

January 31, 2025

We are excited to announce First National Bank of Cokato is converting to a new core banking system that will enhance your banking experience with new products. We made the decision to upgrade our core system to maintain personalized service, while providing the latest technology for our customers.

Conversion will begin on Friday, March 14, 2025, and last through the weekend. Our new core system will be live on Monday, March 17, 2025. The conversion will affect access to several of our services for a short period of time. This being the case, we'd like to communicate the ways this will affect you.

Statements

Two (2) statements will generate in March. The first statement will be cut on March 14, 2025. The second statement will be cut on March 31, 2025. No service charges will be assessed for the partial period. We hope you enjoy the fresh new look of our statements.

ATM Machine / Debit Cards

Our ATM machine will be available throughout conversion weekend. **For customer security, Debit Card transactions will have a maximum ATM limit of no more than \$300 per day and a point-of-sale limit of no more than \$500 per day throughout conversion weekend.** Please do your best to plan ahead. There will be no Debit Card activations, or changes to PINs, during conversion weekend. **Debit Cards will be unavailable for use from 1:00 am to 9:00 am on Monday, March 17, 2025.** We apologize in advance for any inconvenience.

Online Banking / Mobile Banking

Online Banking access will be unavailable starting at 5:00 pm on Friday, March 14, 2025. You will need to re-enroll in Online Banking on Monday, March 17, 2025. A new Mobile App with exciting digital banking features will be available for download Monday. Mobile Deposit will not be available after 2:00 pm on Friday through Monday at 9:00 am.

We have made detailed preparations over the last several months to prepare for a smooth conversion with minimal interruptions for our customers over the weekend of March 14-17. Our goal is to have as little inconvenience as possible as we move information from the old core system to the new system.

We look forward to these enhancements and are excited to offer them to you.

If you have any questions, please contact us at 320-286-2191 or email staff@fnbcokato.com.