

March 1, 2012

CUSTOMER NAME  
1234 STREET NAME  
CITY CA ZIP CODE



Dear Valued Customer,

You recently received information regarding our conversion from Citizens Bank of Northern California to Tri Counties Bank. We are sending you this letter as a follow up to provide important information about the upcoming conversion to your new Online Banking and BillPay services with Tri Counties Bank. Conversion will occur on March 24, 2012, and will involve several changes. We hope that by providing this information, it helps to make it as seamless as possible.

**Beginning 12:00pm noon on Friday, March 23, 2012, you will no longer be able to access Citizens Bank of Northern California online services.**

Access to Tri Counties Bank online services will be available to former Citizens Bank of Northern California customers starting 8:00am on Monday, March 26, 2012. There will be no access to online services between 12:00pm noon on Friday, March 23, 2012, and 8:00am on Monday, March 26, 2012.

**What to Expect:**

Please be aware of the following changes involving the conversion to Tri Counties Bank Online Banking services:

- Once the conversion is complete, previous account history will not be available online for transactions up to and including March 24, 2012.
- We recommend downloading your Citizens Bank of Northern California account history prior to March 23, 2012, if you would like to retain this information for your records.
- Internal transfers for March 23, 2012, will process as usual.
- Bill Pay payments will continue to process as scheduled.
- Check Images and statements prior to March 24, 2012, will not be available online. However, they can be provided upon request.

**Please review the additional information below regarding changes to specific services you may be using:**

**Online Banking**

If you are currently enrolled in Citizens Bank of Northern California consumer Online Banking, you can begin using Tri Counties Bank Online Services on March 26, 2012 by visiting our home page at [www.tricountiesbank.com](http://www.tricountiesbank.com).

- Consumer Bill Pay users from Citizens Bank of Northern California's Online Banking will use their existing Sign on ID for account access into Tri Counties Bank Online Banking.
- Your temporary Password will be set to your Social Security Number with no dashes. (Example: 555667777)

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- Upon first log in, you will be required to establish new security questions. Account history will begin as of the date you first log in to Tri Counties Bank Online Banking. Over time, you will build history and have access to up to 18 months of account activity.
- Previously scheduled online banking transfers will not be converted to the new system. One-time and recurring transfers can be scheduled upon accessing Tri Counties Bank Online Banking.
- Access to ordering Savings Bonds is NOT available through Tri Counties Bank's Online Banking.

#### **Transaction Download – Users of Quicken, QuickBooks, and Microsoft Money**

- Transaction history can be downloaded from Tri Counties Bank Online Banking into personal financial management software such as Quicken, Microsoft Money, Microsoft Excel, or other programs supporting .QFX, .OFX, or .CSV file formats.
- QuickBooks is NOT supported by Tri Counties Bank's consumer Online Banking.
- Additional information for Quicken users can be found by visiting the Citizens Bank of Northern California information page on Tri Counties Bank's web site.

#### **Bill Pay**

If you had access to Bill Pay through Citizens Bank of Northern California, you will continue to have access to your Bill Pay within Tri Counties Bank Online Banking.

- After the conversion, BillPay can be accessed by logging into Tri Counties Bank Online Banking and selecting the **"BillPay"** tab.
- You will continue to have access to pay the payees previously set up in your Citizens Bank of Northern California Bill Pay.
- Payments previously set up in your Citizens Bank of Northern California Bill Pay will continue to process as scheduled.
- If you did not have access to Bill Pay through Citizens Bank of Northern California, you may enroll for BillPay with Tri Counties Bank by selecting the **"BillPay"** tab from within your Tri Counties Bank Online Banking.

#### **How to log in to Online Banking and BillPay for the first time beginning 8:00am on Monday, March 26, 2012:**

1. Visit [www.tricountiesbank.com](http://www.tricountiesbank.com).
2. In the side bar on the top right side of the page, enter your Sign On ID
3. In the password field, enter your Social Security number with no dashes as your one-time password. (Example: 555667777)
4. You will be prompted to set up a new password. Your password should be at least 6 characters long with no spaces.
5. Select your security questions.
6. If you choose, you may also enroll to receive eStatements at this time.
7. To access BillPay click on the BillPay Tab.

Our Bankers are available Monday through Friday from 7:00am until 8:00pm, Saturday from 9:00 am until 7:00pm, and Sunday from 11:00am until 5:00pm. If you have any questions, or if we can assist you in any way, please contact us at 1-800-922-8742.

Thank you for choosing Tri Counties Bank. We look forward to earning your trust, and serving all your financial needs for many years to come.

Sincerely,

Tri Counties Bank