



FIRST COMMUNITY BANK

Other Banks Have Branches, We Have Roots.

A better banking experience begins at our core.

Your Guide to FCB's Core Upgrade

fcbtx.com

Other Banks have branches, We Have Roots!

Rev. 09/22/20



FIRST COMMUNITY BANK

Other Banks Have Branches, We Have Roots.

We are excited to announce that we will be upgrading our core computer system Friday, October 9th – Monday October 12th, to better serve your banking needs. This new system will help us enhance efficiency, meet long-term growth objectives and provide a better overall banking experience for you.

During the Upgrade, some services will not be available. Please keep this guide handy so you can refer to it if any questions arise. Here, you'll find account details, answers to frequently asked questions, a timeline and a checklist to prepare for the Upgrade.

We will continue to keep you up-to-date on when and what may be affected, what will change and what will not. You will also receive key information, specific to your products and services, via mail and access to the most current updates, including any changes to the timeline on our website: **www.fcbtx.com/core-upgrade**.

If circumstances beyond our control cause us to change the timeline of this Upgrade and move it to a different date, we will advise you as soon as possible. Messages will be updated on our website, on the page noted above. So please be sure to check the site frequently.

We look forward to the changes ahead and plan to work swiftly and efficiently so the Upgrade is as seamless as possible for you. We thank you for your patience as we transition to our new system. If you have any questions, please contact us at **956-399-3331**. Our staff is prepared and ready to answer any questions you may have about the Core Upgrade.

Respectfully,

Michael Scott
President & Chief Executive Officer















FIRST COMMUNITY BANK

Other Banks Have Branches, We Have Roots.

Table of Contents

	Upgrade timeline.....	4	
	Why are we upgrading?	5	
	What's in it for you?	6	
	What you need to know about Upgrade weekend.....	7	
	Prepare for the Upgrade	8	
	What will remain the same?	8	
	What will change?	9-15	
	What you need to do post Upgrade	16-17	
	Statement Samples	18	
	We're here to help.....	19	



FIRST COMMUNITY BANK

Other Banks Have Branches, We Have Roots.

Upgrade Timeline



Monday, September 21, 2020 – Thursday, October 8, 2020

Community Connection Services (CCS) Preview Period

During this time, CCS customers will have the opportunity to log in to the new Online Banking system using their new ID, take a test drive of the system, and begin setting up users.



Monday, September 28, 2020

- Last day for customers to enroll/re-enroll in Consumer Online Banking and view, set-up, edit or cancel online bill payments (for CCS customers, last day to enroll is September 18)
- Business customers must submit ACH payments and external transfers before this date – any payments submitted after this date will **not** be processed



Friday, October 09, 2020

- Final statements will be generated for all deposit accounts (see page 7 for more information)
- Upgrade commences. Please prepare in advance in order to meet the following deadlines:

2:00 pm • International Wires

4:00 pm • Domestic Wires

- Processing Remote Deposit Capture for businesses and Mobile Deposit
- Changes in Online Banking (both consumer and business)
- Issue File in Positive Pay
- Internal Transfers

5:00 pm • Mobile Banking will go offline and be unavailable; Online Banking will go to Inquiry-Only mode

6:00 pm • FCB banking centers close and prepare for Core System Upgrade

-Access to your funds will be available using your FCB Debit Card ATM card – There may be instances where some cardholders experience declines, be sure to carry an extra means of payment, such as cash or credit card, in the event you experience a decline.



Saturday, Sunday and Monday, October 10 - 12, 2020

- FCB banking centers will be closed while our teams work to upgrade our core system
- Inquiry only access to your accounts through Online Banking



Tuesday October 13, 2020

- FCB banking centers will open at regular hours and teams will be available to assist you in accessing your accounts on the new system.
- Online Banking access will be available starting at 8:00 am with new login requirements.

Download the new Consumer and Business Mobile Banking apps for phones and tablets in the Apple App or Google Play stores



FIRST COMMUNITY BANK

Other Banks Have Branches, We Have Roots.

Why are we upgrading?

This Upgrade equips us with the latest banking technology and tools so that we can offer even more products and services, improve our efficiencies and accommodate growth.

Below, please find more information on what a core upgrade is and why we are doing it.



CORE UPGRADE

Our core system stores data, protects your customer information, and handles day-to-day banking functions such as opening accounts, posting transactions and originating and servicing loans.



WHY THE NEW CORE?

In an effort to improve our product offerings and services, efficiency and to accommodate growth, we are upgrading our system. Our new system will allow us to offer you more capabilities and product offerings to enhance your banking experience with FCB.



SAFETY & SECURITY

Keeping your information secure and private is a top priority for us. The core upgrade process will not compromise the safety of your information in any way. In fact, we're adding a number of enhanced security features as part of the Upgrade.



BENEFITS

With our new core, we will operate more efficiently and be able to provide you with more services. After Tuesday October 13, we will have a number of new and improved services available – please see “What’s in it for you?” on page 6 for details.



FIRST COMMUNITY BANK

Other Banks Have Branches, We Have Roots.

What's in it for you?

New and improved services coming soon:

- Zelle® for consumers will be added to our mobile wallet
- Personal Financial Manage and Budgeting tool available within Online Banking
- Advanced security and fraud monitoring capabilities
- Mobile access to review, approve and send business wires, ACH and Positive Pay
- On line external transfers, with account verification, available
- 24 x 7 support for Internet banking, mobile banking, and debit cards
- Autobooks accounting software available for small businesses



FIRST COMMUNITY BANK

Other Banks Have Branches, We Have Roots.

What you need to know about Upgrade weekend

- All FCB banking centers will be closed Saturday, October 10, Sunday, October 11, and Monday, October 12. We will re-open for normal hours on Tuesday October 13. Online Banking and Mobile Banking will be offline during this time as well.
- Access to your funds will be available using your FCB MasterCard Debit Card and ATM Card. There may be instances where some cardholders experience declines, be sure to carry an extra means of payment, such as cash or credit card, in the event you experience a decline.
- New Mobile Apps for consumers and businesses will be available Monday October 12, to download in the Apple App and Google Play stores. However the apps will not display current information until Tuesday October 13, 2020.
- All deposit accountholders, regardless of your statement cycle date, will receive a statement reflecting your account's position as of October 9, 2020.
 - Your statement will include accrued interest paid on interest-bearing accounts. Service charges and maintenance fees will be assessed in accordance to the terms and conditions of your accounts.
 - You will receive two statements in October – one as of October 09, 2020, and the other for your normal cycle date on the new core system. For the second statement all monthly maintenance fees will be waived.
 - Your deposit account statement will have a new look.



FIRST COMMUNITY BANK

Other Banks Have Branches, We Have Roots.

Prepare for the Upgrade

Update your contact information with FCB. Make sure we have your current home and mobile phone number on file as well as your current email address. Online Banking users must have a current mobile phone number on file. ***This step is critical to ensure we have the correct information on file for you to access your account using our new security protocols when signing in.***

User IDs for new Consumer Online Banking will have new requirements - **must be between 8 and 32 characters, case-sensitive and not include the following special characters:** | ^ < >.

- If your Online Banking User ID contains any of these special characters, | ^ < >, you must update it prior to Friday, October 09. If you don't make this change don't worry follow the instructions in the next bullet point.
- If your User ID is between 8-32 digits and contains upper and lowercase letters, you must initially log in using **all lowercase letters**. For example: If your User ID was **Welcome^** - you would have to change it to remove the ^ special character and log in using **welcome**.
- Customers with User IDs less than eight characters will **still** be able to log into the new system using the same ID with all lowercase letters. For example, if my User ID was **Cat**, you can still log in using all lowercase letters: **cat**

For CCS customers, new Company IDs will be issued for access during the Preview Period of Monday, September 21 – Thursday October 08. You will receive a letter from us with the new information.

What will remain the same

- Your account numbers will remain the same.
- Your loan numbers will remain the same and payments can be made as usual.
- Your FCB checks and deposit tickets may continue to be used as usual – no need to order new ones
- FCB's routing number will stay the same (it's still 114908289).
- All existing MasterCard Debit and ATM Cards will continue to work using the same PIN.
There may be instances where some cardholders experience declines, be sure to carry an extra means of payment, such as cash or credit card, in the event you experience a decline.
- Internal transfers within Online Banking will convert after the Upgrade
- All loan accounts will remain the same and payments will continue to be processed and applied as they are currently.



FIRST COMMUNITY BANK

Other Banks Have Branches, We Have Roots.

What Will Change?

Personal Accounts

Online Banking

Do I need to re-enroll in Online Banking?

Anyone who has not logged into Online Banking during the past six months is required to re-enroll in Online Banking. There is no need to re-enroll if you've recently logged in.

How will I log in to Online Banking for the first time post Upgrade?

At first login, you will use your current Consumer Online Banking User ID and your password will be Fcb1 (plus the first 5 characters of your last name).

Example: Name John Smith; Temp password = Fcb1smith

Example II: Business name: My Cake Shop Temp password = Fcb1mycak

User ID

In the event you want to change your User ID or are a new user, requirements are as follows:

- User IDs must be between 8-32 characters, case-sensitive and not include the following special characters: | ^ < >
- If your User ID contains any of these special characters, | ^ < >, **you must update it prior to Friday, October 09.**
- If your User ID is less than eight digits and contains upper and lowercase letters, you will be able to log in using **all lowercase letters**. For example: If my User ID was **Welcome^** - you would have to change it to remove the ^ special character and log in using **welcome**.
- Customers with User IDs less than eight characters will still be able to log into the new system using the same ID. For example, if my User ID was **Cat**, I can still log in using all lowercase letters: **cat**

Password

At first login, your password will be Fcb1 (plus the first 5 characters of your last name).

- New password conventions require 8-32 characters that includes letters and numbers, no spaces, or the following characters: \ < > and is case sensitive.
- Once you log in, you will be prompted to set up a new Out-of-Band Authentication security measure to protect your account information. Please make sure that your mobile phone number is up-to-date and on file with FCB. This information will be used as part of the authentication process.

I have internal transfers set up. Will these transfer over to the new system?

Yes. Internal transfers will convert. External bank to bank transfers will not and must be set up again.

I have alerts set up. Will these transfer over to the new system?

No. You will need to set these up again upon first login. Please note that we will have more enhanced alerts available.

Will account nicknames transfer over?

No. You must re-establish these upon first login.

Will my Online Banking history be available?

Yes. Your available balance and 90 days of account transaction history will be available on Day 1 (October 13). After this and beyond, the system will continue to add months of history, up to 18 months.



FIRST COMMUNITY BANK

Other Banks Have Branches, We Have Roots.

What will change? *(continued)*

What will the new Online Banking look like?

Initial log on screen:

Sign in to FCB eBanking

Welcome to First Community bank's new Personal eBanking service. Your User ID remains the same. **However, it must be typed in all lower case.** Please enter the User ID used before our online banking conversion on 10/09/2020. If you didn't previously have an Online Banking account, you may self-enroll with your account data and use of the Sign-up link. Have questions? Please call: 956-399-3331.

User ID and Password are case sensitive.

User ID:

Continue

[Forgot your user ID?](#)

Need help?

Contact us at 956-399-3331

Not yet enrolled?

[Sign up](#) for the convenience of FCB eBanking today!

We promise to keep your personal information private and secure.
To learn more, please see our [privacy policy](#).

[Visit our home page](#)

Bill Pay

Will my bill payment history convert?

Yes. All payment histories will be available on the new system. Please note, we highly recommend printing a list of payees and histories for verification purposes prior to the upgrade to ensure that recurring payments are set up correctly.

I have e Bills set up. Will these transfer over to the new system?

Yes. eBills will convert.

I have Bill Pay alerts and reminders set up. Will these transfer over to the new system?

Yes. Bill Pay alerts and reminders will convert. Please note that we will have more enhanced alerts available.

I use a financial management tool such as QuickBooks. Will I still be able to access this on the new system?

Yes. You may continue to use Web Connect/Direct Connect. Please note that access to Web Connect will not be immediately available – it could take up to five days.



FIRST COMMUNITY BANK

Other Banks Have Branches, We Have Roots.

What will change? *(continued)*

Will the current Pay-A-Person (FCB Pay On The Go) option be available?

No. This service will no longer be offered. As an alternative, Zelle® will be available beginning in November 2020.

I've expedited my payments within Bill Pay before. Will I still be able to do this on the new system?

Yes. We will continue to offer electronic expediting of payments for \$15.00.

Mobile Banking / Mobile Deposit

Will I need to re-enroll in Mobile Banking?

Yes. You must re-enroll in FCB NOW Mobile Banking. Please note, in order to use the consumer mobile app you must first log in to Online Banking. Once you register in online banking you will use the same user ID and password for the FCB NOW app.

How do I access the Mobile Banking apps?

Beginning Monday, October 12, the new FCB NOW apps will be available in the Apple App and Google Play App stores.

Telephone Banking (TeleBank)

Will I need to re-enroll in Anytime Banking?

Yes. Call **888-361-3661** to enroll using the following information: Your user id will be your date of birth plus the last 4 digits (MMDDYYYYSSSS) of your social security number (SSN). Your initial PIN will be the last 4 digits of your SSN.

FCB MasterCard Debit Cards

Will I need a new Debit Card?

No. Your current FCB MasterCard Debit Card will continue to provide access to your accounts using the same PIN.

Will I need a new PIN?

No. Your current PIN will work. However, if you would like to reset your PIN you must do so by Thursday, October 8, prior to the Upgrade. Please plan accordingly. Following the upgrade, starting Monday, October 12, PIN changes can be made by calling **833-541-0778**.

Statements

The table below shows when your statement will cutoff after October 13, 2020

Current Day of Month Statement Cuts Off	New Day of Month Statement Cuts Off
End of the month	End of the month
1 st	End of the month
8 th	15 th
15 th	15 th
22 nd	25 th
25 th	25 th
End of Quarter	End of Quarter



FIRST COMMUNITY BANK

Other Banks Have Branches, We Have Roots.

What will change? (continued)

Business Accounts

Business eBanking(CCS)

Monday, September 21 - Thursday, October 08 - During this time, CCS banking customers will have access to a **Preview Period** on the new CCS Online Banking system. You will have the opportunity to log in using your new Company ID, take a test drive of the system, and begin setting up users.

What should I expect the first time I log in to Online Banking post Upgrade?

At first login you will need the following:

- Company ID = New Company ID which will be provided by your Relationship Manager during the Preview Period
- User ID = Existing User ID minus any special characters - # \$ @ ! % ^ & *) (_ + = | / ? ; : . } { - []
- Starter Password = "FcB1" + first five characters of your User ID

New requirements for Business Banking User IDs are the following:

- Should be at least four characters in length but no more than 26
- Should include a combination of the following types of characters:
 - Upper and lowercase letters (User IDs are not case sensitive)
 - Numbers
- Cannot be the same ID assigned to another user in the same company
- Spaces and special characters are not supported

New requirements for Business Banking Passwords are the following:

- Must be at least eight characters in length but no more than 12
- Must include a combination of three of the four following types of characters:
 - Uppercase letters
 - Lowercase letters
 - Numbers
 - Special characters: # \$ @ ! % ^ & *) (_ + = | / ? ; : . } { - []
- Cannot include more than three consecutive identical characters – for example: **T@lll**ama is not allowed but **T@ll**ama is
- Cannot be the same as the associated user ID
- Cannot be one of 15 previously used passwords – the exception to this requirement is temporary passwords issued by company administrators or financial organizations

Once you log in, you will be prompted to set up a new Out-of-Band Authentication security measure to protect your account information – please make sure that your mobile phone number is up-to-date and on file with FCB (this information will be used as part of the authentication process).



FIRST COMMUNITY BANK

Other Banks Have Branches, We Have Roots.

What will change? *(continued)*

Update your contact information with FCB – make sure we have your current mobile phone number on file as well as your current email address (Online Banking users must have a current mobile phone number on file in order to complete our new security protocols when logging in).

Company Administrator should verify permissions for all company users to ensure authority levels are correct.

I have alerts set up. Will these transfer over to the new system?

No. You will need to set these up again upon first login. Please note that we will have more enhanced alerts available.

What will the new CCS look like?

Sign On Screen:

Sign in to CCS Business

Company ID:

User ID:

[Continue](#)

[Privacy Policy](#)

For login assistance, please contact the bank at 956-399-3331.



FIRST COMMUNITY BANK

Other Banks Have Branches, We Have Roots.

What will change? *(continued)*

Business Bill Pay

Will all users and permissions convert?

- Yes. However, we highly recommend that the Company Administrator verify permissions for all company users to ensure authority levels are correct.

Will my bill payment history convert?

- Yes. All payment histories will be available on the new system. Please note, we highly recommend printing a list of payees and histories for verification purposes prior to the upgrade to ensure that recurring payments are set up correctly.

I have eBills set up in the current system. Will they convert?

- Yes. You will not need to set your eBills up again in the new system.

I have Bill Pay alerts and reminders set up. Will they convert?

- Yes. Bill Pay alerts and reminders will convert. Please note that we will have more enhanced alerts available, including fraud monitoring.

Business Mobile Banking / Mobile Deposit

Will I need to re-enroll in Business Mobile Banking?

- Yes. You must re-enroll in FCB NOW Biz Mobile Banking. Please note you must first login to C C S Online Banking to re-establish your new password before re-enrolling (your Online Banking temporary password will not permit access to the new mobile app).

How do I access the Mobile Banking apps?

- Beginning on Monday October 12, the new FCB NOW Biz app will be available in the Apple App and Google Play App stores.

Will anything change with Mobile Banking?

- Yes. You will have the ability within Mobile Banking to approve or decline wires, ACH and Positive Pay.

MasterCard Debit Cards

Will I need a new PIN?

No. Your current PIN will work. However, if you would like to reset your PIN or need to activate a new card, the phone number has changed. The new number is 833-541-0778.. Please note there is limited access for PIN changes during the Upgrade weekend. Please plan accordingly.



FIRST COMMUNITY BANK

Other Banks Have Branches, We Have Roots.

What will change? (continued)

Community Connection Services

What changes should I expect?

CCS Wire Transfers

Has the process for CCS Wire Transfers changed?

- No. There are no changes to the process. However, it is advisable to print out a copy of your transfer templates.

Will I be able to send and approve wire transfers using my mobile phone?

- Yes. Our new wire service offers the flexibility to review, approve and send wire transfers using your mobile phone.
- CD & Loan balances will not be available until Wednesday October 14, 2020.

Remote Deposit Capture

Will there be any changes to the process?

- Yes. If you are a current Remote Deposit Capture user, you will receive a call from our vendor FIS or one of our employees to setup your equipment and train you how to use the new software.

Positive Pay

Will anything change with Positive Pay?

- Yes. File import layout specifications will need to be assigned. For instructions or assistance, please call your Relationship Manager.

Have any of the deadlines changed?

- Yes.
 - File submission deadline is now 4:00 pm Central Time.
 - Decisioning on items must be completed by 11:30 am or they will be returned.

What new features will be included?

- ACH Positive Pay – gives you the ability to decision electronic items. Contact your CCS department at 956-399-3331 for more information on this new service.



FIRST COMMUNITY BANK

Other Banks Have Branches, We Have Roots.

What you need to do post Upgrade



Consumer Banking

On Tuesday October 13, once the Upgrade is complete, there are a few things you'll need to do to ensure a smooth transition. See below for an abbreviated to-do list. For additional post Upgrade assistance, please reach out to Customer Service at 956-399-3331 or 877-399-3331.

Online Banking

- Log into Online Banking with User ID and temporary password Fcb1(plus the first 5 characters of your last name)
Example: Name John Smith; Temp password = Fcb1smith
Example II: Business name : My Cake Shop Temp password = Fcb1mycak
- Going forward passwords will expire every 6 months
- Set up new alerts and reminders
- Enroll or re-enroll in e-Statements
- Re-establish any external transfers (transfers to other banks)

Mobile Banking

- All customers must re-enroll in Mobile Banking
- You must first login to Online Banking to re-establish your new password (your temporary password will not permit access)
- You will experience multiple prompts to enter a verification PIN to access accounts as an additional security measure – thank you for your patience.
- Once your profile is set up, you may enable Touch ID and Face ID

Bill Pay

- Verify your Bill Pay payee information
- Confirm existing payments are set up correctly
- Set up new alerts and reminders
- Set up new bills



FIRST COMMUNITY BANK

Other Banks Have Branches, We Have Roots.

What you need to do post Upgrade



Business Banking

Once the Upgrade is complete, there are a few things you'll need to do to ensure a smooth transition. See below for an abbreviated to-do list.

Business Online Banking (CCS)

- Log into Online Banking with Company ID, User ID and temporary password
- Set up new alerts and reminders
- Enroll or re-enroll in e-Statements

Business Bill Pay

- Verify Bill Pay payee information
- Confirm existing payments are set up correctly
- Set up new alerts and reminders
- Set up new bills

Business Mobile Banking

- All customers must re-enroll in Mobile Banking



FIRST COMMUNITY BANK

Other Banks Have Branches, We Have Roots.

Statement Sample:



123 Any Street • Anytown, USA 00000
(000) 000-0000 • www.FCB.com

Return Service Requested
00000001 MIMR00000000 00 000000000 00

JOHN SMITH
000 ANY STREET N
ANY TOWN USA 00000-0000

Last Statement: June 14, 2020
Statement Ending: July 14, 2020
Total Days in Statement Period: 30
Page 1

Customer Service Information

24/7 Banking: 1.800.000.0000
Customer Support: 1.800.000.0000
Your Bank associates are available to assist you
Monday through Friday from 8:30AM to 5:30PM

Written Inquiries:
1151 W Hwy 77 San Benito, TX 78586

Visit us Online: www.fcbtx.com

Email Inquiries: service@fcbtx.com

Join us on Facebook!

IMPORTANT MESSAGE

Welcome to your new and improved account statement. As part of our ongoing effort to make your Sample banking experience as informative and beneficial as possible, we have enhanced the look and feel of your account statement and the information within it. Account statements are now segmented into four sections (Important Messages, Relationship Summary and Current Statement Activity, Promotions and Offers, and lastly Check Images) that allow you to focus on the information most important to you. The encloset describes each.

Relationship Summary And Current Statement Activity

Account Type	Account Number	Balance
SMART CHECKING	XXXXXX0224	\$00,000.00
BUSINESS CHECKING	XXXXXX000	\$000.00
GREEN CHECKING	XXXXX0000	\$000.00
PLATINUM CHECKING	XXXXX0000	\$0,000.00

SMART CHECKING

Account Owner(s): JOHN SMITH

Balance Summary

Beginning Balance as of 00/00/00	\$00,000.00
+ Deposits and Credits (3)	\$0,000.00
- Withdrawals and Debits	\$0,000.00
Ending Balance as of 00/00/00	\$00,000.00
Service Charges for Period	\$0.00

Earnings Summary

Interest for Period Ending 00/00/00	\$0.00
Interest Paid Year to Date	\$000.00
Annual Percentage Yield Earned (APYE)	0.25%
Average Balance for APYE	\$00,000.00
Number of Days for APYE	00



Take Control of how you manage your money.

Interested in learning more? We want to make sure you are in the right account to suit your lifestyle and financial goals, so give us a call at 1-800-000-0000, stop by your nearest First Community Bank or visit FCB.com



Member
FDIC





FIRST COMMUNITY BANK

Other Banks Have Branches, We Have Roots.

We are here to Help



VISIT your banking center



CALL Customer Service 956-399-3331 or 877-399-3331



CLICK www.fcbtx.com or www.FCBWeb.net



EMAIL service@fcbtx.com



Business Customers

REACH OUT to your Account Officer for specific questions and assistance.



FIRST COMMUNITY BANK

Other Banks Have Branches, We Have Roots.

Locations

Harlingen (Main)

806 S. 77 Sunshine Strip
956.428.4100

Los Fresnos

205 E. Ocean Boulevard
956.233.4100

Harlingen

405 N. Stuart Place Road
956.428.4100

Raymondville

729 E. Hidalgo Avenue
956.699.4000

San Benito (Main)

1151 W. Highway 77
956.399.3331

South Padre Island

2701 Padre Boulevard
956.761.8589

San Benito (Expressway)

600 S. Sam Houston Boulevard
956.399.3331

McAllen

8000 N. 10th Street
956.664.8000

Brownsville

470 E. Morrison Road
956.547.5100

24-Hour Telebank

888.361.3661