

Our Banking Upgrade Is Almost Here!

THE PEOPLES BANK
OF GEORGIA



Upgrade Weekend: September 18–20

We're just days away from an exciting upgrade to The Peoples Bank of Georgia banking system! We've put together answers to some of the most important questions to help you prepare.



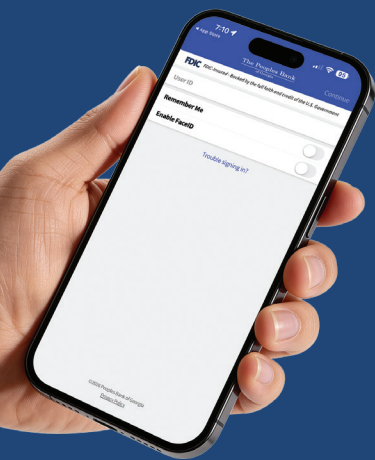
Mark Your Calendar. Plan Ahead. Stay Informed.

Watch your email, visit peoplesbankofga.com, and look for additional communications from The Peoples Bank of Georgia as Upgrade Weekend approaches.



Questions? We're Here to Help!

Contact or visit your local branch during normal business hours. **Talbotton** | (706) 665-8551 **Ellaville** (229) 937-9070 **Buena Vista** | (229) 649-9220 **Thomaston** | (706) 646-1462



Banking Made Easier

Our new banking platform brings enhanced technology and more convenient ways to manage your money.

- Enhanced Online & Mobile Banking
- Person-to-Person (P2P) Payments
- Digital Wallet capabilities with Apple Pay® & Samsung Pay®
- Online Loan Payments, including payments from eligible external accounts
- More convenient self-service options
- Enhanced security and reliability

From sending money to friends and family to managing everyday banking, you'll have more ways to bank when and where it's convenient for you.

Get Ready for Upgrade Weekend!

A little preparation now can help make the transition to our new banking system easier. Here are a few things you can do before Upgrade Weekend:

Before September 18:

- ✓ Complete important banking transactions before the applicable cutoff times.
- ✓ Review your scheduled Bill Pay transactions.
- ✓ Save any statements or transaction history you may need.
- ✓ Make sure your contact information is current.
- ✓ Business customers: Plan ahead for ACH transactions.

Beginning September 21:

Download Our New Mobile Banking App! Delete your current Peoples Bank of Georgia Mobile Banking app and download the new app from the Apple App Store® or Google Play™ Store.

And remember: Your current Online Banking User ID will remain the same. When you log in for the first time, use the last four digits of your Social Security Number as your temporary password.

Read on for the complete Upgrade Weekend timeline and answers to Frequently Asked Questions to help you prepare for the transition.

IMPORTANT UPGRADE INFO:

TIMELINE & FAQ'S

When will services begin to become unavailable?

Service interruptions begin Wednesday, September 16, please plan and prepare according to the timeline below:

Wednesday September 16	Thursday September 17	Friday September 18	Saturday/Sunday September 19 & 20	Monday September 21
Bill Pay unavailable at 4:00 PM EST	Mobile Deposit, Wire Transfers, Online/Mobile Banking and ACH unavailable starting at 2:00 PM EST	Branches close at normal hours	All Branches closed. Services unavailable. Plan ahead.	All Branches reopen. Services become available at 8:00 AM EST

What should I do before Upgrade Weekend?

Plan ahead! Complete important banking transactions before the applicable cutoff times. Review scheduled Bill Pay transactions, save any statements or transaction history you may need, and make sure your contact information is current. Business customers should also plan ahead for ACH transactions.

Will my account number, routing number or checks change?

No. Your account numbers and our routing number will remain the same, and you can continue using your current checks.

Will my current debit card still work?

Yes. Your current debit card will continue to work, and your PIN and contactless capabilities will remain the same.

What happens with Online Banking?

Your current User ID will remain the same. Beginning September 21, log in using your current User ID and the last four digits of your Social Security Number as your temporary password. You'll then verify your identity and create a new password.

Will I need a new Mobile Banking app?

Yes. Beginning September 21, delete your current Peoples Bank of Georgia Mobile Banking app and download the new app from the Apple App Store® or Google Play™ Store.

iOS:



Android:



Will my Bill Pay information transfer?

Yes. Your existing Bill Pay payees and scheduled payments will transfer, so you will not need to re-enter them.

When will the new system be available?

Branches reopen and the new Online Banking platform becomes available beginning at **8:00 AM EST on Monday, September 21.**