



WESTSIDE BANK

A Division of The Piedmont Bank

Bank Conversion Guide

Important Account Information
You Need to Know





Conversion Overview

As **Westside Bank** (WSB) and **The Piedmont Bank** (TPB) come together, it is necessary to be on the same processing system, which will increase the services available to you. Currently, Westside Bank and The Piedmont Bank are processed by two different providers. The **system conversion** will occur after the close of business on **Friday, July 9 and continue through Sunday, July 11, 2021**. The information contained in this booklet addresses the changes you will experience and is a guide for ***your action items to complete***. The system conversion will be complete on **Monday, July 12, 2021**.



WATCH FOR: When our changes begin on Friday, July 9, 2021, several systems and services will be affected.



TAKE ACTION: Some of these modifications will require you to take action on or before a specific date.



CHANGES: You'll see the difference in several systems and services.



NEW FEATURES: New features available.

Our Commitment to You

As always, Westside Bank is committed to providing you the highest level of service. We are available to answer any questions you might have and are ready to walk you through any changes. To speak with a representative, please contact us:

Hiram: (770) 445-1855

Mableton: (678) 223-7200



Important Dates & Checklist for Personal and Business Customers



SPECIAL HOURS

Westside Bank will be closing our lobbies at **4:00 p.m.** and our drive-thru at **5:00 p.m.** on **Friday, July 9, 2021**. We will be closed on **Saturday, July 10, 2021**.



PRIOR TO JULY 9, 2021

- Receive new WSB VISA debit card and activate immediately following the directions on the card. You will choose your PIN during the activation process.
- Provide your new card number and expiration date to any companies with which you have set-up recurring payments from your debit card.
- Download all previous statements and transaction history from your WSB accounts. This information will be critical at tax time. Your last WSB statement will be generated the night of July 9, 2021. Your previous WSB statements will no longer be available after Friday, July 9, 2021.
- Financial management software (i.e., Quickbooks) users should download transactions before Friday, July 9, 2021.
- Your bill payments scheduled to be paid between July 12, 2021 and July 16, 2021 will be paid by the new system by **paper check** (even if previously they were paid by electronic payment). This may cause such payments to take longer to get to your payee. You should consider scheduling such payments for an earlier payment date to meet any payee due date requirements. No changes or instructions to your bill payment service can be made after Thursday, July 8, 2021.
- Business Remote Deposit Capture (RDC) will not be available after Friday, July 9, 2021. A banking representative will contact all Business RDC customers for setup on the new system.
- Business ACH clients will not be able to submit a batch for processing after Thursday, July 8, 2021 at 5:00 p.m.



WSB Online Banking in our Mobile Banking App will be in “View Only” mode beginning Wednesday, July 7, 2021 at 4:00 p.m.



VISA Gift Card purchases will be discontinued as of Friday, July 9, 2021.



Cash advances will be discontinued as of Friday, July 9, 2021.

FRIDAY, JULY 9, 2021



Access to WSB’s Online Banking will be deactivated on Friday, July 9, 2021 at 5:00 p.m. You will not have online access to your accounts until Monday, July 12, 2021 at 9:00 a.m. when the new system is activated.

MONDAY, JULY 12, 2021



Your old WSB Debit Card will be deactivated on Monday, July 12, 2021 at 9:00 a.m. Securely destroy your card immediately.



Your new WSB VISA Debit Card may be used beginning Monday, July 12, 2021 at 9:00 a.m.



Log into the new online banking platform on our website (www.westsidebank.net) with your current user ID (all lowercase) and use the last four digits of your SSN as your password. You will then be prompted to create a new password.



Once you have logged into online banking, you will be able to download and utilize the new *Mobile App*. Go to your App Store and search “Westside Bank.”



PB/MVCB/WSB



ACCOUNT STATEMENTS (Deposits)



Every customer will be sent a statement for all deposits for the period ending **Friday, July 9, 2021**, which is the **final day** for the current system. This will be a partial month statement.

- ◆ Interest accrued on interest-bearing checking, money market, and savings accounts will be paid through July 11, 2021 and reflected on the July 9, 2021 statement.
- ◆ **Your accounts will not be assessed a service charge in the months of July and August.** Normal service charges will resume in September 2021, if applicable.



As a reminder, if you are an Online Banking user, you will no longer have access to your archived statements following our banking systems changes. We recommend you download these archived statements prior to July 9, 2021.

DEBIT CARDS & ATM



All existing debit cards will be changed to VISA debit cards that allow for contactless transactions. Your card will have a new card number. You will continue to use your existing WSB debit card through Monday, July 12, 2021 at 9:00 a.m.



You should receive your new VISA debit card by Friday, July 9, 2021. Please contact a banking representative if you don't receive your card. To select a PIN and activate your new card, please call the toll-free number on the card. (800) 992-3808



All new debit cards will be allowed FREE ATM transactions at other banks' ATMs.



If you currently have automatic payments tied to your existing WSB debit card, you will need to update this payment information with your new VISA debit card number. Your old card number will work through July 11, 2021, but for any payments scheduled for Monday, July 12, 2021 and beyond, the card payment information must be updated.



The use of ATMs will be available during the changes, using your existing card. There will be limited account balance availability from Friday, July 9 through Monday, July 12, 2021.



DEBIT CARDS & ATM *(continued)*



Beginning **Monday, July 12, 2021**, you will start using your new VISA debit card. More information will be provided to you when you receive your VISA debit card prior to July 9, 2021. It will be mailed to the address we have on file for you.



New VISA debit cards can be used at ATMs that are part of the accel VISA Network.

DIRECT DEPOSIT & AUTOMATIC PAYMENTS

Direct deposits and automatic/recurring deductions or payments scheduled through a third party will continue uninterrupted throughout and after our banking system conversion, and your funds will be available. However, direct deposits and payments made during the system changes weekend (July 9-11) will not be reflected in inquiries made through Online Banking until Monday, July 12, 2021.

LOAN CUSTOMERS

Westside Bank's loan customers can continue to bank as you have always enjoyed in the past and can depend on the superior service from the same expert Westside Bank staff.



Your loan numbers will change, and we will notify you of the new number. All loan terms will remain the same. You should continue to make your payments as you have in the past. If you have any questions, please reach out to your loan officer.

Line of Credit (LOC) Customers: The first zero in your loan number will be changing from "0" to "8". (Example: 8001234 will become 8801234)

Loan Customers: The first zero in your loan number will be changing from "0" to "4". (Example: 400400123 will become 440400123.)



If you would like to establish ACH payments from another bank, please contact your banking representative to complete the necessary forms.



Personal Online Banking



Online Banking access will be deactivated from Friday, July 9, 2021 at 5:00 p.m. until Monday, July 12, 2021 at 9:00 a.m. You will not have online access to your accounts during this conversion weekend.



Beginning **Monday, July 12, 2021**, you will begin using our new Online Banking system. You will continue to access it from our website:

www.westsidebank.net

You must sign-in to the new Online Banking system. You can sign in with your current username; however, use all *lowercase* letters. Your password will be the last four digits of your social security number. At login, you will be prompted to change your password.

PERSONAL BANKING ONLINE

Upon your first login after the system change, please follow these steps to enroll in the new Online Banking platform:

1. Username (Access ID): Your Username will be your current username in **all lowercase letters**.
 - ◆ NOTE: If your Username/Access ID is less than six characters, you will be prompted to change the ID to meet the username criteria.
 - ◆ NOTE: If your Username/Access ID is longer than 19 characters/digits, you will need to only enter in the first 19. The remaining characters/digits will be dropped.
2. Password: Your password will be the **last four digits of your social security number**. You will be prompted to change your password.
 - ◆ NOTE: Passwords must be at least eight characters. All passwords must contain at least one numeric character and one Alpha character. Passwords should be no more than 12 characters/digits.
3. Security Questions: You will need to select and answer three security questions.



Bill Pay



All of the payees you have previously set up in your current Bill Pay system, including internal transfers, WILL be imported into your new Online Banking system. Please remember Bill Pay will be unavailable after 5:00 p.m. on Thursday, July 8, 2021. Any payments scheduled to be paid through Thursday, July 8, 2021 will be paid as normal. Payments scheduled from July 9, 2021 and beyond will be paid by the new payment provider.



Current e-Bills (payees that you have asked to send electronic bills to your current Bill Pay account) will be cancelled during the banking system changes. You will need to re-enroll for an e-Bill from those payees through the new Bill Pay beginning Monday, July 12, 2021. If you do not enroll for an e-Bill, you will only receive a paper statement in the mail from the payee.



Recurring payments scheduled to be paid in the old system WILL convert to the new system.



If you are enrolled in e-Statements, they will automatically convert over to the new system.



Mobile Banking



On Monday, July 12, 2021, smartphone users can download the new Westside Bank Mobile Banking App from the online store. Just search for “Westside Bank.”



The previous Westside Mobile Banking App will no longer work on your phone. You can delete it at your leisure. You must go to the App store to download the new banking App.



Mobile Check Deposit will be shutting off on Wednesday, July 7, 2021. You will have the ability for mobile check deposit on the new App beginning Monday, July 12, 2021. Mobile Capture daily deposit limit will be \$2,500.



Mobile Bill Pay will be unavailable beginning Thursday, July 8, 2021. You will have the ability to access Mobile Bill Pay with the new App beginning Monday, July 12, 2021.



Processing Changes



With the conversion to the new system, the processing order of transactions will change. After July 12, 2021, all credit transactions are processed first. Debits, or withdrawals, from your account will be processed in the following order with individual items being presented from highest to lowest dollar amount within each category:

1. Money Market withdrawal and Teller cashed checks
2. Electronic items such as ATM and preauthorized transactions
3. ACH Transactions (i.e., Online Banking Bill Pay)
4. Paper checks



The processing order of these items is important. If there is not enough money in the account to pay for the items, there may be an overdraft on your account, which may result in a non-sufficient fund fee.



Funds availability will be changing from **Same Day** availability to **Next Business Day** availability. Please plan accordingly.



Commercial Banking

Westside Bank customers who currently self-initiate ACH will be contacted by a banking representative to make sure you are prepared and comfortable with the new system and to answer any specific questions you may have.



With Westside Bank Online Banking, you can initiate domestic and international wire transfers through the online business banking system. To enable this feature, please contact a Cash Management representative at (678) 638-4691.



All Remote Deposit users will be trained on the new Remote Deposit system ahead of the conversion weekend by meeting with a Remote Deposit Capture Specialist either in person or remotely. After Friday, July 9, 2021, your current Remote Deposit Capture system will no longer work.

You will need to begin using the new Westside Bank Remote Deposit system on **Monday, July 12, 2021**.



New Fee Chart

Domestic Wire Outgoing	\$20.00
Domestic Wire Incoming	\$20.00
International Wire Outgoing	\$45.00
International Wire Incoming	\$45.00
Cashier's Check	\$5.00
Cashier's Check (<i>non-customers</i>)	\$10.00
Account Research (<i>per hour</i>)	\$20.00
Copies of Checks, Deposit Tickets or Items Deposited (<i>per item</i>)	\$1.00
Courier Pick-Up	\$10.00
Debit Card Replacement Fee	\$5.00
Collection Items	\$10.00
Account Close Fee (<i>within 90 days of opening</i>)	\$20.00
Garnishment / Levy	\$50.00
Zipper Bags	\$5.00
Lock Bags	\$35.00
Statement Copy	\$3.00
Overdraft Transfer Fee (<i>per occurrence</i>)	\$5.00
Overdraft Fee-NSF (<i>per item</i>)	\$34.00
Return Item Fee (<i>per item</i>)	\$34.00
Stop Item Charge (<i>per item</i>)	\$34.00
Charge Back / Return Item fee	\$5.00
RDC Fee (<i>monthly</i>)	\$25.00
RDC Fee with Rental (<i>monthly</i>)	\$50.00
ACH Fee (NACHA) (<i>monthly</i>)	\$25.00
eCorp Set-up Fee	\$125.00
Safe Deposit Boxes:	
3x5	\$35.00
3x10	\$45.00
5x5	\$50.00
5x10	\$75.00
10x10	\$100.00
Safe Deposit Box Drilling Fee	\$240.00
Safe Deposit Box Lost Key	\$155.00
Fax Service Fee (<i>per page</i>)	\$1.00
Notary Fee	\$2.00



Product Changes

The following chart shows the product changes that will occur following conversion weekend. If you have any questions regarding your accounts, please reach out to a customer service representative at Westside Bank.

BEFORE CONVERSION	AFTER CONVERSION														
<table border="1"> <thead> <tr> <th style="background-color: #e0e0e0;">Personal Savings</th> </tr> </thead> <tbody> <tr> <td>\$10 monthly maintenance fee can be avoided by maintaining \$100 minimum daily balance</td> </tr> <tr> <td>Interest credited monthly</td> </tr> </tbody> </table>	Personal Savings	\$10 monthly maintenance fee can be avoided by maintaining \$100 minimum daily balance	Interest credited monthly	<table border="1"> <thead> <tr> <th style="background-color: #e0e0e0;">Statement Savings</th> </tr> </thead> <tbody> <tr> <td>\$3 monthly maintenance fee can be avoided by maintaining \$200.00 minimum daily balance</td> </tr> <tr> <td>Interest credited quarterly</td> </tr> </tbody> </table>	Statement Savings	\$3 monthly maintenance fee can be avoided by maintaining \$200.00 minimum daily balance	Interest credited quarterly								
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<p>* at the time of conversion, if your account has a balance of \$250,000 or more, your account will be converted to the Elite Money Market account.</p>															



BEFORE CONVERSION **AFTER CONVERSION**

Personal Money Market	*Elite Money Market
\$1,000 minimum to open	\$100,000 minimum to open
\$8 monthly maintenance fee can be avoided by maintaining \$1,000 minimum daily balance	\$10 monthly maintenance fee can be avoided by maintaining \$100,000 minimum daily balance
Must maintain minimum balance of \$1,000 each day to obtain the annual percentage yield.	Must maintain minimum balance of \$100,000 each day to obtain the annual percentage yield.
Tiers of Interest	Tiers of Interest
Tier 1 \$1,000-\$9,999.99	Tier 1 \$0.00 - 99,999.99
Tier 2 \$10,000-\$99,999.99	Tier 2 \$100,000 and over
Tier 3 \$100,000-\$249,999.99	
Tier 4 \$250,000 and over	

All accounts with Dormant account fees	
A dormant account fee of \$5 per month will be charged after 12 months of inactivity.	There will not be a fee for the account going dormant

All CD & IRA accounts	
\$1,000 minimum to open	\$500 minimum to open



Frequently Asked Questions

When will you be changing your banking systems?

Q. We will begin the change process on Friday, July 9, 2021 at 5:00 p.m. and conclude on Monday, July 12, 2021 at 9:00 a.m.

Will you have special hours during conversion weekend?

Q. Yes. On Friday July 9, 2021, our lobbies will close at 4:00 p.m. and our drive-thru will close at 5:00 p.m. We will also be closed on Saturday, July 10, 2021.

Why are you changing the banking system?

Q. We want to continue to offer you the most efficient services and technological advances. The combined banks will offer you more locations with the same great service.

Are there any changes being made to my deposit accounts?

Q. Unless you are notified prior to conversion weekend, your deposit account number(s) will not change. You can continue to use your checks and deposit slips following conversion. Please refer to *Pages 10 and 11* of this Conversion Guide to see if there are any additional changes specific to your account type.

Are there any changes to my loan accounts?

Q. Your loan numbers will be changed, and we will notify you of the new number. All loan terms will remain the same. Please see more information on *Page 5* of this Conversion Guide.

Are there any changes being made to my debit card?

Q. Yes. All existing Westside Bank debit cards will be changed to VISA debit cards with a new card number and PIN that will need to be created. Activate your new card by calling (800) 992-3808.



Frequently Asked Questions

Can I still deposit and withdraw money during the change over period?

- Q. Yes. Available funds in your account can be withdrawn and credits will be posted in your account. However, these debits and credits will not be reflected in your balance at an ATM, in Online Banking or in Mobile Banking from Friday, July 9, 2021 at 5:00 p.m. to Monday, July 12, 2021 at 9:00 a.m.

Will my information remain secure during this transition to a new system?

- Q. Absolutely. The safety and security of our customers and your personal information is of the utmost importance to us. These systems will not compromise those standards in any way.

Will I need to order new checks?

- Q. No. Your current checks will continue to work.

Will bank wiring instructions change?

- Q. Yes. Incoming wire instructions will change. A wire agreement will need to be completed to process an outgoing wire. Consult your banking representative for more information.

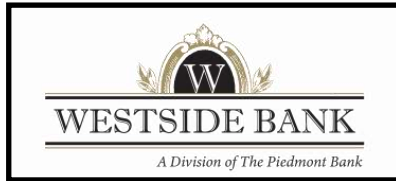
Will you offer 24-hour telephone banking?

- Q. Yes. Following the system change, you will be able to bank over the phone by calling (855) 835-6822.



Banking Locations

By joining with The Piedmont Bank, Westside Bank customers will now have banking privileges at more banking locations. You are welcome to bank at any one of our branches of our family of community banks.



56 Hiram Drive | Hiram, GA | (770) 445-1855

4901 Floyd Road SW | Mableton, GA | (678) 223-7200



5100 Peachtree Parkway | Peachtree Corners, GA | (770) 246-0011

185 Gwinnett Drive | Lawrenceville, GA | (678) 736-6250

1035 Old Peachtree Road NW | Lawrenceville, GA | (678) 638-4000

1725 Mount Vernon Road | Dunwoody, GA | (770) 392-0900

5070 Peachtree Boulevard, Ste. B110 | Chamblee, GA | (770) 351-6303

1045 Peachtree Parkway | Cumming, GA | (770) 886-6339

3112 Main Street NW, Ste. 100 | Duluth, GA 30096 | (678) 534-2145 *(loan production office)*



136 North Main Street | Cleveland, GA | (706) 348-6822

5140 Cleveland Highway | Gainesville, GA | (770) 983-2201

1420 Winder Highway | Jefferson, GA | (706) 387-7416

111 Collins Avenue | Blue Ridge, GA | (706) 946-2265