



**FASTER, SIMPLER, MORE INTUITIVE:**

# **System Enhancement Guide**

**Wednesday, April 8th to Monday, April 13th, 2026**



New enhancements  
are **coming soon.**

## INTRODUCTION .....



***Our New Digital Banking system upgrade isn't just a fresh look; it's a significant leap forward in empowering your financial management and supporting your growth within our communities.***

This enhancement is part of our strategy to provide you with the most intuitive, efficient, and innovative online and mobile banking tools. Beyond a simplified design and a unified app for both personal and business needs, we're particularly excited to supplement our current services with powerful new features. The following features will be available.

- ✓ **Customizable Debit Card Limits** – Temporarily adjust debit card limits within the mobile banking app, up to the available balance in your account, to make large purchases
- ✓ **Adjusted Processing Times** – 5:00 PM cut-off time for day-end processing, 4:00 PM for mobile check deposit
- ✓ **Credit Score Monitor** – View credit score and monitor changes to credit
- ✓ **Positive Pay** – A business check fraud tool

### ADDITIONAL BENEFITS

***Available in the weeks following the upgrade***

- ✓ **Mobile Wallet** – For debit card in Apple Pay®, Samsung Pay®, etc.
- ✓ **External Transfers** – Gain greater control over your finances by seamlessly managing and moving funds between your New Frontier Bank accounts and accounts you hold at other financial institutions, all from one convenient platform
- ✓ **Person-to-Person Payments** – A new platform to quickly and instantly send and receive money with other individuals, whether you're splitting a bill, paying a friend, or sending funds to family, making everyday transactions more convenient and secure than ever
- ✓ **Online Account Opening** – A new, more intuitive platform allowing for the opening of accounts from anywhere, anytime
- ✓ **Digital Wire Transfers** – Initiate domestic wire transfers with enhanced ease and efficiency directly through our digital platform, providing a secure and streamlined way to send larger sums

# SYSTEM ENHANCEMENT SCHEDULE



Below are key dates and actions to be aware of during this process.

## WHAT'S CHANGING

- Debit cards, card numbers, and PIN numbers
- Debit card limits
- Online and mobile banking platform/app and password
- End of day processing time
- Person-to-Person Payment Platform

## WHAT'S STAYING THE SAME

- Accounts and account numbers
- Bank routing number
- Fee and interest schedule
- Loan numbers
- Bill Pay payee and payment information



## NEW DEBIT CARDS

You will receive new debit cards between March 26th and April 2nd and they can be activated on April 9th using the instructions that will come with the card.

## WEDNESDAY, APRIL 8th:

- ATMs will be out of service starting at 2:00 PM
- Your old debit card will be deactivated at the end of the day
- ACH processing stops after 2:00 PM
- A full data backup will be required for QuickBooks® users
- Before April 8th, make sure you download any online data such as transactions and eStatements for your records, as these will not immediately be available in the new online banking platform

## THURSDAY, APRIL 9th:

- Online and mobile banking will be unavailable
- Activate your new debit card; your old card will no longer work
- Telephone banking will be unavailable.

## FRIDAY, APRIL 10th:

- Wires will not be available April 10th – 12th

## MONDAY, APRIL 13th:

- Access to online and mobile banking will be available after 9 AM; Mobile users will need to update or download the new app before logging in using instructions on page 9
- Wires will be available
- ACH processing resumes
- ATMs will be available
- Telephone banking will be available

## AFTER APRIL 20th:

- You will need to reactivate your QuickBooks® after April 20th

Dedicated Customer Support Number: **(636) 940-8740**

Available to you during normal banking hours.

## HOW TO PREPARE ..... *for the System Enhancement*



We recommend you take the following actions before April 9th to minimize disruption in your New Frontier Bank accounts and services to ensure a smoother transition during the upcoming system upgrade.

- Be sure you know your online banking credentials
- Download transaction history and eStatements ahead of time
- Receive and keep new debit card safe
- Verify your contact information is up-to-date
- Business Online Banking Customers should collect ACH template data

### Mark Your Calendar

Please mark your calendar for our upcoming system upgrade, beginning April 8th and continuing through April 13th. While most of the changes will happen behind the scenes, you will experience periods when certain services are temporarily offline. During these times, you won't be able to access your account balance information through online banking or ATM inquiries.

### Prepare for Limited Account Access

To avoid any inconvenience during the upgrade, we strongly recommend preparing alternative forms of payment, such as a credit card or cash. For New Frontier Bank debit card holders, you will receive a new card prior to the enhancement, which you can activate on April 9th to use as your primary form of payment throughout the upgrade weekend.

### Verify Your Contact Information

During a system upgrade, it's critical that we can reach you with important updates. We will be communicating the progress of the system upgrade via email and on our website at [newfb.com/enhancement](http://newfb.com/enhancement). Please take a moment at your earliest convenience to verify that we have your most current mailing address, telephone number, email address, and any seasonal contact information on file.

### Download the New Mobile App

On April 13th, Android® users will need to download the NEW New Frontier Bank mobile app. Apple® users will not need to download the new app as long as they have enabled automatic updates. If the Apple app does not update automatically, Apple users will need to navigate to the App Store and manually download the new version. A QR code for both apps is on page 9. Our new mobile banking app conveniently provides one single app for both your personal and business mobile banking needs.

## WHAT YOU NEED TO KNOW .....



## DEBIT CARDS

### Activate Your New Debit Card & PIN

You will receive a **NEW debit card(s)** between March 26th and April 2nd with a new design and card number(s). Keep your card(s) safe, because **you cannot activate your NEW debit card(s) until April 9th**. Your new contactless card will feature tap-to-pay instantly and will have mobile wallet technology soon, offering a faster, easier, and safer way of paying for everyday purchases.

- Your current New Frontier Bank debit card will no longer work on April 9th.
- New cards will be issued for all customers along with activation instructions.
- The activation number will be listed on your NEW debit card.
- You **MUST** set up a PIN on your new debit card. You can reuse your existing PIN number when you activate your new card.
- Once you activate your new debit card, it can be used for Point-Of-Sale (POS) transactions and ATM withdrawals.

If you do not receive a new card, please reach out to us at **(636) 940-8740**. Place these cards in a safe place!

### Additional FAQs – Debit Cards:

#### **Can I use my CURRENT debit card during the system upgrade?**

No. You will receive a NEW debit card.

#### **Will my debit card number change?**

Yes. Your debit card number will change.

#### **Will my PIN change?**

Yes. When you receive your NEW debit card, you will need to establish a new PIN number. You can reuse your current PIN, but you will need to establish that PIN when you activate your NEW debit card. Instructions for activation will be included with your NEW debit card.

## DEBIT CARDS *continued*

### Additional FAQs – Debit Cards:

#### **Can I use my NEW debit card at other ATMs?**

Yes. Once you activate your NEW debit card, you will be able to use your card at any ATM. In addition, as part of the MoneyPass® network, you can use any MoneyPass® ATM surcharge-free. For a complete list of MoneyPass® ATMs, visit [www.moneypass.com](http://www.moneypass.com).

#### **Will the system upgrade affect my debit card limit?**

Yes. For your protection during this upgrade, debit card transaction limits will be lowered on April 9th to \$300 cash withdrawal at an ATM and \$1,000 in debit card transactions per day, with a maximum of \$1,300 per day combined. On April 13th, the daily debit card limits will be reinstated for our customers. If your withdrawal or purchase exceeds these limits, your transaction may be declined. As a reminder, deposits made to your account after 5:00 PM on April 9th will not be reflected in your account balance until 9:00 AM on April 13th.

#### **Do I need to update my pre-authorized payments?**

Yes. You will need to update any pre-authorized payments with merchants or other third parties with your new debit card number.

#### **Can I get a new debit card during the upgrade?**

We will not be able to issue debit cards April 7th - 9th while we are updating our debit card system. However existing customers needing a replacement card can come by their local branch on April 13th for a new card.

## ATMs

### Availability

Downtime will occur, beginning at 2:00 PM on April 8th. ATMs will be available again starting April 13th.

## ONLINE/MOBILE BANKING

*Our NEW Digital Banking System will go live on Monday, April 13th, at 9:00 AM, at which time you will be able to access your accounts.*

Apple® users will not need to download the new app as long as they have enabled automatic updates. If the Apple® app does not update automatically, Apple® users will need to navigate to the App Store and manually download the new version.

*Old apps will be inactive as of April 9th.*



*Download the app from the App store*



*Download the app on Google Play®*

### How to enroll in Online and Mobile Banking

- Your existing username will remain the same, and your password will be username + last four digits of your social security number. You will be required to do a password reset upon logging in for the first time.
- You will be asked to set up 2-factor authentication and security questions.

### Please Note the Following:

- **Account History** – Account history will carry over for the last 12 months. However, old check images will not be available online, but can be accessed in branch.
- **Account Balances** – Balances will not update during the system upgrade. On April 13th, account balances will update accordingly.
- **Transactions** – Deposits and withdrawals over the system upgrade will appear in online/mobile banking on April 13th, after 9:00 AM. To obtain a live account balance, you will need to call your local New Frontier Bank branch at **(636) 940-8740**.
- **Log In** – If you haven't logged into your bank account(s) in the past 120 days, you will have to sign up as a new user after April 13th.

## ONLINE/MOBILE BANKING *continued*

### FAQs – Online and Mobile Banking

#### ***Will there be interruptions to Online and Mobile Banking?***

Yes. Online and mobile access to your accounts will be offline starting April 9th.

#### ***Will I need to re-establish recurring internal transfers?***

No. Recurring or scheduled internal transfers will be processed as normal. However, we recommend you log in to online/mobile banking on April 13th to review and confirm all recurring transfers.

#### ***Will I need to re-establish recurring external transfers?***

Yes. While recurring external transfers will be available after the upgrade, for the safety of our customers we will temporarily limit your ability to link external accounts to your digital banking profile as well as send/receive money from external accounts. Please document your current linked external accounts and transfers prior to April 8th to make it easier to reestablish connection to these accounts.

#### ***Will I need to re-establish account alerts?***

Yes. Any account alerts that were set up in your online banking account will not carry over after the upgrade.

## BILL PAY

### What You Need to Know During and After the Upgrade:

- We highly recommend you print screenshots of your online Bill Pay information from your current Bill Pay profile before April 8th. If you need assistance with this, please contact us at **(636) 940-8740**.
- Payments scheduled before 3:00 PM on April 9th will be processed as usual.
- Payments dated between April 10th through April 12th will still be processed, but you will not be able to access the system during this time.
- The new Bill Pay service will be available to all customers with online banking on April 13th.

***Any scheduled recurring payments through Bill Pay will carry over after April 13th. Please verify on April 13th that all payments are completed as expected.***

## Additional FAQs – eBills

### ***Will my eBills transfer over?***

An eBill is not the same as online Bill Pay, but a feature offered by some Payee Institutions where a secure, digital version of a paper statement is delivered directly to your online banking portal. An eBill enables customers to view detailed billing information, including balance and due date, directly within the bank's Bill Pay service, replacing paper mail to streamline payments. If you currently receive eBills, you will have to re-initiate this service after April 13th directly with the biller by visiting that company's website, as they will not come over to the new platform.

## STATEMENTS

***Please print any eStatements needed before April 8th to ensure you have them, as they will not show up immediately in the new platform.***

All customers will receive a printed statement containing all account transactions and interest through end of business on April 9th, regardless of your normal statement cycle. After the upgrade, you will receive a second statement containing the account transactions and interest for the rest of the cycle period. If your accounts earn interest, you will see interest credited to the account on both statements.

### FAQs – Statements

#### ***Will my account statement(s) be impacted, and will they look different?***

Yes. You will continue to receive periodic account statements as usual, though they will have a slightly different look. Rest assured, all complete transaction and balance information for your account will still be included.

#### ***Will there be any change to how I receive my eStatements?***

No. You will still be able to access your eStatements in online/mobile banking. However, customers will have to re-enroll for eStatements. Once re-enrollment is complete, there will be a delay in old eStatements loading into the system. Please print off eStatements before April 8th if you feel you will need access to them before they are loaded into the system.

#### ***Can I still receive paper statements every month after the upgrade?***

Yes. Paper statements will still be provided for those who would like to receive them.

## WIRES

You will be able to send wires on April 9th, by contacting one of our branches between 9:00 AM and 2:00 PM. Wires will not be able to be sent between April 10th to April 12th. We will resume wire service on April 13th. Incoming wires are expected to process during the system enhancement, but please note that delays may occur.

## BUSINESS BANKING

### ACH Templates

To ensure a smoother transition and to avoid unexpected issues after the upgrade, we strongly urge all users to collect your data used for ACH templates before April 9th. Collecting the template data before the upgrade is a proactive measure that mitigates potential risks associated with data migration, system changes, and operational disruptions.

### ACH Processing

ACH processing will stop on April 8th, at 2:00 PM and will resume on April 13th, after 9:00 AM. New Frontier Bank will be assisting in the migration of ACH history for clients to the New Digital Banking System. **However, we strongly recommend you print copies of your batches prior to the close of business on April 8th, just in case you need access to information. We strongly urge all ACH customers to review all batch files for accuracy before the first submission on the new platform.** Customers currently utilizing ACH services will be contacted by a New Frontier Bank Customer Service Representative with more detailed information. In the meantime, if you have any problems or questions accessing your templates before or after the upgrade, please contact Customer Service at **(636) 940-8740**.

### Intuit Information

#### Wednesday, April 8th

A data file backup and a final transaction download should be completed by April 8th. Please make sure to complete the final download before this date, since transaction history might not be available after the upgrade. Intuit users are encouraged to download a QFX/QBO file, as the following services may not work during the upgrade period:

- Quicken® Win/Mac Express Web Connect/Quicken® Connect
- QuickBooks® Online (QBO) Aggregation
- Credit Karma™

#### Monday, April 20th

**On April 20th, you will need to complete the reactivation of your online banking connection** to ensure that your current Quicken® or QuickBooks® accounts are set up with the new connection. Full integration cannot occur until 5 business days post enhancement. You can find the reactivation instructions on our website: [newfb.com/enhancement](http://newfb.com/enhancement)

### Additional FAQs – Business Banking

#### *Will the upgrade impact Business Remote Deposit Capture?*

Yes. For our Remote Deposit customers, a New Frontier Bank Customer Service Representative will be reaching out to you directly to schedule a time to upgrade your Remote Deposit system beginning on April 13th. We will personally be going to each business to help with the software installation. Your current remote deposit check scanners will continue to work with our new system. The Remote Deposit Capture service will be inaccessible beginning April 9th at 3:00 PM. In the meantime, deposits can be made 24hr/day at any branch using our night drop service or during normal business hours.



## GENERAL FAQs

### ACCOUNTS AND FUNDS



#### ***Will the type of bank account I have change?***

Your bank account will stay the same.

#### ***Will my bank account number(s) change?***

No. Your bank account number(s) will not change.

#### ***Will the bank's routing number change?***

No. The bank's routing number will remain the same.

#### ***Will I have access to my funds during the upgrade?***

Yes. You will be able to access your funds by check or your new debit card. However, please carry an alternative form of payment during the upgrade weekend in case of an unplanned disruption of service. Once you activate your new debit card, you will be able to use it to access funds from your account as of April 9th. Any deposits made to your account after the close of business on April 9th will not be applied to your account until April 13th. If you have any problems using your new debit card, please contact Customer Service at **(636) 940-8740**.

#### ***Will my account structure change?***

No, the fee schedule and any interest calculations for your account will remain the same.

#### ***Will the bank's End of Day Processing change?***

Yes. The daily cut off time for transactions will be 5:00 PM as of April 9th. This extended time provides a larger window for transactions to be included on the same business day for our customers. This also means any direct deposit to an account will be made available on its effective date, possibly changing the time to when you have previously seen deposits post to your online account balance. We are not delaying funding to your account, however applying the transaction to the account on the date the funds were intended to be deposited. If you have any questions regarding how our new day-end process will impact your account, please don't hesitate to contact us at **(636) 940-8740**.

#### ***Will my loan number or my payment be impacted?***

Your loan number will not change. Your current loan payment will be processed as normal. Any payments scheduled after April 9th at 5:00 PM, through April 12th, will be processed on April 13th, after 9:00 AM.

#### ***Will my account and financial information stay secure during the system upgrade process?***

Yes. Keeping your information secure and private is always our top priority. The system upgrade process will not compromise your safety or the safety of your information in any way.

#### ***Will my funds be safe and secure?***

Yes. Your funds will remain safe and secure. The FDIC fully insures all account holders for up to \$250,000. Rest assured, we will be able to see all account activity during the transition period, even though online and mobile banking will be unavailable for customer use. If you have any questions regarding account activity, please reach out to us at **(636) 940-8740**.

### CHECKS AND DEPOSIT SERVICES

#### ***Can I use my checks during the system upgrade?***

Yes. You can still use your checks. However, you must make sure you have sufficient funds in your account to cover any checks you write during the system upgrade.

#### ***Can I still use my current checks after the system upgrade?***

Yes. You may continue using your current checks like normal. The bank routing number and account numbers have not changed, so you do not need to order new checks.

#### ***Will I need to get new deposit slips?***

No. New Frontier Bank's routing number and your account number(s) will not change.

#### ***Will my direct deposit be affected?***

No. Since your account number(s) and the New Frontier Bank's routing number are not changing, all current direct deposits or automatic drafts will continue to be processed normally. If the direct deposit or electronic payment has an effective date on or before April 9th, it will post to your account. Any direct deposit or electronic payment scheduled between April 10th and April 12th will post to your account on April 13th, after 9:00 AM. We recommend that you log into your account(s) on April 13th to review and confirm direct deposits processed correctly.

*We are dedicated to making this transition as simple and stress-free as possible for all our customers. Our team has been preparing for this change, and we are confident in our ability to make this a positive experience for all New Frontier Bank customers.*



***Our staff will be happy to answer  
any questions you may have.***

Please make sure we have your most up-to-date contact information and check our website periodically by scanning the QR code below for the latest updates about the 2026 banking enhancement.

**(636) 940-8740 | [newfb.com](https://www.newfb.com)**



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