

UPGRADE

& Elevate Your Banking Experience.

SGBC's New Banking Platform
CUSTOMER GUIDE

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 South Georgia
Banking Company
MEMBER FDIC EQUAL HOUSING LENDER

WELCOME!

THIS MAGAZINE IS YOUR GUIDE TO SOUTH GEORGIA BANKING COMPANY'S NEW BANKING PLATFORM.

We are excited about the enhancements our customers and our banking staff will enjoy after implementation is complete. The new platform means changes across the board for online banking, mobile banking, bill pay, as well as some changes to our traditional banking products.

As a SGBC customer, it is very important you read each section of this publication to understand the rollout of the new platform, learn about the new login information, see what changes affect you, and review the timeline. If you have any questions, we encourage you to call or stop by your local SGBC branch. We are here to help.

Our enhanced banking platform is our way of ensuring you have access to the best in banking products while still offering the benefit of local banking, including being able to talk to a local person, loan decisions made by local lenders, and personal attention.

CUSTOMER SERVICE CONNECT

Have questions? Don't hesitate to call, we are here to help.

1(888)782-4211

**Monday - Friday | 8AM - 6PM
(temporary extended hours)**



important dates

FRIDAY
October 28

- Print or save any eStatements you will need access to during the transition.
- If you are an E-bill user, this feature will be disabled on Friday, October 28.

WEDNESDAY
November 2

- In case of an interruption in service, have additional cash or alternative payment card available before conversion weekend begins.
- Bill Pay will be temporarily unavailable beginning at 4 PM EST.

THURSDAY
November 3

- Online, Mobile, and Telephone Banking will be temporarily unavailable beginning at 4 PM EST.
- Throughout the system upgrade weekend, your debit card will have limited use beginning Thursday, November 3.
 - ✓ You may withdraw cash, but balance inquiries will not be available when visiting an ATM.
 - ✓ Person to Person payments that are linked to your debit card will not work.
- Our ATM machines will begin upgrading and may not be accessible, times will vary for each location.

FRIDAY
November 4

- System upgrade weekend begins.

SATURDAY
November 5

- All bank locations will be closed.

MONDAY
November 7

- Online, Mobile, and Telephone Banking will be restored at approximately 10 AM EST.
- Access to digital services, such as Bill Pay and Mobile Deposits, will now be available.
- Update your Apple App or download the new SGBC App from the Google Play Store.
- The system upgrade will be complete.

REMINDER

BE PREPARED!

Get extra cash for the weekend of November 5th and 6th. Our banking platform, including ATMs and debit cards, will begin upgrading Thursday, November 3. If you need cash for the weekend, please use the ATM before November 3rd or make a withdrawal inside the bank.

THE SUITE LIFE: **Get the Scoop on Your New Digital Banking Suite**

The new Digital Banking platform offers a suite of enhanced services you're sure to love. From custom debit cards with improved features to personal finance management tools, our digital platform provides an outstanding new level of banking.

Read on to learn more about the transition process and the new features.....

DEBIT CARD DESIGNS

Our new debit card designs are like art in your wallet! All new-issue debit card users will have a choice of these designs.

Bonus: on-demand printing means your new card is ready in minutes. A new card is not required for the new banking platform, but if you'd like a custom design, just stop by.*

*Please refer to the SGBC schedule of fees for any applicable fees.



DEBIT CARDS

Debit cards are now contactless and available in minutes with our new on-demand debit card printing! Bonus: you can choose your own card design from our custom collection! Your current debit card will continue to work with the updated platform but if you want one of our new designs, just stop by your nearest location.*

Even better, the new Card Management feature within our digital banking platform now offers all the protection of SecurLOCK Equip™, formerly a separate application. You will be able to control the following debit card functions within your digital banking platform:

- Activation of card
- Reset PIN number
- Turn off/on card
- Indicate “out of town” status
- Temporarily raise spending limit for a purchase

CONVERSION WEEKEND: Your debit card will have limited function on November 3rd-5th; it will be available for purchases and for cash withdrawals at other ATMs; no account information will be available; please contact your local branch if you need account information during this time.

SecurLOCK Equip™

SecurLOCK Equip™ will no longer be a necessary app to protect and control your debit card. Our new Digital Banking platform includes a Card Management feature, which will provide the security services you already know, along with many other convenient services.

ONLINE BANKING

During the platform transition, you will not have access to the existing online banking beginning November 3rd at 4 PM EST. The new digital banking platform that replaces our current Online Banking will be available beginning November 7th. If you have questions or need access to your accounts during this time, please come by one of our local branches.

Please read below for the login steps to the new platform!

On November 7th or after, you will need to login using (a) your current User ID and (b) the temporary password provided below in Step 4.

1. Go to www.sgbconline.com
2. Click the login button located at the top right of the homepage.
3. Enter your current User ID, then press Log In.
4. You will be asked to enter your Password. This is a temporary password; you will be prompted to reset later. The temporary password will be your current User ID + last four numbers of your Social Security Number (SSN) or, for business accounts, your Tax Identification Number (TIN).
Example: If your current User ID is jdoe and your TIN or SSN is XXX-XX-6789, then your temporary password will be jdoe6789.
5. You will then be prompted to complete the initial registration process including creating a new password and three security questions/answers. You will complete this process when logging in the first time.
6. If we do not currently have an email address for you on file, you will be prompted to enter a valid email address. Your email address may be used for password resets, account alerts, and institution communication.
7. For customers who have eStatements, 24 months of statement history will be available through Digital Banking. Immediately after conversion (November 4, 2022) eStatements will be available through the August 19th statement, statements dated August 19th through November 3rd will be available 4-6 weeks post conversion.

Note: If you do not know your current user ID, please go to sgbconline.com prior to November 3rd and click “forgot username.”

MOBILE BANKING APP

Mobile Banking will not be accessible beginning at 4 PM EST on November 3rd. The new Digital Banking Mobile App will be available November 7th.

- **Google Play Users:** You will need to download the new South Georgia Banking Company app in Google Play.
- **Apple Users:** If you are an existing Apple Mobile Banking app user, you will be prompted to update your app.
- **Mobile App Access Set Up for All Users:** It's easy! Just follow the Online Banking instructions on page 5, beginning with Step 3, entering your current User ID, and ending with Step 6.

MOBILE DEPOSIT

- Mobile deposit will be available on November 7th once your new SGBC Digital Banking is established.
- Daily deposit limits remain the same: 5 checks deposited per day; up to \$5,000 daily deposit limit.

BILL PAY

Bill Pay payees and recurring payments will automatically convert to the new platform.

CONVERSION WEEKEND: During conversion Bill Pay will not be available beginning November 2nd at 4 PM EST and will be accessible again on November 7th. Please consider reviewing payment due dates and paying ahead if needed. If you are an E-bill user, this feature will be disabled on October 28th and should be reestablished in Bill Pay when you access digital banking.

ZELLE®

Zelle® will be replaced by SPIN, a new P2P (person to person) payment platform with enhanced features! SPIN is built into the Mobile Banking App, so it is immediately available upon login on November 7th. Please note: You will need to reestablish your contacts; this information does not transfer.

New Features At-A-Glance!

Raising the Bar for Your Banking Experience

- The new Card Management feature within Mobile and Online Banking allows customers to control the following on their SGBC Debit Card: activation of card, reset PIN number, turn off/on card, indicate "out of town" status, raise spending limit temporarily for a purchase.
- Year-end tax documents will be accessible within the Digital Banking Platform
- Digital Banking will allow external transfers to your loan or other accounts at another financial institution. The initial verification process includes two small deposits made and one withdrawal within the account. You will then verify the amount with our system.
- Digital Banking Push Notifications allow you to see pre-set alerts within your SGBC Mobile App.
- The new Personal Finance Manager provides you with everything you need to make the most of your money including: financial health and spending overviews, budget planning tools, goal setting assistance, and more!



CARD MANAGEMENT

NEW FEATURES

The new Card Management feature within Mobile and Online Banking allows customers to control the following on their SGBC Debit Card: activation of card, reset PIN number, turn off/on card, indicate out-of-town status, and temporarily raise spending limit for a purchase. Ready, Set, Go!

Daily Banking Operations and Traditional Banking Products:

Your new banking experience includes slight changes to our traditional bank products, too. Please read on to review what's new as well as the transition timeline including:

1

All SGBC branches will be open normal business hours November 2 – 4 during the transition. If you have questions or need assistance, please call or stop by your local office.

2

All SGBC branches will be closed Saturday, November 5, 2022.



ATM

Our ATM machines will begin upgrading Thursday, November 3rd. This is a manual process so times will vary for each location. Please have extra cash or another card handy throughout the weekend in case of delay.

ACCOUNTS: SAVING, CHECKING, MONEY MARKETS

Routing Numbers

- There will be no change in routing or account numbers for deposit accounts.

Statements and eStatements

- All accounts will receive a partial month statement through November 3, 2022.
- If your statement is dropped at end of month or on a predetermined date, it will continue to drop on the same day.
- All other statements will drop on the 15th of each month beginning November 15th.

Interest

- Interest on all NOW Account Personal, NOW Non-Profit, NOW Non-Personal, NOW Public, Sun Pac Club NOW 3, Money Market Public, Money Mrkt Business, Money Market, Premium MMDA, Sr Citizen + Int, Syl Now Acct Personl, Syl Money Market Pub, Syl Now Non-Personal, Syl Now Public, Syl Money Mrkt Bus, Syl Money Market, Syl Sr Chcking + Int, and Savings accounts will begin to accrue the next business day after the date of your deposit.

New Names for Savings and Checking Accounts

- The products listed in this chart on the right will have a name change, no features of the product will change.

Current Product Name	New Product Name
BUSINESS CK ANALYSIS	BUSINESS ANALYSIS
SR CHECKING + INTEREST	SENIOR CHECKING + INTEREST
SR CHECKING	SENIOR CHECKING
NOW NON-PERSONAL	NOW ACCOUNT NON PERSONAL
NOW NON-PROFIT	NOW ACCOUNT NON PERSONAL
NOW PUBLIC	NOW ACCOUNT NON PERSONAL
MONEY MARKET PUBLIC	MONEY MARKET BUSINESS
MONEY MRKT BUSINESS	MONEY MARKET BUSINESS
MONEY MARKET	MONEY MARKET PERSONAL
PREMIUM MMDA	MONEY MARKET BUSINESS
SYL CHOICE CHECKING	SYLVESTER CHOICE CHECKING
SYL PUBLIC FUND CHK	BUSINESS CHECKING
SYL BUSINESS CHK	BUSINESS CHECKING
SYL PERSONAL CHK	PERSONAL CHECKING
SYL NOW ACCT PERSONL	NOW ACCOUNT PERSONAL
SYL MONEY MARKET PUB	MONEY MARKET BUSINESS
SYL NOW NON-PROFIT	NOW ACCOUNT NON PERSONAL
SYL NOW NON-PERSONAL	NOW ACCOUNT NON PERSONAL
SYL NOW PUBLIC	NOW ACCOUNT NON PERSONAL
SYL MONEY MRKT BUS	MONEY MARKET BUSINESS
SYL MONEY MARKET	MONEY MARKET PERSONAL
SYL FLAT FEE CHKING	FLAT FEE CHECKING
SYL STUDENT	STUDENT CHECKING
SYL SR CHCKING + INT	SENIOR CHECKING + INTEREST
SYL BUS CK ANALYSIS	BUSINESS ANALYSIS
SYL HELOC CHECKING	HELOC CHECKING
SYL MSB CHECKING	MSB CHECKING
SYL MSB II CHECKING	MSB II CHECKING
SYL SAVINGS	SAVINGS

CERTIFICATES OF DEPOSIT

- Your CD account numbers will not change; however, you will notice the addition of your customer number in front of the CD account number.
- You will no longer receive mailed notices of Time Deposit interest transfers; this information will be listed on your monthly deposit account statement.

OVERDRAFT PROTECTION

- The balance from your linked deposit account or line of credit for Overdraft Protection will now be used to authorize teller transactions, debit card transactions, digital banking, and voice response transfers.
- The overdraft protection balance will not be visible to you when viewing your account balance.
- Overdraft protection transfer fees are \$10 per transfer and will now be assessed at the time of the transfer; formerly, fees were assessed when the statement dropped.

LOAN ACCOUNTS

You will see a slight change to your loan number.

- If you have your loan payment coming from another bank's bill payment or ACH transfer, you will need to update that bank with your new loan number.
- You can continue to use your loan coupon book when making payments.

SAFE DEPOSIT BOXES

- There are no customer changes to safe deposit boxes, everything remains the same.

CHECKS

- Your existing checks will still be valid; there are no changes to your printed checks.

Daily Banking Operations and Traditional Banking Products

cont'd



OTHER WAYS TO BANK

TELEPHONE BANKING

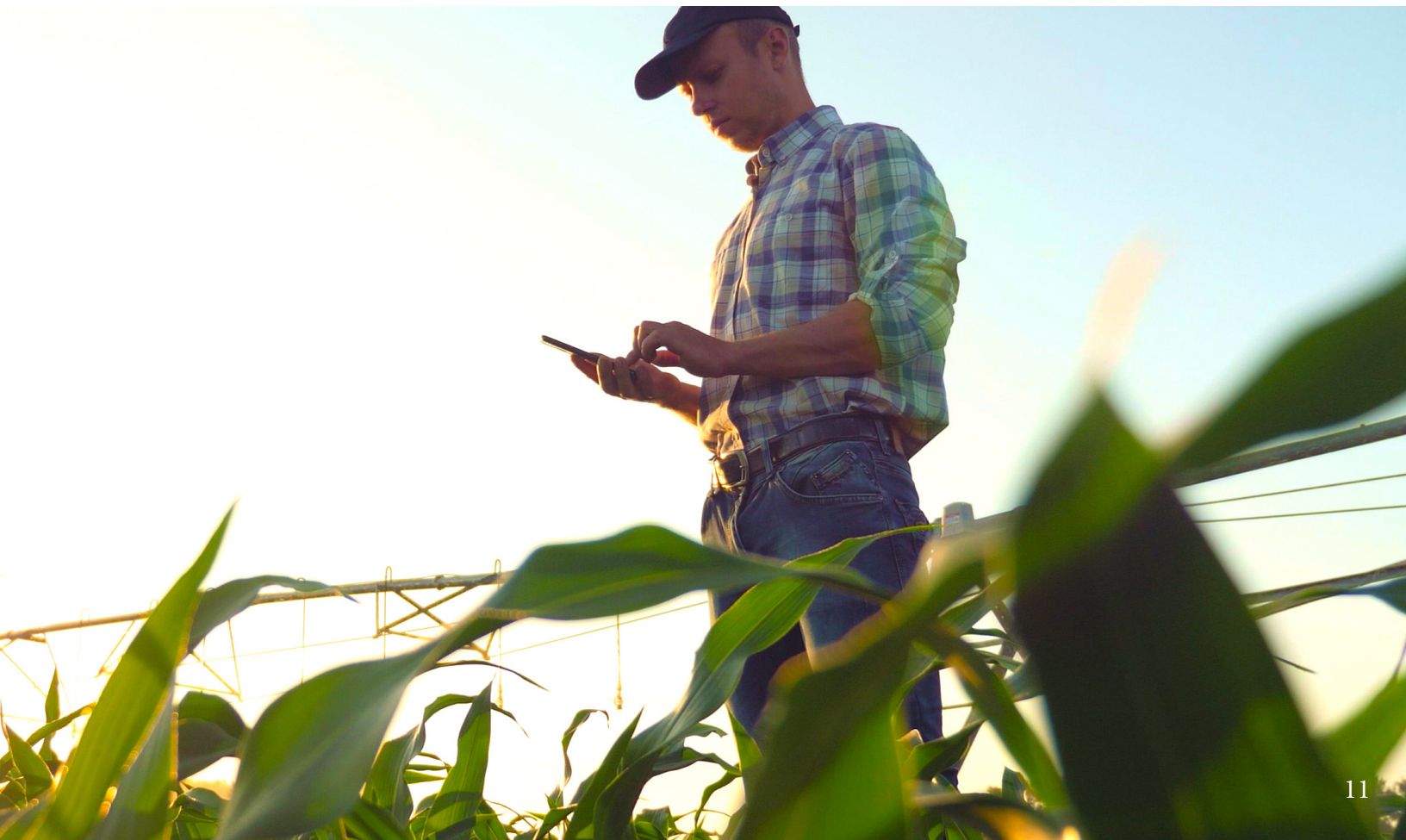
Telephone banking will convert to CenterVoice and will be available in English and Spanish.

- Access to your information will be unavailable from Thursday, November 3rd after 4PM EST to Monday, November 7th.
- Instructions for setting up your 4-digit PIN will be provided in the new greeting. If desired, you can enter your existing Telephone Banking PIN for your new CenterVoice PIN.
- The Telephone Banking Number is: 1.877.482.5680

TEXT BANKING

Access to text banking has a new number! After November 7th, just text CMD to 662265 for a list of new commands; a list of the new commands are outlined below.

- BAL: Default Account Balance
- BAL ALL: All Account Balances
- BAL [alias]: Alias Account Balance
- ACT: Activity on Default Account
- ACT [alias]: Activity on Alias Account
- CMD: A Short List of Commands
- HELP: Provides a phone number for support





South Georgia Banking Company has locations in
Omega, Tifton, Moultrie, Ashburn, Cordele, Vienna, & Sylvester.