

NEW Online Bill Pay **COMING SOON**

We are excited to announce an upgrade to our Internet Banking Bill Payment service on Monday, June 21, 2010. To serve our customers better, we have contracted with a full service bill payment provider that will act as an extension of The First National Bank of Suffield (FNBS). This upgrade will allow FNBS to offer our customers a new and improved bill payment product along with specialized customer support from people that are committed to handling customer questions immediately. **Please read carefully there is important action items highlighted below that you'll need to know.**

Some of the exclusive features of this new service are:

- Single sign-on integration with our Internet Banking product (a new window will open when you click on the Bill Payment button which automatically signs you into the new service provider's site)
- You'll schedule payments by the day you need your payment to process & you'll receive an Estimated Arrival Time
- You'll see check payment status (outstanding / paid)
- Bill payment calendar shows when payments are scheduled
- Secure person-to-person electronic payments (transfers) to individuals with an email address
- Account-to-account interbank transfers (from/to FNBS & another financial institution)
- Rush payment option
- Text message or email reminders to pay bills
- Gift and donation payment options that send customized cards with an attached check

Important items you'll need to know before the upgrade:

- This new service is provided "outside" of our Internet Banking product. The current bill payment system (within Internet Banking) will no longer be available.
- Wednesday, June 16, 2010 is the LAST day you will have access to the current bill payment system (bill payment button will be removed). Payments previously scheduled for June 17th and June 18th will be processed normally.

Payments previously scheduled after June 18th will be converted to the new bill payment system and processed accordingly. You will have access to the new bill payment system the morning of June 21, 2010 (bill payment button will be available).

- Your current payment history will not be available within the new system. Please make a note of any records that are important to you, because this history will not be available after we upgrade. You will still see these transactions listed in your account registers and on Monday, June 21, 2010, your new payment history will be recorded as payments begin to process.
- Your payees will carry over to the new system as well as any scheduled payments. Please verify all information is correct during your initial login by clicking Payees, View Payees.
- Categories will not be converted. If you use this field on your bill payments you will need to reassign in the new system by clicking Payees, Categories.
- Your default accounts will carry over to the new system, however you will need to certify the correct default account was assigned. To do this, simply sign in to the new system, click Options, Pay From Accounts, then click the button for the account you want to set as your default and click Submit Changes.
- You will continue to process your transfers and loan payments (between your FNBS accounts) within our Internet Banking system by clicking the transfer funds button.
- On your initial login to the new Bill Payment system, you will setup four Challenge Questions & Responses. This is an additional layer of security that is used with highly sensitive transactions. Please note, these Challenge Questions are asked “outside” of our Internet Banking product and thus are different than the Pass Phrases you already have setup.

We will keep you informed with more details as we near June 21, 2010.

Thank you,
The First National Bank of Suffield