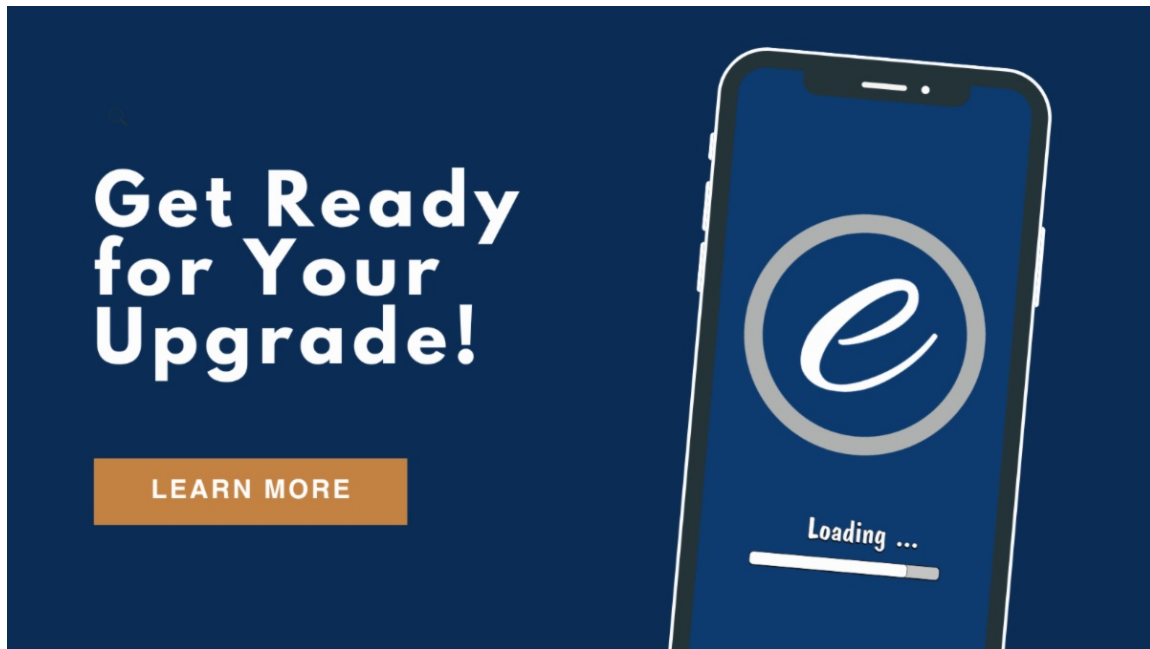


### Why am I receiving this email?

We sent you this email because you are a client of Encore Bank.

## Your Digital Banking Upgrade Is Quickly Approaching!



We are excited to announce the launch dates of our much-anticipated digital banking upgrade! At Encore Bank, we're constantly striving to enhance your banking experience, and this exciting new platform is a testament to that commitment. With a host of innovative features and a modern interface, we are excited to bring you a banking experience that's not only efficient but also tailored to meet your evolving financial needs!

---

### Two Waves for Conversion:

To ensure our clients have the support they need during this transition, we are rolling out our new upgrade in two waves.

#### **First Wave: September 19, 2023**

Business clients who are currently using Bill Pay and all personal banking clients will be moved to the new platform.

#### **Second Wave: October 3, 2023**

All remaining business clients who are not currently using Bill Pay will be moved to the new platform.

Learn more on our [Digital Banking Upgrade](#) webpage.

---

## What You Can Do to Prepare:



**Make sure your contact information is up to date.** Log into your account and make sure your contact information is accurate so that you are ready to jump right into an easier, more intuitive digital banking experience when we go LIVE!



**Take note of your username and password.** You will use your current username and password to log into the new platform for the first time. This is especially important if you are using Face ID to access your mobile app.



**Take note of alerts.** You will need to re-enroll in alerts in the new system. Take note of your alerts and notifications, such as low balance alerts, so you will be prepared to re-enroll.



**Do you use Quicken/QuickBooks?** Be prepared to reconnect these services. There may be a lag of up to five days for Quicken/QuickBooks to re-establish their link to our new system. For details, check out our FAQs on the [Digital Banking Upgrade](#) webpage.

---

## Key Dates:

**September 19 (First Wave of Conversions):** Business clients who are currently using Bill Pay and all personal banking clients will be upgraded to the new platform during the first wave. If you are included in this group, you will no longer be able to log into the old platform but will have access to the new upgraded version, which will be readily accessible through a pop-up window on our website. You will need to uninstall the old mobile app (the one with a white icon) and download the new version (identified by its blue icon). The mobile app will be available in your app store on September 19, and links will be available on the [Digital Banking Upgrade](#) webpage. Additionally, please remember to re-enroll in alerts in the new system after you log in.

**September 19:** Quicken/QuickBooks by Intuit will need to re-establish their link to our new system. If you use these services, be prepared to reconnect these services on the new platform. Intuit aggregation services will be interrupted for up to 5 business days after September 19. For details, check out our FAQs on the [Digital Banking Upgrade](#) webpage. Note: If you are a business client who uses these services and you are scheduled to get your digital banking upgrade during the second wave (October 3), contact our Client Support Team at [1-844-394-2265](tel:1-844-394-2265) or [digitalbank@bankencore.com](mailto:digitalbank@bankencore.com), so we can move you to the first wave (September 19). This will help ensure a swift reconnection of your accounts.

**September 19 – October 2:** During this period, both digital platforms will be accessible on

our website and in the app stores. Clients included in the first wave will exclusively access the new, enhanced platform, whereas clients in the second wave will continue using the old platform. Throughout this time, our website will feature a pop-up window guiding first-wave clients to the [Digital Banking Upgrade](#) webpage, providing clear instructions on how to get started using the new platform. Second-wave clients will continue to use the Login link at the top-right corner of our website. To easily distinguish between the two mobile apps, please note that the new mobile app can be identified by its blue icon in the app store, while the old app features a white icon.

**October 3 (Second Wave of Conversions):** Business clients who are NOT currently using Bill Pay, will transition to the upgraded platform during the second wave. For those in this group, you will no longer be able to log into the old platform beginning October 3. Please remember to re-enroll in alerts within the new system after you log in. On October 3, the old platform will be removed from the Homepage of our website and replaced by the new, upgraded version. Furthermore, the old mobile app, identified by its white icon in the app store, will be removed from the app stores, and you will only be able to find the new blue-icon mobile app. Detailed instructions on how to begin using the upgraded platform can be found on our [Digital Banking Upgrade](#) webpage.

[Learn More](#)

---

## What's Staying the Same?

- Your username
- Your password for initial login
- Access to 18 months of account history
- eStatement history and enrollment preferences
- Recurring and scheduled transfers
- External and Encore accounts for making transfers
- Card controls on/off preferences
- Your Bill Pay payees/billers, history, scheduled and recurring payments
- Permissions and sub-users for business accounts

## What's Changing?

- New modern look!
- Customizable digital experience
- More intuitive navigation
- Text banking
- One experience on any device so you can bank anywhere, and on any device
- Additional layers of fraud protection
- Enhanced administrative capabilities for businesses to self-manage user access and permissions
- Enhanced reporting for businesses
- ACH and Wire Templates for businesses to save time and reduce errors

---

We are excited to bring you our new and improved digital banking experience! We understand that technology conversions can be challenging, but rest assured that we are taking every precaution to minimize any inconvenience you may face during this transition. Should you have any questions or concerns about upgrading to our new digital banking platform, please do not hesitate to contact our Client Support Team at [1-844-394-2265](tel:1-844-394-2265).

Thank you for being a valued member of the Encore Bank family.



Encore Bank | [Website](#)  
Member FDIC



Encore Bank | 1801 Rahling Road, Little Rock, AR 72223