



January 20, 2021

Re: Enhancing and Safeguarding your Online Banking Experience – NEW ONLINE BANKING SYSTEM ONLINE AS OF 2/8/21

Dear WTNB Online Banking Customer:

Locally headquartered and owned, WTNB has an over 117-year tradition of serving families and businesses through its network of branch, loan production offices and, most recently, its many ATMs.

As you know, in addition to traditional banking services, West Texas National Bank offers a full-suite of financial solutions for its business customers, **which can be accessed within a fully digital setting all while maintaining full customer-security.**

With this letter we have great news for you! West Texas National Bank is pleased to share news of our **enhanced** online small business banking system! You can access the new system on **2/8/21**.

There are several things we are asking you to look into prior to the date our systems go live with our enhanced system so that your banking activities continue to run as anticipated. There will be a dedicated team on the bank’s incoming phone lines to assist you with questions/concerns.

The User Actions we are asking you to do are in Red font below:

SYSTEM OUTAGE AND NEW SYSTEM INSTALL:

| Banking Activity | User Action Required | Action to be taken or Notes |
|---------------------------------------|-----------------------------|--|
| System Outage | Yes | Our Online Banking system will be down from 7:00 pm on 2/5/21 until 2/8/21 . You will NOT be able to log into Online Banking until 2/8/21. Please ensure you have handled all of your online banking activity prior to 7:00 pm on 2/5/21 |
| System Training | Yes | A bank representative will be in contact with you prior to 2/8/21 to introduce the new system functionality |
| NEW Online Banking Link: | Yes | This new link will be available to you on 2/8/21 https://wtnbtreasurycashmanagement.com/smallbusiness |
| Logon ID and Password: | Yes | User ID: Same as it is today <u>NEW ADDITIONAL CREDENTIALS:</u> A Company ID and initial password will be provided separately – please look for future correspondence from WTNB |
| Web Browser | Yes | Windows 7 is NOT supported. |
| User Agreement and Terms & Conditions | Yes | Revised Terms and Conditions are attached to this letter |



BILL PAY USERS:

| Banking Activity | User Action Required | Action to be taken or Notes |
|--|-----------------------------|--|
| Bill Pay – System Outage | Yes | Bill Pay will be down from 2/4/21 until 2/8/21. |
| Bill Pay – Scheduled Payments prior to 2/4 | Yes | Please NOTE any automatically scheduled payments already set up in Bill Pay prior to 2/4/21 will still go as scheduled. |
| Bill Pay – Recurring Payments: | Yes | Recurring Bill Payments: There will be some history with recurring payments that will systematically move over, but you must review on or after 2/8 to ensure all of your recurring payments are accurate or may need to be rebuilt. |

INTUIT FILE USERS:

| Banking Activity | User Action Required | Action to be taken or Notes |
|--|-----------------------------|---|
| Intuit: Quickbook, Quicken, Mint users | Yes | Please visit our website WTNB.COM to download the NEW required files on how this transition will impact you. Note: system access may NOT be available until 3 – 5 days after the transition to the new system. |

ALERTS/NOTICES/STATEMENTS AND ACCOUNT TRANSFERS:

| Banking Activity | User Action Required | Action to be taken or Notes |
|------------------------------|-----------------------------|--|
| Account Alerts set up by you | Yes | Recreate all alerts. |
| Automatic Transfers | Yes | If you currently have any automatic transfers set up in Online Banking, between any of your accounts we recommend you prepare a list of these. Although we expect all of this detail to systematically transition to the new system, this will help you be prepared in the event any of your transfers are missing. If something does not look right on 2/8/21 , we are available to assist you if needed during your validation. |
| Bank Notices | No | Improved look of notices. |
| Check Images and eStatements | No | Will still be available in the new system |

WTNB



West Texas National Bank provides extensive financial expertise and a sophisticated but personal banking experience with bankers and branches located in its clients' areas or just a phone call or mouse-click away. We appreciate your business and your patience as we provide you with this security enhancement and technology upgrade. We are confident you will enjoy the benefits of this new system and we are always available to help you to ensure a successful transition.

Please call us at 1.877.493.7862, Monday through Friday, from 7:30 am to 6:00 pm, CT, if you have any questions.

We are happy to help!

Sincerely,

Your Treasury Cash Management Team

West Texas National Bank

MEMBER FDIC  EQUAL HOUSING LENDER

6 Desta Drive | Suite 2400 | Midland, Texas 79705 | [877.493.7862](tel:877.493.7862) | NMLS# 410435 | WTNB.com



Treasury Management Cash Management:

VERSION 19.4 - SYSTEM REQUIREMENTS

(published 12/5/19)

NOTES and Helpful Hints:

- Starting January 14th, 2020 Windows 7 was no longer supported
- Commercial Users: Securebrowser is **NOT** supported on Chromebooks. **We can provide you other access points if you currently use a ChromeBook**
- Admin. Rights are required to download Securebrowser
- If you have any issues accessing Treasury Management Cash Management System, WTNB is available to assist you.

Browsers

- Internet Explorer (Version 11) – **Note: we see intermittent issues with Internet Explorer**
- Microsoft Edge (Any version currently supported by Microsoft)
- Mozilla Firefox (Version 65+)
- Google Chrome (Version 70+)
- Apple Safari browser is **NOT** officially supported but there are no known issues between most recent version of Safari and CBS software
- Commercial Center Secure Browser (CCS)
 - Computers must have a Personal System/2 (PS/2) style or USB Human Interface Device (HID) keyboard installed
 - The following platforms do **NOT** support CCS:
 - Windows Server
 - Windows Phone or Windows 10 Mobile
 - Windows 10 S (preinstalled on 2017 Surface Laptop and Surface Pro hardware)
 - This application is **NOT** compatible with anti-virus products that utilize Device Control software
 - Application does **NOT** support installing in Remote Desktop Services (RDS, formerly Terminal Services) and multi-user thin-client virtual desktop infrastructure (VDI) environments due to common issues with keyboard encryption, snapshot management and folder redirection, depending on how you configured the environment

Windows OS

NOTE: 32- and 64-bit operating systems supported

- **Windows 8, 8.1, and 10 (Secure Browser or Desktop)**
 - Dual core 2 GHz or more microprocessor
 - 2GB of RAM (32bit) or 4GB of RAM (64bit)
 - 16 GB (32bit) or 20 GB (64bit) of Hard Drive space (minimum)



Mac OS

- **10.13 High Sierra, 10.14 Mojave, 10.15 Catalina** (*Secure Browser or Desktop*)
 - 2 GB of RAM (4 GB Recommended)
 - 10 GB of Hard Drive space

Native Apps

- **Apple**
 - iPads and iPhones running iOS 11 or newer
 - Note: Only the most recent release of an OS version is supported. For example, if iOS 100.4.9 is publicly available, then release 100.4.8 is no longer supported. However, the most recent release of iOS 99 would still be supported.
- **Android**
 - Phones and tablets running OS 5 or newer
 - 1.2 GHZ dual core chip or better
 - 1 GB or more of RAM

IMPORTANT

Intuit aggregation services will be interrupted for up to **3-5 business days** after **2/8/21** system migration to WTNB Treasury Cash Management.

Intuit product users are encouraged to download a QFX/QBO file during this outage.

The following services will **NOT** work during the outage:

- Quicken Win/Mac Express Web Connect
- QuickBooks Online (QBO)
- Mint - Please **DO NOT open** Mint for **3-5 business days** after the **2/8/21** system migration to WTNB Treasury Cash Management to ensure the Mint product is properly updated.

General Support Issues not related to online banking connectivity. (i.e. general product navigation, downloading program)

- QuickBooks frontline support: 800.446.8848
- Quicken frontline support: 650.250.1900

Thank you for banking with us.



877.493.7862 | WTNB.com

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OFX Post-Conversion Troubleshooting Guide

Top 3 Post-Conversion Troubleshooting Issues

This resource document is designed to help Financial Institutions troubleshoot the three most common post-conversion issues. These materials include instructions for both QuickBooks and Quicken. All links are clickable in the PDF.

Issue 1: Duplicate Transactions After Reconnecting

Symptoms You Can Use to Identify the Issue

The most common report from customers is about duplicate transactions. Some customers may say their register is out of balance or that they are being asked to add an adjustment during reconciliation.

Fix the Issue

1. If the duplicate transactions have not been added to the register, they can be deleted individually prior to accepting.
2. If the transactions have already been added to the register, they can be deleted from the register individually or in groups.

QuickBooks Knowledge Base Article

Delete transactions from Online Banking Center:
<http://intuit.me/2DIAsRp>

Quicken Details

If there are too many transactions to delete individually, or the customer finds it difficult to follow the instructions to delete multiple transactions, restore a backup file and download the transactions again.

Important: If the backup was not made right before following the conversion instructions, the customer must manually delete the transactions.

Quicken Knowledge Base Articles

Edit and Delete Downloaded Investment Transactions: <http://bit.ly/2kramvM>

Delete Transactions: <http://bit.ly/2krgMvc>

Problem Description: <http://bit.ly/2wCJIEF>

Issue 2: Duplicate Accounts After Reconnecting

Symptoms You Can Use to Identify the Issue

Customers report that they are unable to link to an existing account, that they are prompted to create a new account, or that they are only given the choice to add a new account.

Fix the Issue

1. First, confirm that all accounts have been deactivated, including inactive (QuickBooks) or hidden (Quicken) accounts.
2. Then, if you're working in QuickBooks, delete any downloaded transactions that do not match the register in the Online Banking Center. If you're working in Quicken, delete the duplicate accounts.
3. Finally, repeat the reconnection steps.

QuickBooks Knowledge Base Articles

Add and match Bank Feed transactions:

<http://intuit.me/2B9Uhy0>

Hide mistakenly-added accounts:

<http://intuit.me/2FMgCFr>

Quicken Knowledge Base Articles

If the customer was prompted to create a new account:

<http://bit.ly/2lRtHTV>

If the customer needs to delete an account:

<http://bit.ly/2xMcZvq>

If the customer needs to hide an account:

<http://bit.ly/2lQGuWU>

Issue 3: Connected/Reconnected the Incorrect Account

Symptoms You Can Use to Identify the Issue

Customers report that their transactions are downloading into the wrong account.

Fix the Issue

1. First, open the account register for the incorrectly linked account.
2. If the transactions have not yet been accepted into the register in QuickBooks, delete them in the Online Banking Center. Then, deactivate the account. If the transactions have not yet been accepted into the register in Quicken, delete the transactions.
3. If the transactions have already been added to the register in Quicken or QuickBooks, restore a backup.
4. Finally, repeat the reconnection steps. Be sure the customer links to the correct account when reconnecting.

QuickBooks Knowledge Base Article

Delete Non-matching Transactions:

<http://intuit.me/2wCoXZO>

Quicken Knowledge Base Article

Handling Transactions in the Wrong Account:

<http://bit.ly/2lMnoV1>



Links to Intuit Pages for Conversion

QuickBooks Users (3 files)

1. QuickBooks Online Conversion Steps
2. QuickBooks Mac - WC to WC
3. QuickBooks Windows - WC to WC

Quicken Users (4 files)

1. Quicken Mac - EWC to EWC
2. Quicken Mac - WC to WC
3. Quicken Windows - EWC to EWC
4. Quicken Windows - WC to WC

MINT Users (1 file)

1. Mint Conversion Information

The [Intuit Important Information](#) document is at page six of this document.

The [Intuit Post-Conversion Support Guide](#) may be found at pages seven to eight of this document.