



JULY 11

IMPORTANT INFORMATION REGARDING YOUR FIRST NATIONAL BANK OF GILLETTE ACCOUNT

Dear Valued First National Bank of Gillette Customer,

In an effort to improve the efficiency of our operations and to continue to provide our Customers with exceptional products and services, First National Bank of Gillette will be making a technology upgrade at the close of business on July 10, 2014.

To help this transition go as smoothly as possible for our Customers we have attached '**Frequently Asked Questions**' to the back of this communication. Items of particular importance are listed below:

- **Online banking** and **bill payment** access will be unavailable Thursday, July 10th through 8:00 am MDT on Monday, July 14th. Please plan to adjust transfers and payments around this schedule.
- Although we anticipate no interruption to the **debit card** system, we recommend that you be prepared to utilize other forms of payment throughout the weekend. If you need assistance with this, please contact us at 307-686-3300.
- The lobby at our Highway 59 branch located at 2400 S Douglas Highway **will be open** on Saturday, July 12th from 8:00 am – 12:00 pm MDT.
- Your bank **account number(s)** will remain the same.
- We are excited to present **new features** available by November 2014:
 - Mobile Banking
 - Mobile Deposits
 - Mobile Bill Payment

To provide you with additional support, we have extended the hours we are available by phone during the weekend of the upgrade and the following business week. Details about our **Customer Care Hotline** are below:

- Phone number: 307-686-3300
- Hours:
 - Friday, July 11th- 8:00 am to 8:00 pm MDT
 - Saturday, July 12th- 8:00 am to 8:00 pm MDT
 - Sunday, July 13th- 12:00 pm to 6:00 pm MDT
 - Monday, July 14th through Friday July 18th- 8:00 am to 8:00 pm MDT

Thank you for your business. We look forward to continued service to you!

Kindest Regards,

Sam Saunders
President



Please review the Frequently Asked Questions below to prepare for our technology upgrade on July 11, 2014.

1. Why is First National Bank making this technology upgrade?

First National Bank of Gillette is committed to offering the best products and services to our customers while maximizing operational efficiencies.

2. Will my account number(s) stay the same?

Yes. You will have the same bank account number(s) you currently have for checking, savings, money market, CDs, IRAs, loans, etc.

3. May I continue to use my current First National Bank checks?

Yes. You may continue to use your First National Bank checks.

4. May I continue to use my existing debit card?

Yes. You may continue to use your current debit card throughout the upgrade and thereafter. You will not need a new debit card.

5. Will there be a period of time I do not have access to my funds due to the upgrade to systems on July 11, 2014?

We are taking great care to plan a smooth transition and do not anticipate there being any time you will be unable to access your funds by debit card or check. However, please plan to have an alternate form of payment during the weekend of the upgrade in case we experience an unplanned disruption of service. Should you have any further questions, please contact our Customer Care Hotline at 307-686-3300.

6. Will my current direct deposits and automatic drafts be affected?

Since your account numbers are not changing, all current direct deposits and automatic drafts will continue to be processed. To ensure there are no delays in automated transactions, all electronic transactions dated through July 11th will be processed on the evening of July 10th.

7. How will the technology upgrade affect online banking and online bill payment?

Your online banking access will be suspended at 6:00 pm MDT on Thursday, July 10th. Your online banking login will remain the same, however, you will have to re-validate with a one-time code upon your initial login once the upgrade is complete. Our customer service staff will be available for extended hours throughout the upgrade process to assist you.

Online Bill payment services will be suspended on Thursday, July 10th. Payments may not be scheduled for July 10 through July 13, 2014. Please plan to adjust any payments, including recurring transactions around these days. Payee and payment history will remain in the system, and normal payment processing will resume Monday, July 14th.

Access to online banking and online bill payment services will be restored by 8:00 am MDT on Monday, July 14th.

8. Can I expect any new product offerings once the upgrade is completed?

We are very excited about several new features that will be available to all our customers by November 2014. Here is a sneak peek of what is coming:

- Mobile banking – We're bringing banking to the palm of your hand! Be on the lookout for the free app which will be available for Android os and Apple ios.
- Mobile deposit capture – This exciting feature allows users to sign into the First National Bank app on your smartphone or tablet and make a deposit from wherever you happen to be!
- Mobile bill pay – Forget sending payments through the mail....use our online bill pay from home and now from your smart phone and take advantage of this easy, convenient payment service! We think you'll love it!

9. Who should I contact if I have questions during the upgrade process?

Please call Customer Service or your preferred banker at 307-686-3300 with any questions. We have also established a Customer Care Team to assist you throughout the week of the upgrade. This hotline will be available at the following times by calling 307-686-3300:

- Friday, July 11th and Saturday, July 12th: 8:00 am to 8:00 pm MDT
- Sunday, July 13th: 12:00 pm to 6:00 pm MDT
- Monday July 14th through Friday July 18th: 8:00 am to 8:00 pm MDT