphical format.

MONEY INSIGHTS – NEW!

This fantastic new personal finance tool lets you easily create budgets, categorize and track spending habits, and set and track goals. By seeing how you reach a spending target, you can make smarter choices about how you spend.

Quickly view your investment and mortgage balances as well as credit card and bank account balances and transactions in one place, regardless of where you have the accounts. Money Insights will then automatically track your account relationships to track spending, set budgets, calculate your net worth, and more.

The cash flow calendar brings your budget to life through an interactive calendar. With the calendar, you can see how much money you have available to pay bills and other expenses day by day...allowing you to make informed choices on when to schedule bills and other spending.

Use Money Insights to create and visually track savings goals, like saving for a vacation, or a debt reduction goal, like paying off a high-rate credit card. The goals tool asks for a date by which you want to accomplish the goal and keeps track of your progress automatically.



Customers taking advantage of Online & Mobile Banking will be able to log in to our new online banking experience for the first time on Monday, August 22 by midday or thereafter.

- ▶ Your username will stay the same as it is now. Usernames are not case-sensitive.
- ▶ Temporary passwords will be your username plus the last 4 digits of your SSN if you are a consumer user.
- ▶ If you are a business user, your temporary password will be your username plus the last 4 digits of the business EIN.
- ▶ You will be prompted to change your password after you sign in for the first time.

For enhanced security, your new password must be 8-20 characters with at least one upper case letter, one lower case letter, one number, and one special character such as: @\$%^&.

- ▶ Once your password is set, you will be prompted to setup three security questions and answers.
- ▶ Completion of these steps signals a successful login, however you will be prompted by a "Let's Get Started" action bar to authenticate your device (mobile or desktop) as a trusted device to receive a Secure Access Code. (See the Enhanced Security section for more information about Secure Access Codes.)

AUTHENTICATE YOUR DEVICE (MOBILE OR DESKTOP)

The new "out of band authentication" security feature will be prompted for setup. You will enter your phone number and create a nickname for the device you wish to associate with the phone number. The nickname will display in a dropdown list if you choose to register multiple phone numbers for verification.

You will also select the type of device associated with the phone number you will use for validation (Android, Apple, Windows, Blackberry), then choose "text me" or "call me".

Enter your Secure Access Code received via your choice of text or call, and your device setup will be complete. You may choose to register another device or complete setup.

Upon your next login, you may choose to "remember this device", if you typically log in from the same device. Using this feature reduces the frequency of authentication, because it's marked as a known or trusted device.

UPGRADE: CHECK YOUR APPS

MOBILE APP

We have completely redesigned our mobile app for better access to information and control over your accounts.

The new app is easy to use and fully integrates into our banking system, which means it delivers the same functionality as if you were using online banking from a desktop computer. The new app works for both business and consumer accounts, too. What's even more exciting are the new features and tools you'll have at your fingertips.



Expanded Transaction History

Viewable history expands from two weeks, to two years.

Limit Suspension

Have a large purchase to make? Instead of calling the bank, you'll have the ability to temporarily raise your spending limits on your new debit card using the mobile app!

Card On/Off

You'll be able to turn your new debit card on or off via the mobile app, either on demand or by setting a schedule. You're in control!

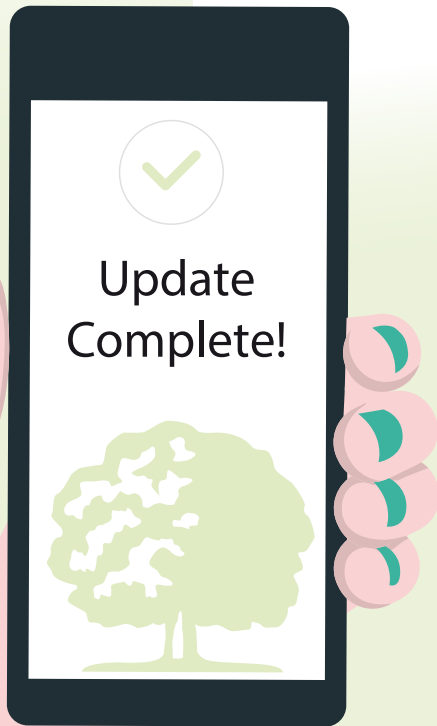
Improved Travel Alerts

Easily set up a travel alert for your debit card through the mobile app or digital banking.

Money Insights

This fantastic new money management tool for personal accounts lets you easily create budgets, categorize and track spending habits, and set and track goals. Visually tracking your progress can help you take control and meet your goals quicker and easier

See page 8 for more info.




Follow these easy steps on Monday, August 22 to take advantage of the new banking experience on your mobile device!

The app will need to be updated to the correct version on your Android or Apple device. If you have auto-updates active on your Apple device, then it should automatically update to the correct version.

If your Apple device doesn't automatically update, manually check for available updates.

Android devices will require the outdated app to be deleted and reinstalled.

After the old app is deleted, search "The Callaway Bank" in the app store for the device, and install the updated version with the new app icon .

TELEBANKING

Telebanking access will be unavailable beginning at 6:00 p.m. on Thursday, August 18 through Monday, August 22 midday. Once the upgraded system is available, you'll dial the same number **573-592-6363** and use your same PIN to access your account information.

➤ **IMPORTANT:** As an extra security precaution, the phone number you call from will need to be a number on file with the Bank.

Helpful Hint: Update your contact information with us before August 18.

CALLAWAY BANK REWARDS

Rewards will continue to accumulate during the upgrade, for qualifying accounts. Points earned in August will not be posted to your rewards account until late October, however, you will not lose any points, because they accumulate throughout this time period.

CHECKING ACCOUNT STATEMENTS

In order to successfully transfer statement activity to the upgraded system, you will receive a partial statement as of August 18, 2022, and another partial statement that runs from August 19, 2022 through the end of your normal statement cycle.

Your account will then return to a regular full statement cycle.

SAVINGS ACCOUNT STATEMENT CYCLES

Savings account cycles are being standardized to calendar quarter cycles.

January - March

April - June

July - September

October - December

In order to successfully transfer statement activity to the upgraded system, Savings accounts will also receive two partial statements; the first will be produced August 18, 2022, and the second will run from August 19, 2022 through September 30, 2022.

LOAN ACCOUNTS

All loan terms will remain the same.

Automated loan payments that would normally occur during the upgrade period will be processed Monday, August 22. However, you will not be penalized because we will apply payment as of the normal effective payment date.

Your existing loan number will change slightly. The only difference is that we are adding "-10" to the end. For example, if your loan number is now "12345678" after the upgrade it will be, "12345678-10"

If you are using an online bill pay from another bank to pay your loan, you will need to update the loan number at your external financial institution with the "-10".

If you have a coupon book, you may continue to use the coupons you have.

Loan balance inquiries will be unavailable over the upgrade weekend.

PLEASE CONTACT YOUR LENDER WITH ANY QUESTIONS YOU MAY HAVE.

Q & A

Can I keep my existing account number? YES! Account numbers (checking, savings, CD) are not changing.

Can I continue to use my checks?

YES! Checks remain valid, because account numbers are remaining the same.

Please visit
callawaybank.com/upgrade
 for more information.

With You For The Moments That Matter



Please visit callawaybank.com/upgrade for more information.



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