



WANDA STATE BANK

P.O. BOX 278 • WANDA, MN 56294-0278
507-550-1678 • 855-808-8878 • FAX 507-342-5496

ATTENTION WANDA STATE BANK CUSTOMERS CORE UPGRADE IS LESS THAN A MONTH AWAY!!

Dear Wanda State Bank Customer,

In our continued effort to keep you updated on Wanda State Bank's upcoming Core Conversion, here are some key things you need to know about the new changes. If you are not currently utilizing one of our digital services such as debit cards, online banking, mobile banking, bill pay, eStatements, or telephone banking; your banking experience should not change very much. Please review this letter in its entirety so that you are prepared for the upgrade on **October 23rd, 2023**.

WANDA STATE BANK HOURS:

Wanda State Bank will be open regular business hours on Friday October 20th. We will re-open with our new core system for regular hours on Monday October 23rd.

Bank Hours:

Monday - Thursday: 8:30 AM to 4:30 PM

Friday: 8:30 AM to 5:30 PM

DEBIT CARDS and HSA CARDS:

As a reminder, the bank will be issuing new Debit cards to all customers that currently have a debit card.

All current HSA (Health Savings Account) accountholders will now be getting a debit card to go with the HSA checks you currently have. Both the checks and the card may be used to make Health Savings account transactions.

There will be several immediate changes that you will notice both before and following the conversion. Current debit card holders will receive new cards with new card numbers. These new debit cards come with contactless technology and the enhanced security that comes with the new EMV chips, helping keep your data secure. To be prepared, there are some steps you need to take in order to access your accounts and activate your debit card and/or Health Savings Account debit card.

Here is what you need to know regarding your Wanda State Bank card replacement:

1. The week of October 9th, your new debit cards should arrive at the address on file with Wanda State Bank. You will receive your new pin number separately one or two days after your card arrives.
PLEASE NOTE: If you have an address change, please notify the bank immediately or you may not receive your new card.
2. Your current Wanda State Bank card will continue to work until the end of the day on October 22nd, 2023.
3. Beginning on October 23rd, you will no longer be able to use your current card and you should begin using your new Wanda State Bank debit card.
4. Starting October 23rd, you will need to activate your new card using one of the methods below:
 - a. Call the phone number on the activation sticker affixed to your new card
 - b. Perform a balance inquiry at any ATM
 - c. Perform any Point of Sale transaction where a PIN is required
 - d. Use the activate card feature on your GoBanking account or Mobile App

If you want to change your debit card's pin number, you will need to call the toll-free number on the activation sticker on your card and follow the instructions.

It is very important for you to note that if you have automatic payments set up using your card electronically, you will need to have those changed. Beginning at 3am on Monday, October 23, 2023 your old card will no longer be active.

Internet Banking and the Mobile App:

As part of our upgrade, you will be getting a whole new internet banking site and mobile app. At 12:00 midnight on October 22nd the current internet banking site and mobile app will no longer work. Both the site and the app will be replaced; the new site and app are more modern, have more features, and are more secure than before.

Here is what you need to know regarding your Wanda State Bank Internet Banking Site:

1. Starting at 9:00 am on October 23 you will be able to activate your new online banking account.
2. Just like now, you will be able to access the new internet banking site from the bank's home page (wandastatebank.com); however, you may have to update any previous bookmarks you use to get to the site.
3. You will still use your same user ID and password (PIN) to login to the new site for the first time. You will then be required to update your password.
4. To do this you will need to authenticate either using a cell phone or an email to receive a unique code to verify your identity.
5. This authentication method will be required for several logins to your online account with a new device.

Unfortunately, we live in a world that this is necessary for the safety of your private information.

6. We were unable to convert any of the account **alerts** that you may have had set up in your current online banking. We encourage you to make note of any of these alerts prior to conversion and set them up in your new online banking account.
7. We were unable to convert any of the account **transfers** that you may have had set up in your current online banking. We encourage you to make note of any of these transfers prior to conversion and set them up in your new online banking account.

Here is what you need to know regarding your Wanda State Bank Mobile App:

1. Starting October 16th, you may start looking for our new app in the Apple App Store and the Google Play Store.
2. The icon for our new app will have a simple, black and white, appearance when it is published.
3. When available, you may download and install the new app.
4. Starting at 9:00am on October 23rd, you will be able to activate the new mobile app using your current username and password.

eStatements:

If you are currently an eStatement user, Thank you! We strongly suggest downloading/saving previous statements for your reference as they will not be available online after October 20th. Your new GoStatements (eStatements) will become available online on GoBanking as your account statement cycles occur.

Please be aware that on October 20th we will be generating a paper statement for ALL customers as part of the conversion process.

Bill Pay:

As part of our upgrade to our internet banking site and mobile app, we will be providing a new integrated Bill Pay provider, GoPay.

Here is what you need to know regarding our Bill Pay:

1. On October 20, your current Bill Pay schedules will no longer be active and you will no longer be able to generate payments to your payees.
2. Vendors you currently have set up to pay with Bill Pay will transfer to our new GoPay platform.
3. Schedules for payments that you currently have set up in your Bill Pay account will not transfer to the new platform. These schedules will need to be set up in the new GoPay system.
4. It would be a good idea to make note of your payments and schedules to assist in setting up the schedules and to verify the payee's are correct on the GoPay platform.

Telephone Banking:

We will be providing an all-new telephone banking service starting on October 23rd called GoVoice. On October 20th our current Dial-a-Bank system will no longer be active. GoVoice will be accessible on October 23rd and will have a new toll-free number to access the system. This new toll-free number will be available beginning on October 23rd either on our conversion information web page (wandastatebank.com/conversion/) or by calling the bank at 507-550-1678.

The first time you use GoVoice you will be asked to enter your Social Security Number or Tax Identification Number. You will then be asked to enter your birth date or another piece of information to verify your identity. Once verified you will be prompted to set up an access PIN.

We appreciate your cooperation and support as we complete our Core upgrade. We are confident that any inconvenience this may cause will be well worth it in the end. Please be patient as we roll out this new technology.

Thank you for making Wanda State Bank your financial partner.

Best Regards,



Tim VanDerWal
President/CEO
Wanda State Bank