



Important Reminders and Dates for the Technology Upgrade

Our team has been working diligently to provide a smooth transition to our upgraded operating system. We appreciate your patience as we navigate these exciting changes to our improved operating system. Please review the important service interruptions and dates below.

System Upgrade

- The system upgrade will begin after **5 PM on Wednesday, August 23** and will continue through **Monday, August 28**. Claremont Savings Bank will be open during our regular business hours, but some services may be affected during this time.

Online Banking

- Online banking will be **unavailable from 6 PM Thursday, August 24 through 9 AM on Monday morning, August 28**.

Mobile Banking App

- Please download our new mobile app from your phone's app store on **Monday, August 28**.
*Mobile Carrier Fees may apply.

Bill Pay

- Please ensure all bills that are due **before Monday, August 28** are scheduled to process by the end of day **Tuesday, August 22**.
- Bill Pay will **not be available beginning Wednesday, August 23 through the morning of Monday, August 28**.
- Your payees and scheduled payments **will convert to the new Bill Pay system automatically**.
- **If you have set up e-bills** (electronic versions of paper bills) with any vendors, **they WILL NOT convert automatically and will need to be set up again**.

ATM Service

- The **Tractor Supply** and **Washington St. ATMs** will be out of service on **Wednesday, August 23rd** and brought back into service the afternoon of **Thursday, August 24**.
- The **ATMs on Broad St. in Claremont** and in **Charlestown** will be out of service on **Thursday, August 24** and brought back into service later that afternoon or early evening.
- Our **Springfield, VT** and **Lebanon, NH** ATMs will be out of service on **Thursday, August 24** and brought back into service late in the afternoon on **Friday, August 25**.

You may use other banks' ATM machines during this time, and we will rebate your ATM fees up to \$25 at the end of the month.

- Our **ATM machines will be unable to accept deposits from Thursday, August 24 through Sunday, August 27**. As an alternative, please use our convenient night drops for deposits until that service is restored on **Monday, August 28**.

Debit Cards

- You may have already received your new **debit card in the mail**, but if not, you will very soon.
- Please **continue using your current debit card until Wednesday, August 23 at 11:00 PM**.
- New debit cards can be activated starting **Thursday August 24 at 6:00 AM**.
- You will be **unable to access your account balance information until Monday, August 28**. You will be able to conduct purchases and withdrawals with debit cards during this time.

Monthly Statements

- All checking and savings accounts **will receive a free paper statement as of August 24**.
- You will **receive another statement at month-end, reporting transactions conducted between August 25 to August 31** via your normal delivery method.
- E-statements will be unavailable for a period during and after the upgrade. **If you need an e-statement, you can download it in online banking before August 24 at 6 PM**. You may also call the Bank or visit a local branch. We will notify you when digital statements are available to download on the upgraded system.
- Interest bearing accounts will receive interest effective **August 24 and again at the end of the month, covering the last 7 days of August**.
- If you currently receive e-statements, you will **automatically be enrolled in this service**, but you will be **prompted to accept the e-sign agreement when you log in to retrieve your e-statement**.

Telephone Banking

- Telephone banking will be **unavailable beginning Friday, August 25** and will become available to customers **on Monday morning, August 28**.

Loan Account Renumbering

- With this upgrade, we will revise our internal system for loan account numbering only. You do not have to take any action in this matter unless you have provided your loan account number for an electronic or online bill payment service with another institution. If so, **please update your account number with the other institution on Friday, August 25 or after**.

Technology Upgrade FAQs

August 11, 2023

DEBIT CARDS

Q: When I get my new contactless Debit card will it be the same card number?

A: No, your new card will be a brand-new number. Any recurring payments you set up using your card will need to be updated with the new card number.

Q: Will cards be issued on every account, even if we do not have a card on it currently?

A: No, you will only receive an upgraded card if you have one currently. If you would like a card on an account that you do not currently have one for, please visit one of our locations, or contact our Call Center and our employees would be happy to assist you.

QUALIFICATIONS AND STATEMENTS

Q: What is the date that I would need to meet all of my qualifications for my Kasasa account in August in order to receive my reward?

A: For the month of August every customer in a Kasasa account will automatically qualify for their rewards.

Q: Currently my debit card transactions need to be posted to my account 2 business days prior to month end to qualify for my reward. Will that still be the same?

A: No, any debit card transaction that clears your account up to the last business day of the month will count towards your reward qualifications.

Q: What are my options if I can't meet the qualifications required to earn the rebates on the new account offerings?

A: We have found that many people that are concerned about meeting the qualifications will in fact meet them and will earn rebates to offset the service charge. However, we are exploring options for adding another Checking Account product that will better meet those customers' needs. Our target date is mid-September 2023.

Q: Since the upgrade is being completed before the end of August, will I still only get one statement for the month?

A: No, you will receive two statements for the month of August. The first will report activity on your account from August 1 through August 24. The second will report activity from August 25 through August 31.

Q: Will the age waiver qualify for any owner on the account, or just the primary owner?

A: If any owner on the account meets the age waiver, 22 and under or 70 and over, the fee will be waived.

Q: Will I see the service charges on my statement and then rebates back if I meet the qualifications?

A: Yes, you will see the service charges post, and then if the rebate qualifications are met, you will see the rebates posted on your statement as well.

REBATES

Q: One of the qualifiers for a rebate is if I maintain a daily balance of at least \$500.00. If my balance drops below \$500.00 during the day, but I make a deposit the same day, will I still qualify for the rebate?

A: Yes, as long as the account balance is \$500.00 or more, by the end of the day, you would still qualify for the rebate.

Q: If I meet the age waiver does that mean I will get an additional \$10.00 rebated to my account when I get a direct deposit in excess of \$500.00 and receive electronic statements?

A: No, the rebates are meant to offset the monthly service charges. Since you meet the age waiver, you will not receive a service charge, so no additional rebate is needed.

LOANS

Q: Will the overdraft line of credit on my checking account remain when the upgrade happens?

A: Yes, the functionality and availability will remain the same. The only thing that will change is the account number for the line of credit.

Q: How will I know what my new loan account number will be?

A: You can find it on your loan bill, or you may call 603-542-7711 Option 3.

GENERAL

Q: If I make a deposit into the ATM after 3:30, will it still be considered the next business day?

A: Yes, the cut off time for ATM deposits will remain the same.