Newtown Savings Bank
The Power of Local

Online Banking Upgrade – Wednesday, April 24, 2019

Why are we upgrading Online Banking?

We are working toward a single experience across mobile banking and online banking. You may notice that this upgrade drives online banking toward a look and functionality very similar to mobile banking. In addition, this upgrade will make it easier for us to add modern tools. For example, with this upgrade we are adding:

- Enhanced security
- Improved personalized secure messaging

When is the upgrade?

- Online Banking will be **unavailable beginning at 3:00 pm on Wednesday 4/24/19**, with the system being **available the morning of Thursday 4/25/2019.** Mobile Banking will remain operational during the upgrade however you will not be able to transfer funds from 3:00 pm on Wednesday 4/24/2019 until the morning of Thursday 4/25/2019.

- Customers who currently use the Business Services (Cash Management) features will continue to access the "Business Services" tab on the upgraded home page beginning on the **morning of Thursday 4/25/2019.**

No action required for most customers!

- Keep your same ID and password
- Continue to login at NSBonline.com (The first time you login after April 24th, you will be asked to accept an updated agreement.)
- Scheduled Bill Payments will continue on schedule.
- Scheduled transfers between your Newtown Savings Bank accounts will continue as scheduled.

Action will be required if you have scheduled transfers involving an account at another bank!

- On or after April 25th, you should reschedule your transfer(s) involving an account at another Bank.
- You will not need to re-validate the account but you will need to re-enter it as a scheduled transaction.

Enhanced Security: Two Factor Authentication

We will ensure you are using an authorized device. This enhanced security is called Two Factor Authentication (2FA). 2FA was previously added to mobile banking.

- **For customers not using Mobile Banking**

  Enroll in Two Factor Authentication as described and pictured in steps 1, 2, and 3 on the next page.

  Then, the first time you login to online banking on a new computer, device, or internet browser, refer to step 4 as pictured on the next page.

- **Mobile Banking customers**

  If you are using our mobile banking, you already enrolled in 2FA and you do not need to complete steps 2 and 3. For each computer or other device you use to access online banking, step 4 as pictured on the next page.

Enhanced security for certain transactions

We've identified certain transactions where we will require you to enter your password. Enhanced security will be required when you add an account at another bank and when you add an additional payee on Bill Pay.

Important for Mobile Device Users
Your password is not the same as your passcode that you may use to unlock your device. Your password is what you use to log into Online Banking.

Improved personalized secure messaging

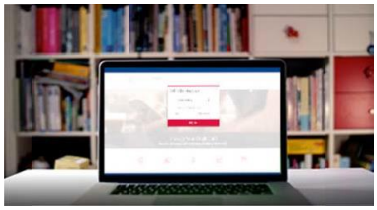
If you need assistance while logged into online banking, click the question mark on the bottom right of your screen to begin a conversation.

Loan transactions display enhancement

Loan payments will display as a single transaction in transaction history. Breakout of principle, interest, escrow, and other items will continue to be detailed in your loan statement.

Logging in after the upgrade

1. Login at NSBonline.com like you always do, using your existing ID and password. If you are not already registered for 2FA you will go to step 2. Those registered (active mobile banking users) will go to step 4.



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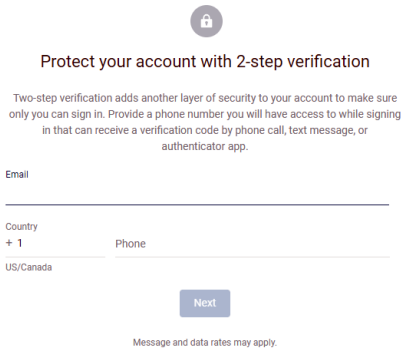
2. Next, you'll set up Two Factor Authentication (2FA). You will provide your email address plus a phone number where you can receive a text or call that will provide a 7 digit code for you to enter in step 3.



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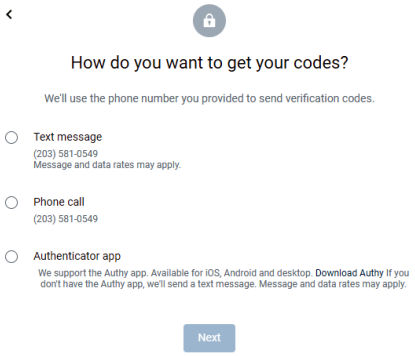
3. Select how you want to receive the code. "Phone Call" cannot be placed to an extension. It must be direct dial.



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4. Enter the code.

   The first time you login using a different computer, tablet or phone, we will text or call you based on the information provided above with a new code that you will enter to verify that device.