



Important Information Action Required

Dear ACME Co:

On November 4, we are updating your Online and Mobile Banking experience to make managing your finances easier. Our new enhanced digital experience will have a re-freshed intuitive design, easier navigation, and enhanced security. You will have access to Zelle® for your small business, Intrabank Transfers, access to Fraud Prevention Tools from our Mobile App and so much more!



Important information:

- User ID and password will remain the same.
- Account transaction history (18 months) will be available.
- Current templates and payee information for ACH and wires will continue to be available. You will need to select your offset account prior to initiating your first ACH.
- Improved security features including multi-factor authentication will be required. **Hard/soft tokens** for ACH transactions and wires will no longer be used. If you need to update your phone number to receive multi-factor authentication, call Business Solutions at 1-855-547-1385, Option 3.
- **Bill Pay will be unavailable** from November 1 until November 4 at 9 a.m.

Action Required:

- **On November 4, your account administrator will need to log in to reinstate permissions for sub-users** so sub-users can access accounts, ACH Filter, Positive Pay, and other services.
- If you have **wires, internal transfers, or ACH batches** scheduled after November 1, they will need to be re-entered. Any recurring internal transfers set up will be migrated over to the new system.
- If you want to access historical information **download your ACH and wire activity** prior to the close of business on November 1.
- **Alerts and notifications** in online banking will need to be reestablished after the update.
- If you use an account aggregation tool such as **QuickBooks®**, or another 3rd party site that uses your online banking data, we encourage you to download your transaction history before November 1. You will need to disconnect your account by November 1 and reconnect your account on or after November 12.

We'll do everything we can to make this transition as easy as possible. Visit fidelitybanknc.com/digital-update and follow us on our social media channels for more details about this exciting update.

If you have any questions reach out to our Business Solutions team by phone at 855-547-1385, option 3, or by email at businessolutions@fidelitybanknc.com.

As always, thank you for banking with Fidelity Bank!

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