

# Lake Shore Savings Bank: System Upgrade Guide

**LS** Lake Shore Savings  
*Putting People First.™*

## Brighter Banking Future

New upgrades for us mean a better banking experience for you.

**Wednesday,  
August 4**

**2:00 pm:** Deposit Capture  
Unavailable

**Friday,  
August 6**

**9:00 am:** Bill Pay Unavailable  
**4:00 pm:** Online Banking and  
Telephone Banking Unavailable

**Saturday,  
August 7**

All Branches of Lake Shore  
Savings Will Be Closed

**Monday,  
August 9**

Upgrade Complete  
All Branches of Lake Shore  
Savings Will Be Open Normal  
Business Hours

Online Banking, Mobile Banking App, Zelle®, Telephone Banking and Alerts

Unavailable from

4:00 PM on Friday, August 6<sup>th</sup> thru

Monday, August 9<sup>th</sup>, mid-afternoon


**LS** Lake Shore Savings  
*Putting People First.™*

Member  
FDIC

## Other Important Dates

Please review the important dates and timetable detailed below.

For your convenience, this information is also available on our website [www.lakeshoresavings.com](http://www.lakeshoresavings.com)

<p><b>CardValet®</b></p> 	<p>Wednesday, July 21st, 2021 thru Monday, August 9th, 2021</p>	<p>CardValet® through the LS Mobile Banking app will not be available between Wednesday, July 21st and Monday, August 9th. You may download the stand-alone CardValet® app from your app store to continue service during this time frame.</p>
<p><b>Pre-Registration for New and Improved Online Banking and Mobile Banking</b></p> <p><b><u>*STRONGLY RECOMMENDED*</u></b></p>	<p>Between now and August 4th, 2021</p>	<p>Pre-Registration for Online Banking – a link will be available on our website for you to pre-register for Online Banking. The purpose of pre-registration is to make accessing your Online Banking account easy on the day we change over to the enhanced system.</p>
<p><b>Passbooks</b></p>	<p>Between now and August 6th, 2021</p>	<p>Passbooks will no longer be utilized after Friday, August 6th, 2021. If you wish to update your passbook, please do so at any branch location prior to August 6th.</p>
<p><b>Branch Operations and ATMs</b></p>	<p>Wednesday August 4th, 2021: 2:00pm until Monday, August, 9th mid-afternoon</p>	<p>Mobile Deposit, ATM Deposit and Merchant Capture – Unavailable</p>
	<p>Friday August 6th, 2021: 9:00am until Tuesday, August 10th</p>	<p>Bill Pay – unavailable in Retail and Business/Online Mobile Banking</p>
	<p>Friday August 6th, 2021: 12:00pm until Monday, August 9th mid- afternoon</p>	<p>ACH and Wire Manager functions within Business Online Banking will be unavailable.</p>
	<p>Friday August 6, 2021: 4:00pm until Monday, August, 9th mid-afternoon</p>	<p>Online Banking, Mobile Banking App, Zelle®, Telephone Banking and Alerts – Unavailable.</p>
	<p>Saturday, August 7, 2021</p>	<p>Bank Closed.</p>
	<p>Monday, August 9, 2021</p>	<p>Branch Offices and Drive-thru lanes re-open - normal business hours.</p>
		<p>Online Banking, Mobile App, Mobile Deposit, and Merchant Capture – become available by mid-afternoon.</p>
		<p>ATM service may not become available right away; however, branch lobby and drive-thru lanes will be open.</p>
	<p>Tuesday, August 10, 2021</p>	<p>Bill Pay service within Retail and Business Online/ Mobile Banking will be restored.</p>

## Debit Cards / ATM Cards

- There will be no changes to your card or PIN number.
- Your debit card and ATM card will function as normal.
- No changes will occur with your LS Rewards program.
- Please plan ahead for the following:
  - During Conversion weekend, beginning 4:00pm on Friday, August 6th, through Monday, August 9th, debit and ATM cards will be subject to reduced daily transaction limits. Balance inquiries and ATM transfers will also be unavailable during these times.
  - Deposits will not be accepted at any of our ATMs after 2:00pm on Wednesday, August 4th until each ATM is brought back online. You may place your deposit in a night drop box at any of our convenient branch locations for it to be processed or you may visit any of our branch locations during business hours.

## Deposit Accounts

- There will be no changes to your existing account numbers.
- Passbook Accounts
  - We will no longer be utilizing passbooks for Savings or Money Market products. All existing passbook accounts will receive statements in the mail on a monthly or quarterly basis going forward. If desired, bring your passbook in to the branch for update prior to Friday, August 6th for your historical records. After August 6th, we will no longer be able to update your passbook. For a record of past transactions after that date, please contact the bank at 800-336-6116.
- Christmas Club
  - We will no longer be utilizing passbooks. All accounts will receive Quarterly statements. Disbursement time frames will remain the same.

## Loan Accounts

- Mortgage
  - We will no longer be utilizing passbooks. All mortgage loans will receive a monthly billing and transaction statement. If you would like your passbook updated, please bring it into the bank prior to Friday, August 6th. There will be no change in the payment due date.
- HELOC, Consumer and Commercial Loans
  - The statement you receive will have a different look to it, but the terms of the loan, including payment due date, will not change.

## Transactions

- Transactions occurring after close of business on Friday, August 6th through Sunday, August 8th will post on Monday, August 9th.
- Checking Account interest will post twice for the month of August. Interest from Sunday, August 1st through Friday, August 6th will post on Friday, August 6th.
- Interest from Saturday, August 7th through Tuesday, August 31st will post at month end.

## Statements

- All statement savings customers, including the newly converted passbook customers, will receive their statements on a quarterly basis, unless an electronic debit occurs on their account. At that time, a monthly statement will be generated and sent.
- Checking and Savings customers who receive monthly statements will receive 2 statements in the month of August. One detailing transactions through Friday, August 6th. The second, detailing transactions from Saturday, August 7th through Tuesday, August 31st. Those who receive quarterly statements will receive a statement from Thursday, July 1st through Friday, August 6th and one from Saturday, August 7th through Thursday, September 30th.
- Customers who currently receive checking account statements with cutoffs on the 5<sup>th</sup>, 10<sup>th</sup>, 15<sup>th</sup>, 20<sup>th</sup>, and 25<sup>th</sup> of each month will begin to receive statements with a cutoff as of the last banking day of each month.

## Identification

- Beginning Monday, August 9th, the first time you visit the branch you may be asked to present your identification. Our system will now be able to match in-person transactions with your Personal ID in order to better protect your financial information and funds. Keeping your personal information updated (ID, phone, address) will help us to better serve you.

## Telephone Banking

- Telephone banking will be unavailable as of Friday, August 6th at 4:00pm through mid-afternoon Monday, August 9th.
- The phone number remains the same 1-800-336-6116. DASH number remains 1-866-366-8550.
- The first time you login to the new system, you will use the last four digits of your social security number and then adhere to the prompts that follow. If you are a business, please follow the instructions given when you call in. You will then be prompted to establish a new PIN.
- Please listen carefully because menu items will have changed.

# Retail Online and Mobile Banking

- **Pre-Registration**

- For ease of transition, it is strongly recommended that you pre-register for our new and improved online banking services via a link available on our website, which will be available until Wednesday, August 4th. The purpose of pre-registration is to make accessing your Online Banking account easy on the day we change over to the enhanced system.

- **App Store**

- Apple users will not need to download a new app.
- Beginning Monday, August 9th, Android users will need to go to Google Play store and download the new Lake Shore Savings Mobile Banking App.



- **Username and Passwords**

- Some credentials for online banking have changed. Usernames cannot contain any special characters ( \$, &, \*) and must be a minimum of 8 characters in length. Usernames are not case sensitive.
- If you did not change your username credentials prior to Friday, June 18th, and your current username does not meet the above criteria, please contact us at 1-800-336-6116.
- Your password will need to be at a minimum 10 characters in length. The password must contain upper and lower case letters, a number, and special characters. You can update your password yourself through Internet Banking by completing the pre-registration process prior to Wednesday, August 4th. On Monday, August 9th, and thereafter, passwords can be updated within online banking.

- **Alerts**

- Once you are on the new system, you will need to re-establish your alerts.

- **Zelle®**

- You will need to re-enroll and re-establish your contacts. Savings Accounts will now be accessible through Zelle®.

- **Bill Pay**

- You will not have to re-establish your existing bill pay information. Saved payees and scheduled payments will carry over to the new system.

## Retail Online and Mobile Banking (continued)

- **CardValet®**
  - CardValet® through the LS Mobile Banking app will not be available between Wednesday, July 21st and Monday, August 9th. You may download the stand-alone CardValet® app from your app store to continue service during this time frame.
  - As of Monday, August 9th, CardValet® will once again become available within the online banking or mobile banking applications, with easy to use functionality to turn your card on or off as needed.
- **E-Statements**
  - E-statements history will become available over time.

## Business Online Banking

- **Pre-Registration**
  - For ease of transition, it is strongly recommended that you pre-register for our new and improved online banking via a link available on our website, which will be available until Wednesday, August 4th. The purpose of pre-registration is to make accessing your Online Banking account easy on the day we change over to the enhanced system.
- **App Store**
  - The existing Business Online Banking app will no longer be available for use starting Monday, August 9th. All users will need to download the Lake Shore Savings Bank Mobile Banking app via the Apple Store or Google Play store.



- **Username and Passwords**
  - Username credentials cannot contain special characters. If your username contains any characters other than letters or numbers, or is shorter than 8 characters please contact us for your updated username at 1-800-336-6116
  - Your password will need to be at a minimum 10 characters in length. The password will also need to contain upper and lower case letters, a number, and special characters. You can update your password yourself through Internet Banking by completing the pre-registration process prior to Wednesday, August 4th. On Monday, August 9th, and thereafter, passwords can be updated within online banking.

## Business Online Banking (continued)

- Tokens
  - Tokens will no longer be required for merchant capture or bill pay.
  - New tokens will be issued to all users who process ACH files and wire transfers. A separate mailing will be provided to existing ACH and wire transfer customers regarding use of tokens.
- ACH and Wire Transfer
  - ACH origination files and wire transfers will not be accepted after 12:00pm (noon) on Friday, August 6th through mid-afternoon on Monday, August 9th. If you need to process an ACH file or wire transfer during this time period, please contact our ACH specialist at 800-336-6116 before Friday, August 6th to discuss alternatives.
  - A separate mailing to all Business Online Banking customers will be provided. It will include detailed instructions for Merchant Capture/Remote Deposit Capture.