



April 19, 2021

To our valued customers,

R Bank was created to serve our customers' financial needs and provide a first-class customer experience every opportunity we get to work with you. We have utilized the same consumer Online Banking system for the last 12 years. While this system has served us well, we want to do better. We want to do more to provide better products and services to an ever-changing financial services environment.

To accomplish this, we will be upgrading our Online Banking experience on May 18, 2021.

We are excited about the new system and the additional capabilities that it will give us to serve you. We will continue to provide you with more information on some new products and services we intend to deliver in the coming months.

In a perfect world, these changes will take place without any complications. We do not live in an ideal world, and though there may be challenges along the way, we will always be here to help you work through these challenges to make this process as seamless as possible. Our goal is to continue to grow, change, and improve to be the best that we can be.

Please be patient with us and allow us to make the changes to become a better financial partner and continue to give you the best customer experience that we can.

We have included a Q & A attachment to this letter to try to answer some of the most common questions asked during this process. Please review this and contact us with any thoughts you may have after you have seen them.

We sincerely value your business, and we are lucky to be able to work for you. Please let us know if there is anything that we can help you with before, during, and after this process to serve you better. Thank you for your understanding and support during our Online Banking conversion.

Thank you for your business and for your time.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Steve Stapp'.

Steve Stapp
President/CEO
R Bank

To help you be prepared for the upcoming Personal Online Banking upgrade on May 18th, we have included FAQs and important date information below.

Frequently Asked Questions:

Q: Why is R Bank making this change?

A: To provide a more unified experience for ALL our customers. This will include new features and services and allow our customers who have personal and business products to view these items under one login ID!

Q: What do I need to do?

A: Ensure your current contact information is up to date with us and that you have logged in to your current online banking after January 1, 2021.

Q: Will there be interruption of services due to this conversion?

A: Yes, online banking services will be limited starting May 11, 2021. Services such as Bill Pay, scheduled recurring transfers, and Text banking will be unavailable until May 18th. You will still be able to view accounts and make "quick" transfers between your accounts up until end of day on May 17th.

Q: Will I have to get a new login ID & Password?

A: No! Your current login ID and password will remain the same. You will be asked to "change" your password – but can put in the exact same password you currently use for your online banking access!

Q: Will the login on the website change?

A: Yes! There will now only be one place to login! It will still be in the same location on the website.

Q: Will I need to download a new App?

A: Yes. Consumer customers will need to download a brand-new app from the Apple or Google Play stores. Business customers will only need to update their current app.

Q: What new features will be available?

A: Several new features will be available on the new platform. Including:

- Customer to Customer, and external transfers,
- real time stop payments,
- secure messaging with bank staff,
- Consumer Online Wires*,
- and more!

Q: Will the new features be enabled automatically?

A: Certain services, such as external transfers, secure messaging, and real time stop payments, will be available to all customers. Other services, such as consumer online wire transfers, will not be automatically enabled.

Q: Will I have to reenter all my Bill Payments?

A: No. Your previously scheduled Bill Payments will be paid by the current vendor up until May 17, 2021. Any payments scheduled after that date will be processed by our new vendor for your convenience.*

**We do recommend checking your bill pay information after logging in to the new platform to ensure accuracy of payment and payee information.*

Q: Will I have to reenter all my payees?

A: No. Your payees should all come over to the new platform.*

**We do recommend checking your bill pay information after logging in to the new platform to ensure accuracy of payment and payee information.*

Important Date and Action Reminders:

May 11th - Personal Bill Pay services, scheduled recurring transfers and Text Banking will be unavailable.

-What this means for you -

- Schedule any Bill Payments you have for as soon as possible!
- You will not be able to manage or complete Bill Payments during this downtime, but anything you have scheduled will be paid as usual up until May 17th.
- Any Bill Payments scheduled after the date listed above will be paid by our new vendor starting May 18th.
- Our Scheduled Recurring Transfers tool will be disabled. Any transfers needed will need to be done using our “quick” transfers’ option. Any previously scheduled transfer will still occur up until May 17th.
- Text messaging will be disabled. Customers will need to login to their online banking in order to get information regarding their accounts.

May 18th - Our current Online Banking System will be in a view only mode until 9am. At 9am, the current online banking experience will no longer be accessible.

-What this means for you -

- You will need to use the new online banking login and/or app, using your EXISTING username and password.
- Please note: You will be asked to “change” your password – but can put in the exact same password you currently use for your online banking access!

If you have any questions about the upcoming upgrade to your Personal Online Banking services, please contact your local banking center or call us at 1-844-722-6589.