Heritage Bank of Nevada

Online Banking - Notice of Change For Cash Management Users

Important- Please Read

During the weekend of June 12-15, we will be migrating our core processing systems, including Online Banking and Cash Management services, to the Glacier system. A previous Notice of Change document has been sent to all primary account holders regarding this system conversion. This document will provide you with additional detail regarding Online Banking and Cash Management. Please read through it carefully and feel free to call us at (775) 321-4134 if you have additional questions.

Member FDIC · EQUAL HOUSING LENDER

ONLINE BANKING

In order to make way for our new products and services, our Online Banking platform will be converted to a new platform. The information below will guide you through your initial login.

LOGGING IN FOR THE FIRST TIME

Use the steps below to login to Online Banking on or after **Monday, June 15ᵗʰ.** You will only have to follow these steps once for the initial login. Any subsequent logins will only require your username, password and security token.
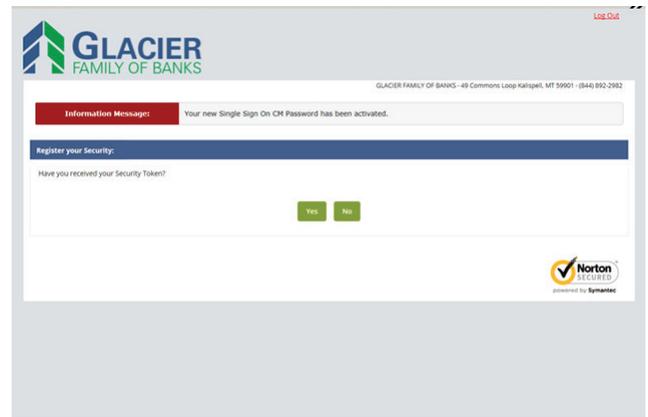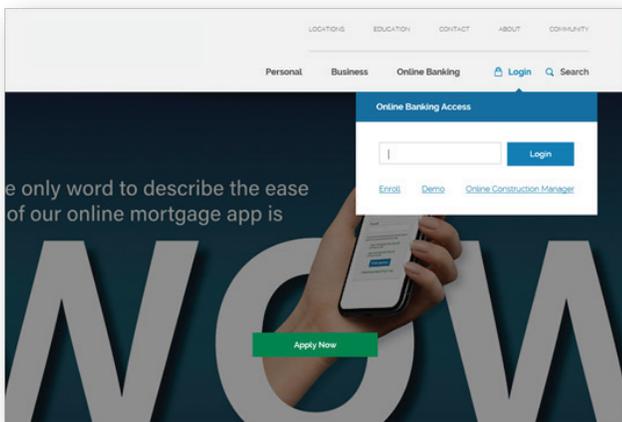
1. Visit our bank's website (**www.HeritageBankNevada.com**) and click on **Login**.

Unless otherwise contacted by the bank, **enter your current Online Banking Username.**

When prompted for a password, **enter the last 4 digits of your Business Tax ID.**

When prompted, create a new password.

2. Register your secure token. If your security token has been received, click **Yes** and advance through the subsequent registration process.

NOTE: If you prefer to utilize a virtual token, simply download the Symantec VIP Access app to your mobile device from the Apple App Store or Google Play.
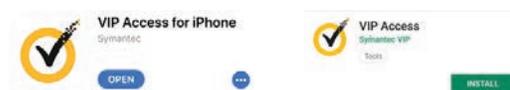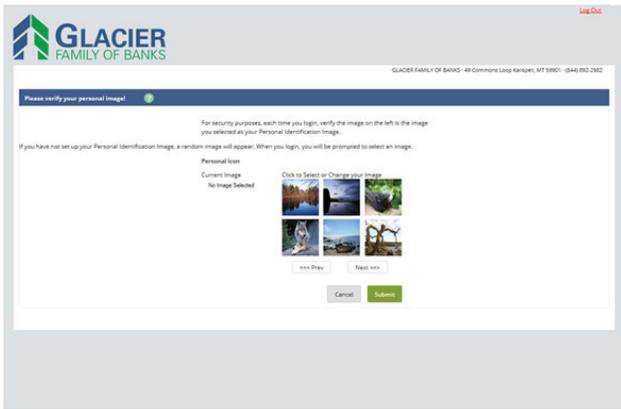
3. If you have not yet received your security token, click **No** to continue. A message appears indicating the registration deadline for the token.
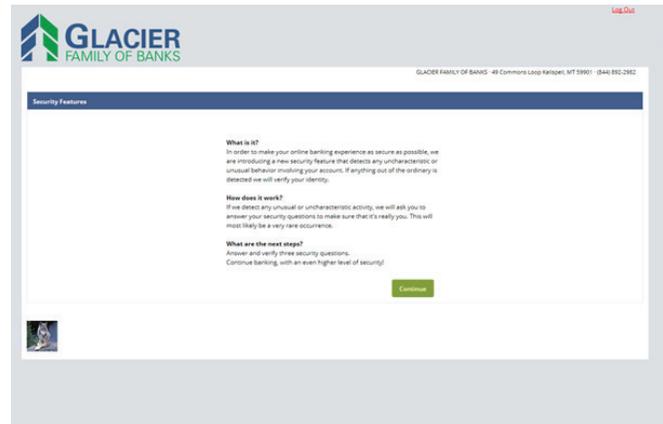Click **Continue.**
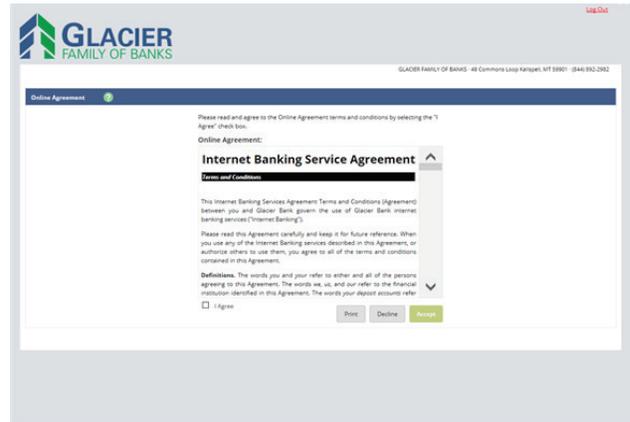
4. Read through the Internet Banking Service Agreement.

Check **"I Agree"** and click **Accept.**

5. Select a watermark image and click **Submit**. This image appears at all future logins and on all pages in Online Banking.

6. Description of Multifactor Authentication Security Feature appears. Click **Continue.**
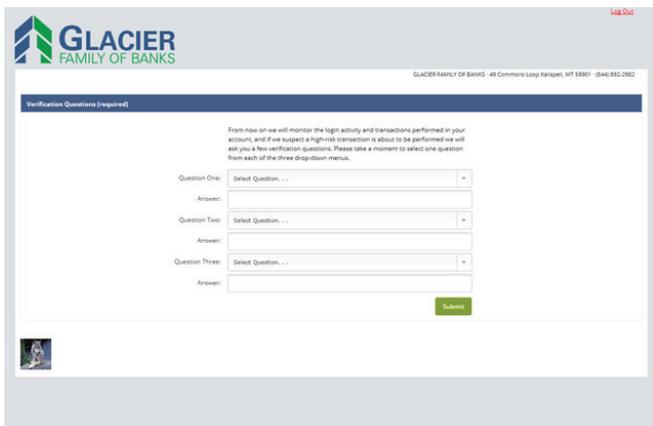
7. Select questions from each of the three drop-down menus and enter corresponding answers accordingly. Click **Submit.**

Review questions and answers and click **Confirm.**

Click **Continue.**

PAYMENTS (BILL PAY / EXTERNAL TRANSFERS)

All current Bill Pay and External Transfer payments will be housed under one Payments tab within the new Online Banking. When setting up new payees within the system, you will be prompted to select a business, a person, or a bank/credit union as illustrated below.
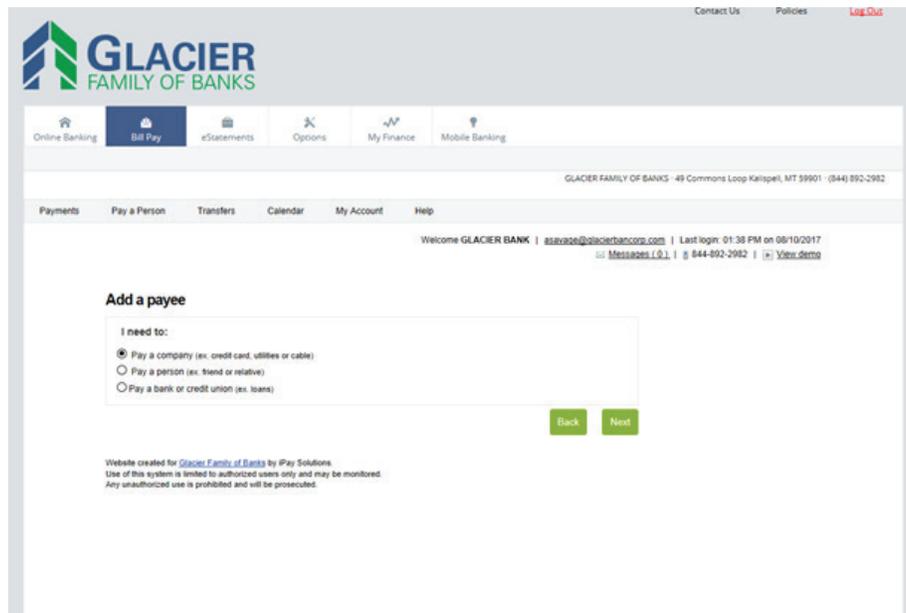
If you use Heritage Bank's current Bill Pay service, existing payees and scheduled payments that you have set up will be automatically moved over to the new system. **External Transfer Payees will have to be setup again within the new system. eBill services will be deactivated on June 12th. You will need to re-establish this service within the new bill pay system starting Monday, June 15th.**

PAYMENT TIMING

Payments are sent one of two ways — electronically or by paper checks. The majority of payments are delivered electronically. Your payment information, such as your account number, is sent via secure and encrypted transmission. All other payments are made by paper checks that are mailed via the U.S. Postal Service. **Payments made by check are sent directly from your account as if you had written the check and will not clear your account until the check is received and cashed by the payee instead of being withdrawn on the due date.**

Payments scheduled Monday through Friday before 12:00pm PT will be processed that day. Payments scheduled after 12:00pm PT or on holidays and weekends will be processed the next business day. Please allow 2-3 days for electronic payments and 5-7 days for payments made by check.

SUPPORTED BROWSERS
For security purposes, the Glacier payment system, (iPay) is only supported by the following browsers for consumer products:

• Internet Explorer® version 11 and above
• Google Chrome version 65 and above
• MS Edge
• Firefox® version 60 and above
• Safari® version 10 and above

If you have any questions regarding your bill payment setup, please call (775) 321-4134 for assistance.

ONLINE TRANSFERS

Recurring transfers will not be available in Online Banking beginning Friday, June 12th. This will include all transfers between accounts, both deposits and loans. Please contact your Heritage Bank branch for revisions.

NOTE: Users can transfer funds to an External Account using Bill Pay. Users will not be able to transfer funds to Heritage Bank accounts from another financial institution using an External Transfer service unless it is initiated at the other financial institution.

eSTATEMENTS AND CHECK IMAGES

Check images and eStatements for dates prior to the conversion weekend will not be available on the new system. Please contact us if you need assistance saving this information. After the conversion, your account history and images will begin to build again. Our new system will retain 90 days of history, 12 months of standard statement information detail, and 18 months of eStatements if you elect to enroll to receive eStatements. Only one account signer can enroll for estatements so if you have joint or multiple owners, the first person to login and enroll will be the one to have access to them. Users can enroll up to three additional recipients for eStatement delivery through email.

NOTE: *Any check images, account history and eStatements you would like to keep must be downloaded and personally retained prior to this change by* **Thursday, June 11th.**

ACCOUNT NICKNAMES
Account nicknames (pseudo names that were set up in the old Online Banking) will be transferred over into the new system.

DAILY CUT-OFF TIMES

As of **Monday, June 15th**, the daily cut-off times will change as follows:

> Mobile Remote Deposit- 5:00 pm PT
> Online Account Transfers- 7:00 pm PT
> Wires- 2:00 pm PT
> ACH Origination- 4:00 pm PT
> Positive Pay- 10:30 am PT
> Remote Deposit Capture- 5:00 pm PT

REMOTE DEPOSIT USERS

After conversion, the link to Remote Deposit within Online Banking will be single sign on which means you will no longer have to enter in separate login credentials.

RE-ESTABLISHING QUICKBOOKS & QUICKEN CONNECTIONS

For Quickbooks and Quicken users, please refer to the step-by-step guides provided on the bank's website to re-establish your connection with your accounts.

ACCOUNT DORMANCY / DEACTIVATION

After the conversion, Online Banking users who have not logged into their account (through the website or mobile app for more than 180 days will become dormant and will have to be reactivated. Users who have not logged into their account for more than 550 days will have their account deleted and will have to re-enroll in Online Banking.

DAILY & MONTHLY LIMITS

The following daily and monthly limits will be updated as of June 15th.

Bill Pay Items (Check, ACH), eBill
Maximum Transaction Amount- $99,999.99
Maximum Daily Transaction Amount- $250,000.00

Person to Person (P2P) Payments and Bank to Bank
Transfers Daily Limit- $5,000.00
Per Item Limit- $5,000.00

Payroll
Maximum Payroll Cycle Amount- $20,000
Maximum Number of Payroll Cycles per Day- 10

Mobile Remote Deposit
Daily Limit - $2,500
Monthly Limit - $5,000

REMOTE DEPOSIT AND MOBILE DEPOSIT

After the conversion, we will no longer be memo posting mobile and remote deposits to your account the day that you make the deposit. The deposit will be reflected in your account balances after it officially processes on the next business day.