



Online Banking Notice of Change

For Personal Online Banking Users

Important- Please Read



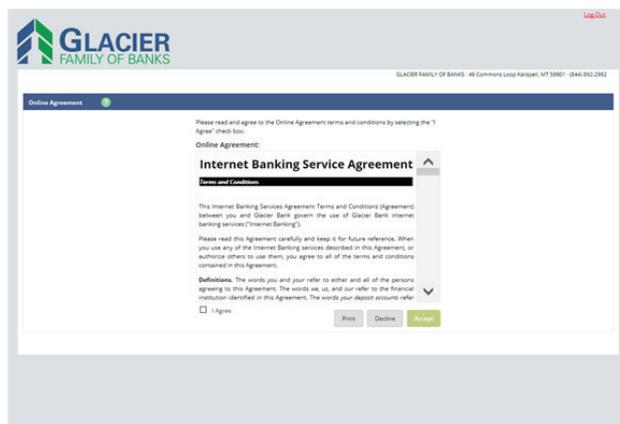
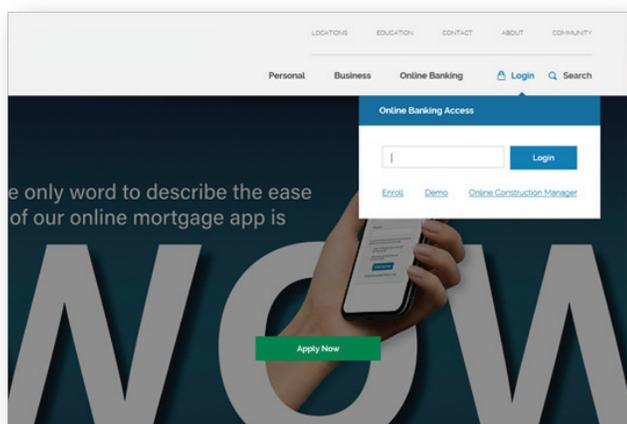
During the weekend of October 18-20, we will be migrating our core processing systems, including Online Banking, to the Glacier system. A previous Notice of Change document has been sent to all primary account holders regarding this system conversion. This document will provide you with additional detail regarding Online Banking and Mobile Banking. Please read through it carefully and feel free to call us at 801-813-1600 if you have additional questions.

ONLINE BANKING

In order to make way for our new products and services, our Online Banking platform will be converted to a new platform. The information below will guide you through your initial login. You may log in either through Online Banking or through the Glacier Family of Banks Mobile App.

LOGGING IN FOR THE FIRST TIME THROUGH ONLINE BANKING

Use the steps below to login to online banking on or after **Monday, October 21**. You will only have to follow these steps once for the initial login. Any subsequent logins via PC or Mobile App will only require your username and password.



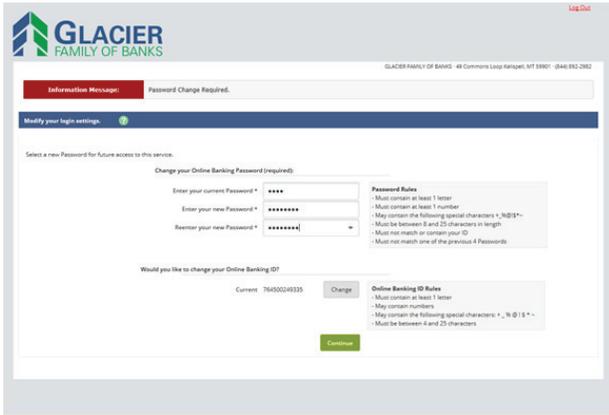
1. Visit our bank's new website (www.fcbutah.com) and click on **Login**.

Unless otherwise contacted by the bank, **enter your current Online Banking Username**.

When prompted for a password, **enter the last 4 digits of your SSN/Tax ID**.

2. Read through the Internet Banking Service Agreement.

Check "I Agree" and click Accept



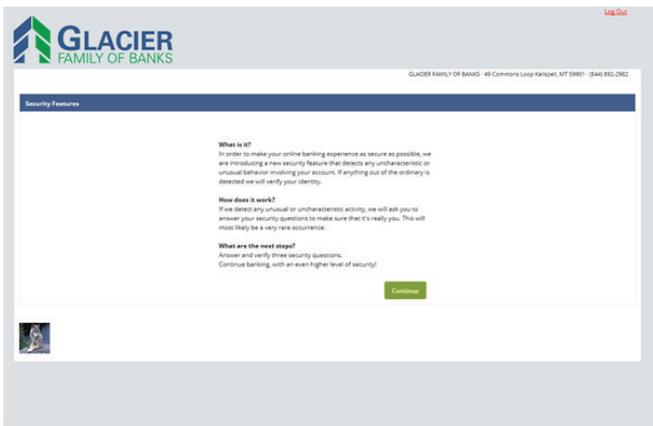
3. Required: Change your password
Optional: Change your User ID

Passwords must be a minimum of 8 characters including letters and numbers.

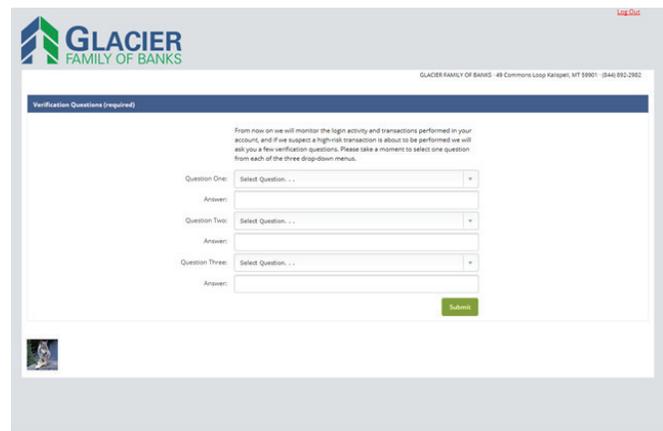
Enter in desired information and click **Continue**



4. Select a personalized image and click **Submit**.



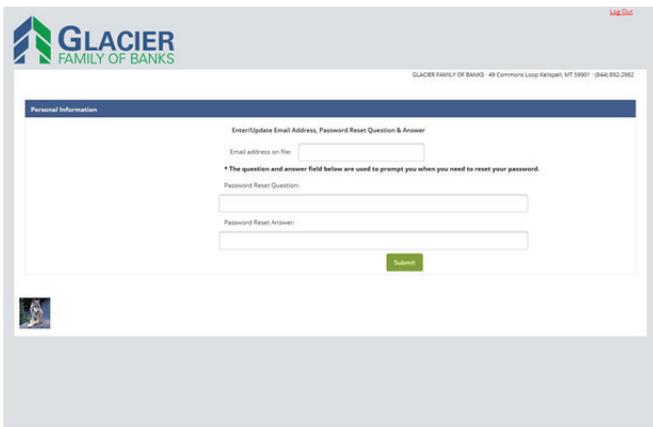
5. Description of Multifactor Authentication Security Feature appears. Click **Continue**.



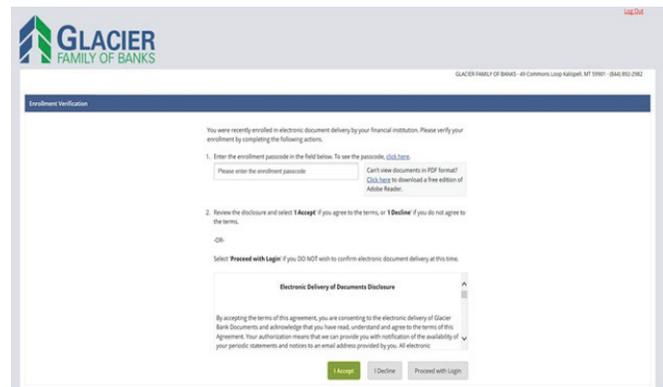
6. Select questions from each of the three drop-down menus and enter corresponding answers accordingly. **Click Submit**.

Review questions and answers and click **Confirm**

Click **Continue**



7. Enter information for Password Self-Reset. Click **Submit**.



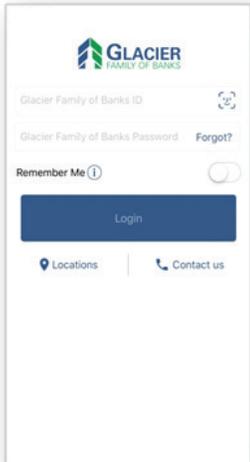
8. **eStatement enrollment**. Follow steps as indicated to Accept, Decline, or Proceed with Login.

NOTE: You must reach the end of the Electronic Delivery of Documents Disclosure in order to select an option.

LOGGING IN FOR THE FIRST TIME THROUGH THE MOBILE APP

Use the steps below to login to online banking through the Mobile App on or after **Monday, October 21.**

Note: Before you begin the log in process, be sure to download the Glacier Family of Banks Mobile App from the Apple App Store or from Google Play.



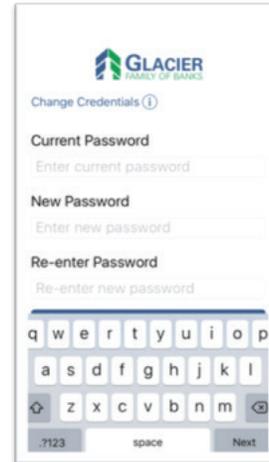
1. Open the Glacier Family of Banks Mobile App.

Unless otherwise contacted by the bank, **enter your current Online Banking Username.**

When prompted for a password, **enter the last 4 digits of your SSN/Tax ID.**

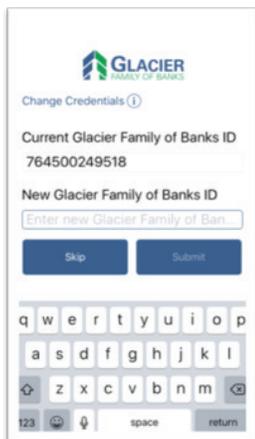
Remember Me – (Optional) Enable the Remember Me setting, which will retain the User ID for quicker login.

Fingerprint ID/Face Recognition – (Optional) Enable this setting to allow login with fingerprint login/ facial recognition feature.



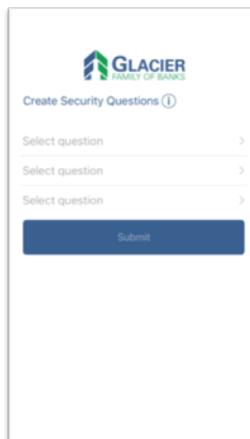
2. Enter desired information to change password and tap **Submit.**

Passwords must be a minimum of 8 characters including letters and numbers.

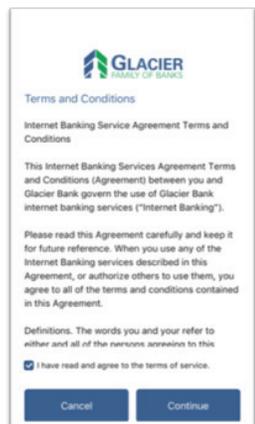


3. Enter new Glacier Family of Banks ID if desired, and tap **Submit.**

Tap **Skip** to retain the original User ID.

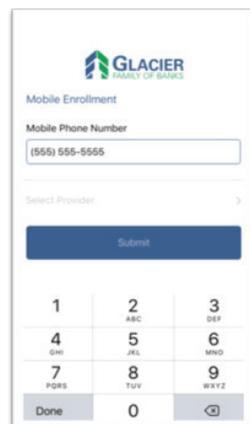


4. Establish 3 security questions and answers and tap **Submit** to proceed.



5. Mobile Terms and Conditions are displayed, scroll down to review.

Check **“I have read and agree to the terms of service”**, and tap **Continue** to proceed or **Cancel** to discontinue enrollment.



6. Tap the **activate Mobile Phone Number** field and enter the phone number associated with the mobile device.

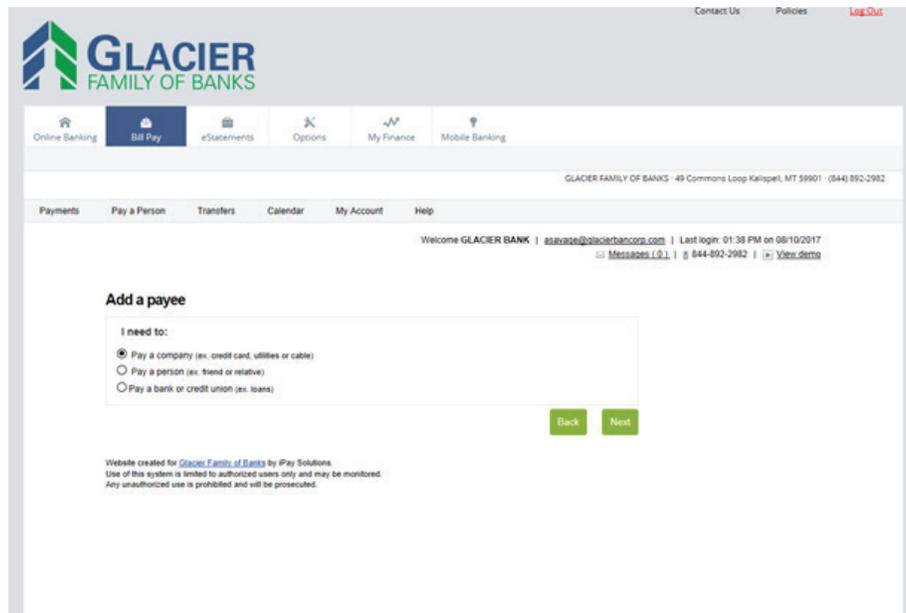
Tap **Select Provider** field to view provider list. Scroll to locate provider and tap to check.

Mobile Enrollment screen displays with fields completed. Verify information and tap **Submit** to continue.

Enable text confirmations screen will appear. Tap **Yes** to receive confirmation alerts via text or **No** to decline.

PAYMENTS (BILL PAY / PEOPLE PAY / EXTERNAL TRANSFERS)

All current Bill Pay, People Pay and External Transfer payments will be housed under one Payments Tab within the new Online Banking. When setting up new payees within the system, you will be prompted to select a business, a person, or a bank/credit union as illustrated below.



If you use First Community Bank's current Bill Pay service, existing payees and scheduled payments that you have set up will be automatically moved over to the new system. **External Transfer payees and People Pay Payees will have to be setup again within the new system.**

PAYMENT TYPES & TIMING

Payments are sent one of two ways — electronically or by paper checks. The majority of payments are delivered electronically. Your payment information, such as your account number, is sent via secure and encrypted transmission. All other payments are made by paper checks that are mailed via the U.S. Postal Service. **Payments made by check are sent directly from your account as if you had written the check and will not clear your account until the check is received and cashed by the payee instead of being withdrawn on the due date.**

Payments scheduled Monday through Friday before 1:00 pm MST will be processed that day. Payments scheduled after 1:00 pm MST or on holidays and weekends will be processed the next business day. Please allow 2-3 days for electronic payments and 5-7 days for payments made by check.

SUPPORTED BROWSERS

For security purposes, the Glacier bill payment system is only supported by the following browsers for consumer products:

- Internet Explorer® version 11 and above
- Google Chrome version 65 and above
- MS Edge
- Firefox® version 60 and above
- Safari® version 10 and above

If you have any questions regarding your bill payment setup, please call 801-813-1600 for assistance.

ONLINE TRANSFERS

Recurring transfers set up through Online Banking will be transferred over to the new system and will be available Monday, October 21st. This will include all transfers between accounts, both deposits and loans.

NOTE: *Users can transfer funds to an External Account using Bill Pay. Users will not be able to transfer funds to First Community Bank accounts from another financial institution using an External Transfer service unless it is initiated at the other financial institution.*

PERSONAL FINANCE MANAGER

After the conversion, we will no longer have access to the Personal Finance Manager platform within online banking. If you currently use this service, we suggest you download any reports or categories that you need for your records by Thursday, October 17th. Mint is a free public resource that can be used as a replacement.

eSTATEMENTS AND CHECK IMAGES

Check images and eStatements for dates prior to the conversion weekend will not be available on the new system.

Please contact us if you need assistance saving this information. After the conversion, your account history and images will begin to build again. Our new system will retain 90 days of history, 12 months of standard statement information detail, and 18 months of eStatements if you elect to enroll to receive eStatements. Only one account signer can enroll for eStatements so if you have joint or multiple owners, the first person to login and enroll will be the one to have access to them. Users can enroll up to three additional recipients for eStatement delivery through email.

NOTE: *Any check images, account history and eStatements you would like to keep must be downloaded and personally retained prior to this change by **Thursday, October 17th**.*

ACCOUNT NICKNAMES

Account nicknames (pseudo names) that were set up in the old Online Banking will be transferred over into the new.

TEXT BANKING

Text Banking gives you the availability of texting a simple command to receive account balances and recent account activity. Customers can enroll in Text Banking through the new Online Banking platform. Text message and/or data charges may apply. If you were previously enrolled in Text Banking with First Community Bank, you will have to re-enroll in the new system.

DAILY CUT-OFF TIMES

As of **Monday, October 21st**, the daily cut-off times will change as follows:

Mobile Remote Deposit- 6:00 pm (MST)

Online Account Transfers- 8:00 pm (MST)

ACCOUNT DORMANCY / DEACTIVATION

After the conversion, Online Banking users who have not logged into their account (through the website or mobile app) for more than 180 days will become dormant and will have to be reactivated. Users who have not logged into their account for more than 550 days will have their account deleted and will have to re-enroll in Online Banking.

DAILY & MONTHLY LIMITS

The following daily and monthly limits will be updated as of October, 21.

Bill Pay Items (Check, ACH), eBill

Maximum Transaction Amount- \$99,999.99

Maximum Daily Transaction Amount- \$250,000.00

Person to Person (P2P) Payments and Bank to Bank Transfers

Daily Limit- \$2,500.00

Per Item Limit- \$2,500.00

Mobile Deposit

Daily Limit- \$2,500.00

Monthly Limit- \$5,000.00

DIGITAL RECEIPTS

Digital Receipts will no longer be available through the mobile app after conversion. If you currently use Digital Receipts, you will need to download and save the information from the current app before October 18.

REMOTE DEPOSIT AND MOBILE DEPOSIT

After the conversion, we will no longer be memo posting mobile and remote deposits to your account the day that you make the deposit. The deposit will be reflected in your account balances after it officially processes on the next business day.