

CONFIGURE DIGITALSM - UPGRADE Q&As

United Trust Bank is making significant investment in the bank's digital capabilities so that you, our customers, have access to the safest, most comprehensive solutions. One of the first steps is upgrading our Online Banking platform. We're in process of converting our current OLB system to a system known as Configure Digital. Below you'll find a series of Questions and Answers that will be updated over the next few weeks as we move toward the conversion date.

GENERAL Q&AS:

Why is Personal and Business Online Banking changing?

At United Trust Bank we understand life is busy and convenience is of utmost importance. With this in mind, our new Digital Banking platform will offer seamless banking solutions built for the way *you* want to bank, whether you are at home or on the go – no matter the account.

The new system will combine Personal & Business Online Banking into one easy-to-access platform that will feature all of the essential tools you use today with friendlier navigation, enhanced security, a new mobile banking app, and more.

When will the upgrade take place?

The upgrade is projected to take place on Wednesday, July 8, 2026.

Will the current systems be accessible during the upgrade?

We will update this Q&A document regularly – perhaps as often as daily – as we get more details regarding the upgrade. While your current billpay information will migrate over, you may, depending on the date that you have scheduled certain payments, you may need to make adjustments to your target dates. There will be some downtime for a period of a few days – stay tuned for specifics. The same is true for your Mobile Banking application.

Will this upgrade affect the Mobile Banking app?

Yes, we will be launching a NEW Mobile Banking app as part of the upgrade that allows both personal and business account holders to access their accounts from one easy-to-use app. Again, we will keep you posted on the dates as they become available.

How do I access the new Mobile Banking app?

More information is coming but to download the new app, you can search for United Trust Bank in your device's app store. Once the new system is live, our current apps will no longer be available and can be deleted.

What if I use biometrics to log in via the Mobile Banking app?

If you utilize biometrics to access your accounts via our Mobile Banking app, you will need to be sure you know your User ID and Password prior to our go-live date. You will be required to enter these within the new app the first time you log in.

After you have logged in, you can reestablish your biometrics for future logins.

What if I don't know my Username or Password?

If you are unsure of your Username, please contact us at [1-800-123-4567] for assistance.

If you are unsure of your Password, you can easily reset it by selecting "Forgot Password" from the respective login screen and following the on-screen prompts.

PERSONAL ONLINE BANKING Q&AS

Will my personal online banking login change?

No. Once the new system is live, you will be able to log in using your existing Username and Password. Upon your first login, you will have the option to select a text or phone call with a one-time passcode to verify your identity. You will simply enter this passcode into the system and submit to securely log in.

Do I need to take any immediate action prior to the upgrade?

Yes! It is very important that we have your current phone number and email address on file. Please review and update this information within your Personal Online Banking Profile as soon as possible to ensure a smooth first-time login.

Are any of my personal account details not being transferred to the new system?

Your card controls, external transfers and personal finance manager information will NOT transfer to the new system. You will need to make note of or save this information for your records.

What action items should I consider post-upgrade?

You will need to set up your new external transfers, cards controls in the New Mobile Banking app, and re-register for our Personal Finance Manager. These settings from the current system will not transfer.

Please note, while your **recurring internal transfers** will be available within the new system, if you would like to make edits to these, you will need to set up the transfer again and delete the old one once the new system is live.

In addition, please be sure to review your account details carefully to ensure everything transferred correctly. Pay close attention to your Bill Pay payee information, scheduled payments, and internal transfers prior to scheduling any new transfers or payments.

BUSINESS ONLINE BANKING Q&AS

Will the business online banking login change?

No, once the new system is live, you will be able to log in with your existing Username and Password. After entering your credentials, you will need to complete the Token Enablement process.

Are any of my business account details not being transferred to the new system?

Your internal transfer templates and ACH history will not transfer to the new system. Please save any existing templates and history so you can easily enter them into the new system. Internal transfer templates will need to be reestablished again once the new system is live.

Do I need to be aware of any action items regarding my ACH Templates?

Yes, we recommend creating templates for each unique ACH file you have set up if you have not done so already, as the “Copy” feature is not supported within the new system.

Will this upgrade affect Quicken/QuickBooks™ connections?

Yes. We will post more details on this soon.

What action items should I consider post-upgrade?

You will need to re-establish your Internal Transfer Templates. These will not transfer over from the current system.

Please be sure to review your account details carefully to ensure everything transferred correctly. Pay close attention to your Bill Pay payee information, scheduled payments and internal transfers, and any migrated ACH templates and participants prior to scheduling any new batches, transfers, or payments.

Is Business Bill Pay changing?

Yes! We are excited to introduce a new, all-in-one **Enhanced Payment and Invoicing Solution** designed to help businesses manage payments and billing more efficiently.

How is this new payment and invoicing solution different from the current system?

The new system offers expanded features such as electronic invoicing, receivables management, and payment processing—all in one convenient place. It even offers a two-way sync with QuickBooks to streamline your cash flow.

Do I need to take any action to switch to the new payment and invoicing system?

No action is required. Your existing account details, including payees, payment history, scheduled and recurring payments, and eBills will automatically transfer to the new solution.