

NEW & EXCITING

We're Improving Technology to
Enhance **YOUR** Banking Experience

PLEASE READ BY
**NOVEMBER
8TH, 2019**

There are important
account tasks required
and upgrade
information enclosed



H S
BANK **HOME STATE BANK** N.A.
We're on your side

New Power Tools to Send and Track Your Money

Check out the additional banking technology options coming this fall

CardValet®

Protect your debit card through your mobile device by receiving alerts and defining when, where and how your payment card is used – with CardValet®. CardValet is a free mobile app that keeps an eye on your money wherever you are. Learn more at <https://www.homestbk.com/cardvalet>



Digital Wallet

Digital Wallet makes in-store payments a breeze from your smartphone, smartwatch, or other compatible device. Store your debit card info for Apple Pay®, Google Pay™ or Samsung Pay® transactions. No more worry about losing or misplacing your debit card. Learn more at <https://www.homestbk.com/digital-wallet>



Person to Person Pay

This exciting technology allows you to transfer to or receive money from anyone by using your smartphone, tablet or computer.



Coming in October

Our “Tutorials” menu tab on our website home page will have easy-to-use videos and click-thru demos on various products and exciting features.

Dear Valued Customer,

As we've recently celebrated our 104th Anniversary serving the McHenry County community and beyond, we are working diligently to provide you with new and exciting features that expand your banking options and enhance your experience. In order to offer these expanded services, we are implementing a new, leading-edge system upgrade and want to inform you about important dates and actions that you'll need to be aware of prior to our upcoming launch.

As we implement the system upgrade, our electronic services will be temporarily unavailable from **Friday, November 15th at 5:00 pm through Monday, November 18th at 10:00 am**. Beginning **Monday, November 18th at 10:00 am**, most services will be open and online again, with the new enhancements in place and ready for use.

Please review the enclosed carefully.

Thank you for your continued business and loyalty to the Home State Bank organization. We appreciate your patience during this upgrade. We couldn't be more excited about bringing you additional banking services. As always, we invite you to stop by soon to visit with any of our bankers.

Sincerely,



Steven L. Slack
President and Chief Executive Officer
Home State Bank



Questions?
We're Here to Help!

Call 815-459-2000, visit any of
our banking locations, or go to
www.homestbk.com

New and Exciting User-Friendly Features!

Coming November 18th, you can look forward to powerful banking enhancements, including:

- **Easier navigation** of online and mobile banking with a fresh look and feel
- **Added convenience** with a refreshed account statement layout
- **New and improved** self-reset password
- **Expanded** mobile app access on iPad and Android tablets



What You Need to Do: Important Dates and Details

- One-time transfers that have been previously initiated through online banking, with an effective date after **November 15th**, will not be processed and will have to be rescheduled anytime after our upgrade on **November 18th**. Recurring transfers initiated through online banking for **November 16th** and **November 17th** will not process. However, after **November 18th** your regularly scheduled transfers will transition and be processed.
- Before **November 15th**, we encourage you to download your Estatements from August through November. Availability will be limited for a period of time following the upgrade.
- On **November 14th**, a new features update for our Mobile App* will be available to download. You can start using it on **Monday, November 18th after 10:00 am**. During this time, you may view balances through our website at homestbk.com. **Messaging and data rates may apply. Check with your mobile service provider.*
- The following banking services will be limited from **Friday, November 15th at 5:00 pm until Monday, November 18th at 10:00 am**:
 - online banking, bill pay and touchtone banking will be view-only access
 - transfers, bill payments and mobile check deposits will be unavailable
- HSB Debit and ATM cards can still be used from **Friday, November 15th at 5:00 pm until Monday, November 18th at 10:00 am**, however, temporary service interruption may be experienced.
 - Point of Sale daily limits will be temporarily reduced to \$1,500.00
- On **Monday, November 18th at 10:00 am** the upgrade will be complete. Branches and customer service will be available during normal business hours.
 - Prior to logging in on Monday, we recommend clearing your cookies/cache on your web browser for optimal functionality.
 - Any existing alerts will not transfer and you will have new alerts to choose from on Monday.

LOG-IN STEPS FOR ONLINE BANKING:

- 1) Visit our home page and select the “Online Banking” button.
- 2) Input your existing User ID. At the time of your initial log-in, please enter the last 4 digits of your Social Security Number for Personal Accounts or your Tax ID Number for Business Accounts as your temporary password. Afterwards, you can create a new password or feel free to use your existing password.

CASH MANAGEMENT USERS

We're improving every aspect of your online banking experience! Are you a Commercial Cash Management User? **Look for a special communication on future updates or learn more by contacting us at HSBusiness@homestbk.com.**

BILL PAY USERS

To ensure there aren't any delays in processing, please make sure that your payments are submitted and processed by **Wednesday, November 13th**, or make alternative arrangements. Bill Pay will be temporarily unavailable on **Thursday, November 14th** and put in a view-only mode. The new enhanced Bill Pay will become available on **Monday, November 18th at 10:00 am**. Recurring payments that were previously set up to pay between **Thursday, November 14th through Sunday, November 17th** will process.

At-a-Glance: Important Reminders and Information

- **Access:** To maintain online banking access after **November 18th**, you must log in to online banking or mobile banking at least once within a six-month period.
- **Statements:** We are streamlining the look and timing of our personal account statements. Effective **November 15th**, all personal checking, money market, and combined statement cycles will be changing to the **15th** of each month. Accrued interest will be paid and fees will be waived on the **November 15th** statement.

Business accounts and all other transaction account types will receive a mid-cycle statement on **November 15th**, but will resume their month-end or quarter-end cycle thereafter.

- **Loan payments:** We would encourage you to make your November payment prior to **4:00 pm on November 15th, 2019**. Any existing recurring payments will not transfer and you will need to re-establish them after **November 18th**.

