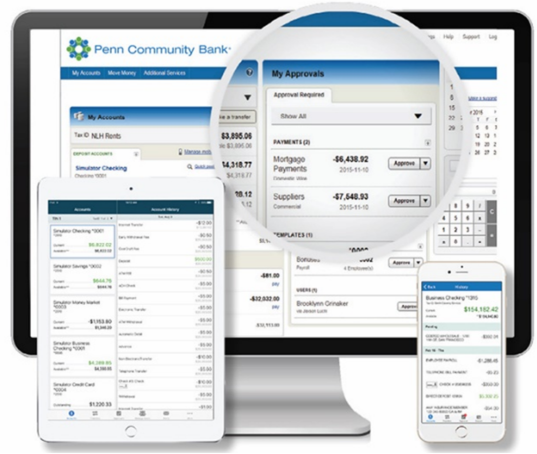
Penn Community Bank

Here We Grow.

GROWING YOUR ONLINE BANKING EXPERIENCE



Penn Community Bank is a catalyst for businesses with the flexibility, responsiveness, and efficiency you need. During these challenging times, our commitment to support local businesses with banking, cash management, and lending services has never been more important.

Launching Tuesday, June 9, 2020, our upgraded Business Online Banking will help guide your next level growth by providing you with new tools and streamlined solutions to make your banking tasks virtually seamless, including:

- Ease of Access: Two credential sign-on directly from PennCommunityBank.com
- A robust Business Mobile Banking App for Android and iPhone
- Direct Connect for QuickBooks
- Customized Alerts and Notifications
- Advanced Reporting
- E-Statements
- Enhanced Check Positive Pay
- Reoccurring ACH and Wires
- ACH Positive Pay
- And more…

To ensure that the conversion goes smoothly, we want to remind you of actions that should be taken prior to June 9, as well as what to expect when the new system is launched.

PRE-LAUNCH | ACTION NEEDED BY COMPANY ADMINISTRATOR

Company Administrator Email and Phone Number Validation
You are the designated Company Administrator for your place of business. To ensure you will be able to access Online Banking on June 9, please validate both the email address and phone number you currently have on file with us. The email on file will be used to send you a temporary Username and Password. The phone number on file will be required to provide a one-time security code for initial login.

Sub-User Email and Phone Number Collection and Validation

Only Company Administrator information will be transferred to the new Online Banking system. The administrator will then need to add all sub-users and permissions prior to them being allowed access. Please communicate to all sub-users that you are the Company Administrator. Additionally, please make sure you gather current email address and phone number information for these users before setting them up in the system, so that their login credentials are sent to the appropriate email and they receive the one-time security code.

It is important that the Company Administrator be available on the launch date, June 9 to avoid a delay of service. If you will not be available, please contact your Relationship Manager as soon as possible for assistance.

LAUNCH DAY | WHAT TO EXPECT

Username and Password
On the morning of the launch you will receive two separate emails from cashmanagementops@penncommunitybank.com. One will contain your temporary Username, and the other will contain your temporary Password. To log in to Online Banking for Business, visit PennCommunityBank.com and click the "Business" option from the "Select Account Type" drop-down. From there, login using the credentials provided to you.

The emails containing the Username and Password have them embedded into a sentence with a period at the end. The period is not part of the Username or Password. After entering your Username and Password, you will be required to request and enter a multifactor authentication code. You will receive the code by phone call. We suggest that upon initial login you immediately update both your Username and Password to something that is both memorable and secure.

Sub-User Access
Sub-Users will not be transitioned to the new system and will need to be added by the Company Administrator. Once a sub-user is added and proper permissions granted, he/she will receive both the Temporary Username and Temporary Password email from cashmanagementops@penncommunitybank.com. Sub-users will need to follow the same steps to login as listed above.

Mobile Banking App
With the upgrade of the desktop platform, we will also be converting to a new and improved mobile banking app for Business Online Banking. The current app will be deactivated as of June 9. Please download the new app from your respective app store.

General Account Information

- Eighteen months of account history will be transferred
- Your Bill Pay will remain the same
- Alerts and notifications set-up in the current system will not automatically transfer to the new system and should be re-entered, if they are still needed.

ACH AND WIRE CUSTOMERS

ACH and Wires Cutoff Times

If your company utilizes ACH and Wire services, please mark the following dates on your calendar:

- May 29 - All ACH templates loaded in the current online banking system prior to this date will be transferred. Anything added after May 29 will have to be set up in the new system.
- June 8 at 3PM - ACH submissions on June 8th should be submitted before 3 pm. The ACH feature in the current system will be unavailable after this time. Once you login to the new system, you will be able to submit new files for processing.

QUESTIONS | RESOURCES

For your benefit, we have provided resources to walk you through the new online banking system, which can be found by visiting **PennCommunityBank.com/business-online**. Enclosed are pre- and post- conversion checklists. For any questions regarding the conversion, please contact your Relationship Manager or the Customer Care Center at 215-788-1234.

BUSINESS ONLINE BANKING: PRE-LAUNCH CHECKLIST

WHO	ACTION NEEDED
Admin	Ensure that the email address and phone number you have on file within the current Business Online Banking system are current (no extensions on phone numbers are supported).
Sub-User	Ensure that you know who the Company Administrator is for your organization.
Admin | Sub-User	Ensure that the email address and phone number that your Company Administrator has on file for you are current (no extensions on phone numbers are supported).
Admin | Sub-User	Delete any shortcuts to Business Online Banking.
Admin | Sub-User	Print and download your current Business Online Banking on-demand Bill Pay history; 90 days of history will transfer to the new system. E-Bills will not transfer.
Admin | Sub-User	Submit any bills prior to the 8:00 PM Eastern cutoff time on June 8.
Admin | Sub-User	Make a note on your calendar regarding system downtime from 5 pm on June 8th until 9am on June 9.
Admin | Sub-User	Begin to familiarize yourself with the new Business Online Banking system by reviewing demos and users guides located at PennCommunityBank.com/business-online/
Positive Pay Users	Export current outstanding items file.
ACH/Wire Users	Print any transaction details that may need to be referenced between the dates of May 29 and June 8, including both batch detail and history.
ACH/Wire Users	Keep records of any changes/additions to ACH templates from within the current Business Online Banking system between the dates of May 29 and June 8, as these will not transition to the new system and will need to be added once live.
ACH/Wire Users	Ensure the serial number on the back of your token is legible as you will need to re-add your token after go-live. If it is not, please contact the Customer Care Center at 215-788-1234.

BUSINESS ONLINE BANKING: POST-LAUNCH CHECKLIST

WHO	ACTION NEEDED
Admin	Log in to the new Business Online Banking with the credentials that were emailed to you on June 8 from cashmanagementops@penncommunitybank.com
Admin	Add all sub-users and entitlements to the online banking system.
Sub-User	Once added by the Company Administrator, log in to the new Business Online Banking system using the credentials that were emailed to you from cashmanagementops@penncommunitybank.com
Sub-User	Ensure that your Company Administrator has granted you the proper entitlements to your profile.
Admin | Sub-User	Once successfully logged in, update your Username and Password.
Admin | Sub-User	Set up Business Online Banking by adding email alerts, establishing account nick-names, updating Multi-factor authentication receipt method, etc.
Admin | Sub-User	Double-check your Bill Pay setup.
Admin | Sub-User	To avoid duplicate transactions in your Quicken/QuickBooks register, deactivate the existing business banking account setup and reactivate the new Business Online Banking (titled "Penn Community Bank QN" or "Penn Community Bank QB").
Admin | Sub-User	Uninstall the old Business Online Banking mobile app and install the new app from your respective app store.
Admin | Sub-User	Add back any scheduled recurring transfers.
Positive Pay Users	Create your Check Positive Pay file import definition as required.
Positive Pay Users	Import your current outstanding items file previously exported from the old system.
ACH/Wire Users	Activate your Go ID token by selecting My Settings | Security Options | Use a VIP Access token to confirm your identity then input the serial number which is located on the back of your token.
ACH/Wire Users	Re-add any ACH/Wire templates that may have been added after the May 29 cutoff date.
ACH/Wire Users	Verify your Wire and ACH templates converted correctly. Validate/Update that the correct ACH Origination IDs as well as the funding account and recipient accounts are correct. Please Note: Wire templates with invalid recipient ABA routing numbers will not convert to the new system.
ACH/Wire Users	Schedule ACH payments and Wire transfers as needed.