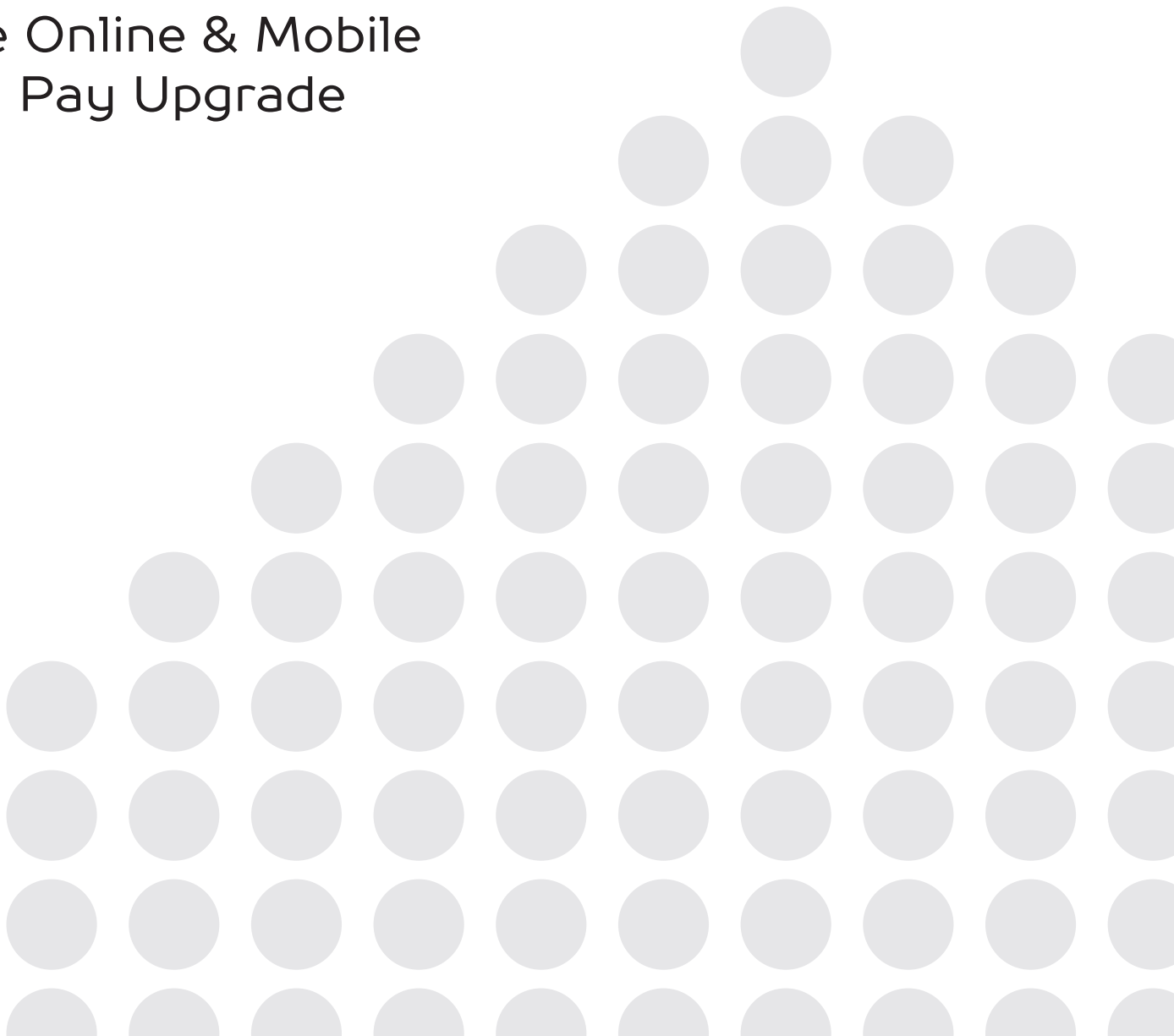




You asked. We listened.

NEW Online & Mobile Bill Pay is coming April 12th!

Your Guide to  
the Online & Mobile  
Bill Pay Upgrade



**You asked. We listened.**  
**NEW Online & Mobile Bill Pay is coming April 12th!**

Dear RCB Customer,

You asked for improvements to Online & Mobile Bill Pay, and we listened. Your voice matters to us; we work hard every day at RCB to improve the way you bank.

On April 12th, you will experience our new-and-improved Online & Mobile Bill Pay, a completely redesigned payment platform that is easier to understand and to use.

We are excited to bring you this upgrade and want you to know that while Online Bill Pay is unavailable April 10 and 11, all RCB branches, ATMs, & Telephone Banking (888-469-4441) will operate as usual. Our customer service team will be available to assist you with any questions or needs. You may reach them at our main number during extended customer service hours from 7:30 a.m. to 7:00 p.m. Wednesday through Friday, April 12th – 14th, and on Saturday, April 15th from 8:00 a.m. to 2:00p.m.

Please check the Upgrade Timeline and Checklist in the enclosed Guide to see which preparations you may need to make before April 6.

Thank you in advance for your patience. We hope you'll enjoy the new and enhanced features of our Online & Mobile Bill Pay.

If you have any questions, please: email [banking@readingcoop.com](mailto:banking@readingcoop.com), call (781) 942-5000, or visit any RCB branch to speak to a Banking Specialist. (Don't worry, we'll never change that part.)

Sincerely,



Julieann M. Thurlow  
President & CEO

We thought our Online & Mobile Bill Pay could be a little better, so we've been working on some improvements. Here are some of the **new features** that will help you manage your bills and payments online:

## Payment & Scheduling

- Payments are not deducted from your account until the payment is made.
  - For electronic payments, funds are withdrawn on the day you set as Deliver By and your bill is paid.
  - For payments made by check, the funds aren't withdrawn until the check is presented to us for payment.
- Adding payees is easy. Add most major companies with just an account number and zip code.
- Set reminders, schedule payments ahead and set up recurring payments.
- Pay bills that are due the following day up until 4 pm on the day prior.
- Group “like” bills together (eg. utilities, credit cards, insurance).
- Edit or cancel scheduled payments before they are made.
- Send a payment by check to an individual.

## Paying and Receiving eBills

- More than 575 eBill Payees will be available, and enrollment is easier than ever.
- Set-up to have PDF copies of bills delivered right into Online Bill Pay.
- Schedule one-time, recurring, or automatic payments based on your eBill.
- Receive email alerts when a bill is due or when a payment has been made.

## Security

- Payment monitoring. Every payment is evaluated to ensure that it is within your normal behavior, as well as within the normal behavior for that biller/payee. (If we have a concern regarding a payment, it may be held for 48 hours while we try to contact you for verification. If we are unable to contact you, the payment may be cancelled.)
- Alerts and enhanced fraud monitoring to protect you from unauthorized payments.

## Upgrade Timeline and Task List

<b>April 10</b> Online Bill Pay <b>not available</b> after 2:30 p.m.	<b>April 11</b> Online Bill Pay <b>not available</b> <b>all day</b>	<b>April 12</b> <b>NEW</b> Online Bill Pay <b>available</b> after 8:30 a.m.
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### Prior to the Upgrade:

- The first payment delivered after the upgrade may go by check. Because of this, some scheduled payments with Deliver By dates from April 11th to April 17th may take up to 5 business days to be delivered. Most payments will be delivered electronically within 2 business days, but those paid by check may take longer. **IF you are concerned about payments potentially being delayed during the period from April 11–17th, we recommend that you reschedule them to be paid at least 5 business days earlier to ensure they are received on time – just for the April Payment. If you are going to make changes, please do so on or before noon April 6<sup>th</sup>.**

### During the Upgrade – April 10<sup>th</sup> and 11<sup>th</sup>:

- Online Bill Pay will be **unavailable** beginning **Monday, April 10th** at 2:30 p.m., and all day and night **Tuesday, April 11th**.
- Full service will be available by 8:30 a.m., Wednesday, April 12th.
- All Scheduled Payments with Deliver By dates of April 10 and earlier will be processed without interruption.

### After the Upgrade – April 12<sup>th</sup>:

- Confirm that your Online Bill Pay scheduled payments and Payees are accurate.
- If you have more than one RCB account, verify that payments are being funded by the correct account.
- Re-enroll in any eBill that you had previously set up. It will be super easy! Just click on the icon for your biller. No need to enter User ID and passwords. Please contact us if you need assistance while re-enrolling in any eBill.
- If you use Quicken or QuickBooks, you can expect a disruption in the information flow between Online Bill Pay and those softwares for a period of time. We will send important information to QuickBook users under separate cover. In the meantime, please feel free to contact us with any questions.

### Thanks for being a great customer!

We appreciate your loyalty to RCB, and your patience while we make your banking experience with us even better. We hope you like your new Online & Mobile Bill Pay features. Keep an eye out for a survey on the new system – we will be looking forward to your feedback and any suggestions you have for future enhancements.

If you have any questions at all, please email [banking@readingcoop.com](mailto:banking@readingcoop.com), call **(781) 942-5000**, or visit a Banking Specialist at any RCB branch.