



**LANB**


Creating a better way.

# Bank Operating System Upgrade Guide

*Your guide to understanding important changes to your banking services.*

**Los Alamos National Bank**

MEMBER FDIC

 Equal Housing Lender



*We're upgrading our Internal Banking System July 15 - 18, 2016*



Explore this guide for important information about our upgrade.



Discover how the upgrade will impact your banking services.



Learn how to enroll in the new online eBanking.



Call LANB with any questions about our new system:  
**505.662.5171**

**PLEASE REVIEW AND RETAIN THIS IMPORTANT INFORMATION REGARDING OUR SYSTEM UPGRADE**

In order to provide state-of-the-art technology and improved digital banking capabilities, Los Alamos National Bank (LANB) is upgrading our internal banking system July 15-18, 2016 (Fri-Mon). The upgrade will result in some changes to your banking services. This is your introductory guide to our system upgrade that explains how the upgrade may impact your account and banking services.

We value your relationship and want to provide exceptional customer service during this transition. We hope that this guide helps you navigate the planned changes. If you would like to discuss any of the details outlined in this guide, feel free to contact a Customer Service Representative at any LANB office, or call toll free at 1-800-684-LANB (5262), or (505) 662-5171 during business hours.

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## TEMPORARY SERVICE INTERRUPTIONS

We'd like to inform you of some important dates and communicate how your banking services may be temporarily impacted during our system upgrade. Please note the following information so you can plan accordingly for any temporary service interruptions.

Important Dates	Thursday, July 14, 2016	Friday, July 15, 2016	Saturday, July 16, 2016	Sunday, July 17, 2016	Monday, July 18, 2016
Office Locations & Call Center	Open normal office hours	Open normal office hours	<b>CLOSED</b>	<b>CLOSED</b>	Open normal office hours
Debit Cards*	Available (some service interruptions)	Available (some service interruptions)	Available (some service interruptions)	Available (some service interruptions)	Available
Online Banking	Available	Unavailable after 6:30 p.m. MDT	Unavailable	Unavailable	(eBanking) Available 7 a.m. MDT
Bill Pay*	Available	Unavailable after 6:30 p.m. MDT	Unavailable	Unavailable	(eBanking) Available 7 a.m. MDT
Online Transfers	Available	Unavailable after 6:30 p.m. MDT	Unavailable	Unavailable	(eBanking & LANB People Pay) Available 7 a.m. MDT
ATMs*	Available (some service interruptions)	Available (some service interruptions)	Available (some service interruptions)	Available (some service interruptions)	Available
24/7 LANB Telephone Banking	Available	Unavailable after 6:30 p.m. MDT	Unavailable	Unavailable	Available 7a.m. MDT

### \*Debit Card

July 13 - 18, 2016, debit card customers will not have access to account balances via any ATM nor will balances appear on ATM receipts.

### \*ATMs

From June 27-July 18, 2016, customers will not be able to make deposits or transfer funds via ATM. From July 13- July 18, 2016 the ability to view account balances or print account balances via ATM will be unavailable at both foreign and LANB ATMs (see page 9 for details).

### \*Bill Payment

Bill payment customers will need to re-establish payments currently scheduled with a send date of July 18, 2016, or later within our new system. You may want to make other payment arrangements for bills due later in July (see page 7 for details).

## CHECKING AND SAVINGS ACCOUNTS

A partial monthly statement from our existing system will be generated for all accounts and include transactions through July 15, 2016. This partial statement will be delivered by mail in paper format. In addition, you will also receive a partial statement for the remaining days of July that will generate from our new system at the end of the month. This statement will be a paper statement, unless you have already logged into our new eBanking system and elected to receive eStatements (see page 6). Additionally, if your account is subject to a monthly service fee, the fee will appear on the second partial statement.

With our system upgrade, you will see a new look to your statements and most statements will be delivered separately. Going forward, all checking account and money market account statements will be processed on the last day of the month after the partial statement process described above. In some instances, the name of your checking or savings account will change and you will see the change reflected on your statement. Accounts experiencing minor changes in terms will receive account disclosures separate from this notice. Otherwise, this is a change to the account name only, and your account terms will remain the same at this time. For variable rate accounts, rates are still subject to change at any time.

Savings account holders will begin receiving quarterly statements, unless an electronic transaction is conducted where Federal Law requires we send you a monthly statement.

Federal Law requires savings and money market account holders to make no more than six (6) transfers and/or withdrawals during any one calendar month to another one of your accounts with us, or to a third party by means of a preauthorized or automatic transfer, telephone transfer, order, instruction, check or ACH.

## LOAN ACCOUNTS

With our system upgrade loan information will come in the form of a loan bill, and will include a tear off payment portion for your convenience. You will also receive a monthly loan statement with additional loan information.

Please note your loan account number will remain the same, though you will see a 5-digit note number after your loan account number (most frequently 00001) on your loan bill and statement. This 5-digit note number is only required when using LANB Telephone banking (see page 8 to learn more about LANB Telephone Banking). For all other purposes, the 5-digit note number is not required.

Any automatic loan payments that you currently have set up in our Online Banking system will need to be established in our new eBanking system. Automatic loan payments established at one of our offices, or at the time of closing will remain in effect, unless they have been modified through Online Banking.

After our system upgrade, there will be a change to the payment due date for Home Equity Lines of Credit (HELOCs) and Additional Balance Club (ABC Overdraft) Loans. These loan types will no longer have a fixed due date. Instead, the payment due date will fluctuate and be due 22 days after the statement date. Any disclosed grace period will remain the same.

The due date will remain the same on all other existing loan types including consumer, auto, construction and commercial loans.



### eBANKING TRANSACTION HISTORY

Transaction history cannot be transferred into our new eBanking system. After 6:30 p.m. MDT, on Friday, July 15, 2016, your transaction history will not be available. Your existing history of check images, transactions, balances, payment details (bill pay, wires, internal transfers, and external transfers), statements, and tax records, may all be downloaded or printed and personally retained for your reference prior to July 15, 2016. **In order to ensure that you have the payment setup information necessary to rebuild each payment profile in our new system, please save your payment details (download, print, image capture, or screen-print) for backup and future reference.**



Transaction history and check images within the new system will begin to build from July 15, 2016 as you utilize the new system and will continue to be available for 90 days on a rolling basis.



## ONLINE BANKING

### *YOU WILL BE REQUIRED TO ENROLL IN THE NEW eBANKING SYSTEM*

Your online banking experience will improve with our upgraded eBanking system. With an enhanced layout, new products, services and the ability to create customized templates, you'll enjoy an electronic banking system that is user-friendly and easy to navigate. After the system upgrade, Online Banking and Business Online banking will be referred to as eBanking and Business eBanking.

You will be required to enroll in the new eBanking system. The updated online eBanking will be available on Monday, July 18, 2016, at 7:00 a.m. Mountain Daylight Time (MDT).

Please remember to update any third party software systems such as Quicken, QuickBooks, etc., with your new LANB login credentials.

Tokens will no longer be necessary due to the introduction of an enhanced and multi-tiered authentication process. Our new eBanking and Business eBanking offers improved security for your peace of mind.

Businesses that currently use services such as ACH Payroll, billing services, frequent wires, Positive Pay, etc., will receive separate instructions and be contacted by an LANB employee prior to the system enhancement. Business eBanking customers should anticipate a new login option that will be located on the Business Banking section of our website, [www.lanb.com](http://www.lanb.com).

Business customers who use Remote Deposit Capture services will also be upgraded to a new software system. This upgrade will occur between July 13, and July 19, 2016. You will be contacted directly by an LANB Representative to schedule your upgrade.

Business eBanking will offer standard and advanced options for funds transfers. The selection of services is completed at the time of enrollment. If you are not currently using the business services described above, please contact us after July 18th if you would like more information on our expanded business service options.

## **eBANKING ENROLLMENT INFORMATION**

Your current online banking login and password will stop working on Friday, July 15, 2016, at 6:30 p.m. MDT. Enrollment instructions will be available on our homepage at [www.lanb.com](http://www.lanb.com) at 7:00 a.m. MDT on Monday, July 18, 2016.

The easiest way to enroll in eBanking is to use your LANB debit card information. Please be prepared to provide your debit card information and PIN at the time of enrollment. Debit cards feature a VISA® symbol and the word, "debit" in the lower right hand corner. Credit cards or ATM cards used only at ATM machines will not work for enrollment purposes.

Answering verification questions is another enrollment option. During the enrollment process, you will be prompted to answer various security questions in order to complete your enrollment.

## **ELECTRONIC STATEMENTS (eSTATEMENTS)**

If you are an eStatement subscriber, you will be prompted to re-enroll for eStatements when you first log into the upgraded eBanking system. This means that if you currently receive eStatements, you will begin receiving paper statements until you have successfully subscribed for eStatements in the new system.

eStatements will be maintained on our new eBanking system for a rolling 18 month period. Additionally, if you have been receiving eStatements, the most recent 18 months of eStatement history will be made available on our new eBanking system shortly after our upgrade is complete. There will be a delay in the availability of your eStatement history from our current system, so please download your eStatements if you know you will need them immediately upon logging into our new eBanking system (see eBanking Transaction History information on page 4).

Please note that Individual Retirement Accounts (IRA) and Certificate of Deposit (CD) accounts are no longer eligible for eStatements. If you have been receiving your IRA or CD statements electronically, you will now receive paper statements, so please ensure we have current mailing address information for you.

## **LANB PEOPLE PAY**

All eBanking users with personal checking accounts will be automatically enrolled in LANB People Pay. LANB People Pay will allow for customers to pay any person or institution securely and easily. From your personal checking account, you can pay anyone with an email address or a mobile number within 1-2 business days. LANB People Pay transactions are not recurring and cannot be scheduled for a future date. LANB People Pay transactions can distribute funds between LANB accounts, or third party accounts through ACH, PayPal or check.

LANB People Pay is only available for personal checking accounts.





## FUNDS TRANSFERS & PAYMENTS SETUP

Please refer to the below information regarding how transfers will be applied in the new system.

Bill payment customers will need to establish payments with a send date of July 18, 2016, or beyond within our new eBanking system. **In order to ensure that you have the payment setup information necessary to rebuild each payment profile in our new system, please save your payment details (download, print, image capture, or screen-print) for backup and future reference.**

Please note, the new system will be available at 7:00 a.m. MDT on the morning of July 18, 2016. All payments with a send date through July 17, 2016, will be sent at 12:00 p.m. MDT on July 15, 2016, unless funds are not available in the account to cover the transaction. The bill pay functionality of our new eBanking system will be the same as our current system.

As a reminder, payments made electronically can take 2-3 business days to process. Payments made by check require additional mailing time and may take up to 7-10 business days to be received by your designated recipient. If you have an established bill payment with a send date after July 17, 2016, you may want to make other payment arrangements to allow yourself time to set up your payments in the new eBanking system.

Currently, transfers scheduled over a weekend or bank holidays are deducted from your account on the prior business day (i.e., Friday). After the system upgrade we will deduct funds from your account on the next business day after the weekend or holiday (i.e., Monday).

If you have an ACH that is originated outside of LANB that is scheduled to debit or credit your account July 18-20, 2016, these payments may be processed on July 15, 2016. For example, if you are expecting payroll on Tuesday the 19th, LANB may post that payroll on the 15th; or automatic payments for insurance, utilities, or other bills scheduled for the 18th, may debit your account on the 15th.

Our current Online Banking allows for wire transfer of funds. However, with the upgraded eBanking system, most wire transfer functions that you can originate yourself will be replaced with our new product, LANB People Pay, available for personal checking accounts. All wire requests will need to be made in person at one of our office locations, with the exception of those originated through Business eBanking.



## IMPORTANT INFORMATION REGARDING CREDIT CARDS

- Automated LANB credit card transfer payments that were originally entered in Online Banking will need to be re-established in the new eBanking system as a bill payment, or set up payments online at: <http://www.mycardstatement.com>.
- You will have access to transactions, balances and statements for your credit card at <http://www.mycardstatement.com>. Please note that this information will not be available on LANB's new eBanking system.
- Once you navigate to <http://www.mycardstatement.com>, click, "Enroll Now" to begin the enrollment process. If you have already established a payment through this website, our system upgrade will not impact this scheduled payment.



## TELEPHONE ACCOUNT ACCESS

Our current telephone account access, known as DataBank, will be replaced with LANB Telephone Banking. LANB Telephone Banking offers increased security. The DataBank telephone number (505) 662-DATA (3282) will no longer be available after 6:30 p.m. MDT on July 15, 2016. To access the LANB Telephone Banking service on July 18, 2016, after 7:30 a.m. MDT, call the following number: 1-800-684-LANB (5262) or (505) 662-5171.

LANB Telephone Banking will require new enrollment. Your new default PIN is the last four digits of the primary LANB account holder's Tax ID or Social Security Number. For security reasons, we encourage you to immediately follow the phone instructions to reset your PIN. Additional account signers seeking access to Telephone Banking will need to supply the account owner's PIN.

LANB Telephone Banking will not allow for transfers to third party accounts. Instead, LANB People Pay or eBanking will be available to service your transfer needs (see page 6 for more details about LANB People Pay).

## DEBIT CARD INFORMATION

Most debit card transactions will continue to process during our system upgrade, though some transactions may not be authorized due to necessary service interruptions. You may want to carry additional payment options, such as cash, check or credit card, during our system upgrade.

If you currently hold a debit card that has not been activated, please activate it by June 24, 2016, to avoid service disruption.



## SAFE DEPOSIT BOXES

After the system upgrade, Safe Deposit Box annual rental notices will have a new look. Safe Deposit Box annual rental payments not received within 30 days after the due date will incur a \$25.00 past due fee.



## ATMs

On June 27, 2016, LANB will begin upgrading all Automated Teller Machines (ATM) to our new operating system.

As each ATM is upgraded the deposit function will be unavailable. During this time, customers that would like to make deposits should either visit any LANB office location or an LANB night depository box. The deposit functionality will be fully restored by Tuesday, July 19, 2016.

In addition, from July 13 -18, 2016, customers will not have access to account balances via LANB ATMs or foreign ATMs and account balances will not print on ATM receipts. The ability to transfer funds through ATMs will also be unavailable.

All LANB office locations have night deposit boxes. Additional night deposit boxes are located at the following ATM locations:

1225 Paseo de Oñate, Española, NM 87532

6700 Jefferson NE, Albuquerque, NM 87109

Bank of Albuquerque ATMs will now be subject to the charge that is disclosed at the time of the transaction. Additionally, our Non-LANB ATM FEE of \$1.50 will apply after the completion of our system upgrade.



## REMINDERS & OTHER IMPORTANT INFORMATION

- LANB's current Online Banking system will no longer be available after 6:30 p.m. MDT on July 15, 2016.
- Limited online history will be available in our new eBanking system. We advise you to log into your current Online Banking and capture your online banking history before July 15, 2016. The list below details how to navigate to various areas that you may want to capture by printing, saving, screen capturing, or downloading:
  1. **Bill Payments:** Navigate to Bill Payments. The Payees button will show all of your payees with the corresponding description, account number, and address.
  2. **Transfers:** Navigate to Transfers to access any recurring transfers. Select the button next to the transfer you would like to view, and click View.
  3. **Wires:** Navigate to Wires to access the wires that you have placed in the past. Select an individual Wire Transfer Template or Outgoing Wire Transfer and click View.
  4. **Account Transaction History:** Navigate to Accounts, select the button next to the account you would like to view, and click Activity. There, you can manipulate the date range as desired. Please note that there are links to each check image in the Check # column in your Account History.
  5. **Tax Records:** Tax forms can be found by year and account in the Tax Forms area.
- Los Alamos County Utility Payments: LANB will continue to accept utility payments; however, we will not be able to provide a receipt for such payments made after our system upgrade. Proof of payment can be provided via check images after the check has cleared your account.
- Check Orders: Our online check order process will no longer be available on our website. To reorder checks, please call or stop by one of our locations. You may also send a secure message to request a check order.
- Please take the time to set up payments in the new eBanking system as soon as possible after 7:00 a.m. MDT on July 18, 2016, in order to ensure that your payments post on time.
- Any payments scheduled in our current system for July 18, 2016, and beyond will not be processed.
- All transfers and established alerts will need to be re-established in the new system.