



Dear Valued Customer,

June 2021

We have some news to share with you—

Over the last several months, we have been diligently preparing to upgrade and enhance our product offerings and services for you. These enhancements will be rolled out over the next few months. These include a new and improved mobile app with increased Debit card security capabilities and enhanced on-line banking. In the future, this will include longer on-line statement retention.

Our system upgrade begins Thursday, August 26, 2021 and will be substantially completed by Monday, August 30, 2021. We would like to take this opportunity to let you know about a few temporary service interruptions that may occur with our upgrade. We apologize in advance for any inconvenience.

**DEBIT AND ATM CARDHOLDERS**

You will be receiving new Debit or ATM cards in early August. Please hold on to the card(s) and start using them on August 26, 2021. Joint account holders now will each have their own separate card number. These cards will have a new look. An activation sticker will be affixed to the card with instructions and the phone number to call on August 26, 2021 to activate your card and set your PIN. Once you are successfully using your new card, please destroy your old Shazam card. Please consider having an alternative payment method available during the upgrade period. From Thursday, August 26 through Saturday, August 28, balance inquiries at ATMs may not be available.

**INTERNET BANKING AND MOBILE BANKING**

Internet banking and mobile banking will be unavailable during the upgrade period. Beginning sometime Thursday afternoon, August 26, 2021, internet banking may be in read only mode. Internet banking and Mobile banking will be back up sometime Monday morning, August 30, 2021. When the service has completed its upgrade, you may access our website using your existing user ID. The first time you log in, you will be guided through the process to set up your password. Our website will look the same but the Internet Banking pages will have a new look.

**MOBILE DEPOSIT**

Mobile Deposit will be unavailable during the upgrade period. Please bring your checks for deposit in to the bank or hold them for several days till the upgrade is complete.

**BILL PAY**

CheckFree (our current Bill Pay system) will be unavailable during the upgrade period. We will be moving to a new program called iPay. When this is available, probably by Tuesday, August 31, 2021, you will need to set yourself up on this new system after logging into online banking. You will not be able to access the current bill pay after August 20, 2021. Please take this time now before the upgrade to print out all of your bill pays that you have set up so you can easily set them up again on the new system. All payments already scheduled to be paid on August 25 and earlier should process properly.

**STATEMENTS**

All of your checking account and savings account statements will be produced after the posting on August 26, 2021. These will be mailed to all customers. Going forward, we will be adjusting some statement cycles. Customers who receive a month-end statement will continue to do so. Beginning August 27, 2021, your statements will be processed on our new upgraded system and will have a new look.

**E-STATEMENTS**

Before the upgrade, please be sure to download, save, or print copies of your e-statements for your records. Please make sure we have your correct email. Please either correct it now online before the upgrade, or call us at the bank to correct it for you. If you want to continue using e-statements, please sign up for them again when you first sign on to our new internet banking. If you do sign up for e-statements, we will waive your monthly Debit card or ATM card fee.

If you have any questions, please do not hesitate to contact one of our Customer Service Representatives: Brook or Hope in Menahga 218-564-4171 or Daisy or Ellie in Sebeka 218-837-5171.

We appreciate your continued business and loyalty.

Sincerely,



Justin Day, Vice President/AC

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