

January 30, 2014

Dear Core Bank Customer,

Effective Monday, February 10, Core Bank will fully integrate all of our products onto a new banking platform. Our teams have been hard at work, planning for this conversion, diligently ensuring that every detail is considered.

Please note that your current checks, ACH transactions, and Visa Debit cards will all continue to work with our new system.

Also to ease the transition, we have highlighted a few of the upcoming changes that must take place in order to fully integrate the new banking platform. Here is what you can expect:

Account number

Your account number will be changed to a converted account number. The converted account number will be a total of ten digits in length. This number will be created by your previous account number preceded by '0600' and any remaining zeros to fulfill the ten digit number requirement. Example:

- My checking account number is **1234** my converted account number is **0600001234**.
- My savings account number is **456789** my converted account number is **0600456789**.

Routing numbers

The permanent routing number for Core Bank will be 104001808. Please use this routing number on ACH transactions and when reordering your checks.

Note: Your current routing number 104902114 will be recognized by our system and will continue to route properly so you may update your information at your convenience.

Check reorders

You do not need to replace your existing printed checks, although you are welcome to do so. Your current checks and deposit slips will continue to function.

When you are ready to reorder checks please visit any of our branches or contact us at 402-333-9100 and we can help you order with your updated account number and routing number as described in the sections above.

CDs and IRAs

There are no changes that will occur as a result of the system conversion.

Account Access

As these account changes are processed, you will see a temporary combined daily limit of \$1,000, or the lesser account balance, when trying to access an ATM or use your Visa Debit card for purchases. This temporary limit will be in effect beginning Thursday, February 6 and will conclude Monday, February 10.

Online Banking

Conversion Details:

Online Banking will be 'view only' starting at 5:00 pm Friday, February 7 thru Monday, February 10. This is to allow for the conversion accounts to properly populate on the new online platform.

Online deposit history dating back to January 1, 2014 will be available to you after conversion; however, loan history will not carry over from the previous platform. **Please print any needed records prior to conversion.** If you need help printing your history contact us at 402-333-9100 for assistance.

Microsoft Money and QuickBooks are no longer supported with the new Online Banking system. Similar programs such as Quicken and Mint.com are supported.

Access Details:

Previously our website housed three login options; Centennial Bank, Omaha State Bank, and Core Bank. All logins will now be under the Core Bank login. With this update there will be some additional changes which are outlined below:

Initial Login Guidelines:

- **Your current login id will remain the same but will be in all lowercase characters.**
- **Your password will be the last 6 digits of your social security number.**
- You will be prompted to choose a password that:
 - Must be 8 to 32 characters long.
 - Must include at least one letter and one number.
 - Cannot include spaces.
 - Cannot include a character that repeats more than 3 times.
 - Is case sensitive

Security Features: When you log in from an unrecognized computer or device:

- Your primary phone number that is on file at Core Bank will receive a call or text with a login id code for Out-of-Band Authentication. If the phone number is not up to date, Out-of-Wallet Authentication is an option.
- Out-of-Wallet questions are available when appropriate and are generated from Public Record Data.

Overdraft Protection Statements

Your Overdraft Protection statement will print separately from your Checking Account statement, but your statement will still print on the same day as your Checking Account statement.

eStatements

eStatements (electronic statements) are integrated into the new Online Banking platform. **You must enroll into the new eStatements program to receive your statements electronically.**

To enroll: Within the Online banking system simply choose the 'Statements' link in the left hand navigation list and follow the step-by-step enrollment process.

Note: Electronic statements that were housed on the previous system will not be carried over to the new system. We will mail you an additional printed statement of your transactions for the period of January 16, 2014 thru February 7, 2014. Your current statement cycle will remain the same and continue after the intermittent statement described above has been sent.

BillPay

BillPay will be a different vendor than the Bill Pay feature you have previously used; however, all of your payees and scheduled payments will convert to the new system automatically. **Please take a moment to review the new BillPay system after the conversion on Monday, February 10, and make sure that all payees and payments have populated.**

Any payment scheduled on or prior to Friday, February 7 will be paid. Any payment scheduled Saturday, February 8 – Sunday, February 9 will be paid Monday, February 10. **Bill Pay payee transaction history will not be carried over to the new BillPay system so please print any needed records prior to conversion.**

BillPay is integrated into the Online Banking platform and includes options to:

- Schedule reoccurring or single payments.
- Create custom reports.
- Schedule alerts when bills are due.
- Create transaction alerts based on criteria you choose.

Note: Person to person ACH payments will no longer be an option on the new BillPay platform. For any questions on how to handle specific transactions please call us at 402-333-9100.

Phone-A-Bank

You now have access to the 24-hour Phone-A-Bank system. Simply dial 402-333-9109 or 800-897-2265 (toll free) and enroll. The initial pin will be the last four digits of the primary account holder's social security number. Once enrolled you can listen to real time account balance information, make transfers, and more.

Mobile Banking

App: Please remove the current Core Bank (Centennial) app from your device. The new Core Bank app can be found in the iTunes store for Apple products or the Google Play store for Android.

This app allows you to: Check your balance, view transactions, transfer funds between eligible accounts, or **make deposits!** If you would like to start using mobile banking, call 402-333-9100 to learn more, or visit us online at www.corebank.com/mobile-banking

Text: You must enroll in the new Online Banking system to receive text mobile banking. Simply log in to your Online Banking account, choose 'Manage Mobile' and enter your mobile phone number. You will then receive a text to begin the enrollment process.

Wire Transactions

Out-going wire transfer procedures have not changed.

Incoming wire transfer procedures will no longer require corresponding bank information: *ABA 091001322 United Bankers Bank (UBB) and 2505246 CORE BANK*. You will now only need to provide the following information for an incoming wire:

Core Bank 12100 W Center Rd, Omaha, NE 68144
Routing Number: 104001808
Account Name: Your Name
Account Number: Your Account Number

If you have any questions about the new incoming wire procedures please call us at 402-898-3339.

ATMs

Locations: All existing Core Bank ATM locations will remain. Additionally, Core Bank participates in the MoneyPass, national surcharge free ATM network, which offers tens of thousands of locations coast-to-coast. Visit www.moneypass.com to learn more.

Balance Inquiries: No ATM balance inquiry will be available starting Friday, February 7 thru Monday, February 10. Please visit our website, www.corebank.com, to learn more. Thank you for your business, and for the opportunity to serve you.

If you have further questions about any of the information provided in this letter, please call us at 402-333-9100 or visit any of our locations.

Sincerely,



JAMES F SUING

Senior Vice President
Operations | IT
BEL AIR | 12100 W CENTER RD. | OMAHA, NE 68144