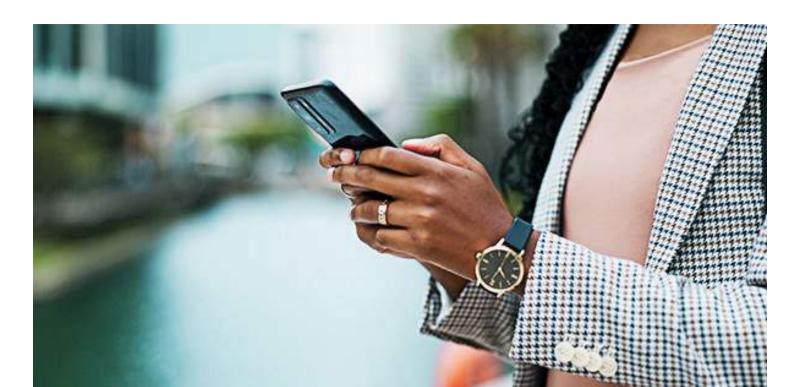


FEDERAL CREDIT UNION



A Better Digital Banking **Experience Starts in October**

A Faster, Easier Way to Manage Your Business Finances

less on managing finances and more on growing your business.

We're excited to introduce a new Digital Banking experience designed to save you time and simplify how you manage your business finances — all with stronger security built in.

Starting October 7, 2025, we'll be moving to a modern, user-friendly platform that brings powerful online and mobile banking tools together in one seamless experience.

Why the Change? This upgrade is all about making banking more convenient for you, so you can focus



Cards: Full card controls (such as locking your card) and integration with digital wallets like **EPay** and **GPay**



Improved Security: Stronger authentication and advanced fraud monitoring



Lending Tools: Loan payoff calculator and one-click payoff for installment loans



Account Reporting: Detailed insights when you need them



Custom Dashboard: Show/hide account elements and reorder accounts — your view, your way



Search + FAQs: Quickly find answers and support

What You Need to Do:

To ensure a smooth transition, please follow these steps for updating your Allegacy mobile app:

Apple iOS Users

- You will **not** need to delete the app.
- · You will simply need to **update** the existing Allegacy app in the App Store®. 📉

Android Users You will need to delete the old Allegacy app.

• Then, you should **download and install** the new version



from the Google Play™ Store. 📉

you need it., Look for this icon: 2 Important for Business Accounts

Live Chat will now be available in the **Support Hub**, making it easier to get help when

In preparation for the upgrade, take a moment to save any information that applies to you from your online banking portal to ensure a smooth transition.

Download eStatements.

Download account transactions.

- Save check images.
- Make Note of your Bill Pay Payee list, eBills and scheduled/
- recurring payments.

When we upgrade, business owners and admins will need to update credentials. This helps make sure everyone has the right access in the new system.

Stay Informed Bookmark www.allegacy.org/enhanceddigital for the latest updates, how-to videos, and FAQs. We will share more details and instructions as we get closer to launch.

Stay tuned for emails, website updates, and mobile notifications to help guide you through the transition. Here to Help

Should you need it, your Business Services Officer or Small Business Specialist is available to assist you with this transition. Thank you for trusting Allegacy with your business banking needs. We are excited to

bring you this enhanced experience and look forward to supporting your continued

success.

Sincerely, Allegacy Federal Credit Union