



IMPORTANT CHANGES

First Southeast Bank is in the process of an exciting system-wide upgrade necessary to improve our system's performance, enhance your banking experience, and provide more services while keeping your information secure. During this upgrade, you will notice some changes. This guide has information to help you know what to expect. We will do our best to minimize any disruptions, but if you have any questions or concerns, please do not hesitate to reach out to us. We want to thank you for the opportunity to continue to serve as your hometown bank.

-- The First Southeast Bank Team

STATEMENTS

In the month of November, your statements may arrive slightly earlier or later, depending on your statement cycle date. All customers will have a cycle end date of November 10th, 2023. Your normal statement cycle will resume in December. For our End of Month (Cycle 4) customers, this means you will receive two statements covering November -- one mid-month and one on your normal cycle. In addition to this, your statements may look a bit different in December. ALL printed statements will be mailed from our vendor located at zip code 67501. We encourage customers to enroll in eStatements for instant access to their statement. If you are a current eStatement customer, your eStatements will now be available from Online Banking.

TIMING OF CHANGES

Our Drive Thru and Banks will be closing at 3:30 PM on **Friday, November 10th**. All transactions conducted on November 10th prior to 3:30 PM will be posted to your account on November 10th. The Drive Thru at both locations will be closed on **Saturday, November 11th**, in Observance of Veteran's Day and to assist with necessary system and equipment updates over the weekend. Our ATMs at both locations will have a service outage during this time. You will not be able to access your accounts online or by telephone banking during this time. Branches will reopen at regular hours on **Monday, November 13th**.

IN-PERSON VISITS

Due to the system upgrade, we may ask you for additional information to update our files. This information will help us to better identify you and streamline your banking services. We appreciate your patience and cooperation with this process.

END OF BUSINESS DAY CUT OFF CHANGE

Effective Monday, November 13th, 2023, in-person transactions can now be processed same day until 5:30 PM Monday-Friday. Saturday's transactions will post on Monday's business, as it currently does. **Some specialty transactions (i.e. wires, bill pay, mobile deposits, ACH originations, etc.) may have different cut off times, please inquire about your particular circumstance.**

ONLINE BANKING & TELEPHONE BANKING

Our online banking will remain the same but with a few new features such as debit card activations, statement viewing, and more. We will also continue to have Telephone Banking available for our customers, but you will need to re-enroll. Your statements will be reincorporated into Online Banking in the weeks after November 13th. We know this may be inconvenient and are happy to provide statements via secure email during this interruption; simply send us a message via Online Banking, Mobile App, give us a call, or stop in at either location.

Harmony Branch

3 Main Ave N | PO Box 429 Harmony, MN 55939
Phone: 507.886.6922
Toll Free: 1.877.886.6922
Fax: 507.886.2459
Email: fsebinfo@fsebg.com



Canton Branch

111 N Main St Canton, MN 55922
Phone: 507.743.2204
Toll Free: 1.877.457.5977
Fax: 507.743.8377
Email: fsebinfo@fsebg.com



CARDS



Customers who currently have Debit Cards, HSA Cards, and ATM Cards will be receiving new cards to the current address we have on file. A separate mailer with your new PIN will arrive one to two days after the card arrives. **Please note:** If you have an address change, please notify the bank immediately or you may not receive your new card. Your new debit card will be a Mastercard® that will come equipped with advanced security features to protect you against fraud and unauthorized access to your account. Additionally, you will enjoy improved features such as contactless payment options, enhanced mobile banking capabilities, and instant issue cards.

Here are some things to do now to prepare ahead of time:

Starting Now:

- Download our Mobile App and enroll in Online Banking to be prepared to activate your card when it is time.
- Make a list of recurring payments on your card so you can change those payments once your new card is available to use.

Starting Sunday November 12th:

- Activate your card via the Mobile App or Online Banking. This functionality will not be available until Sunday, November 12th.
- Your current VISA card(s) will stop working early morning on Monday the 13th. Please destroy the card at this time.
- In order to activate your card, you will need to have the card and PIN.
- Anytime on or after November 12th, you can activate your card by:
 - Using the Mobile App or Online Banking.
 - Using your card and PIN at an ATM (transaction or inquiry).
 - Calling the number listed on the card. (1-888-227-3096)
 - Call us at 507-886-6922 or 507-743-2204 during regular business hours.

Note:

- Be aware that transactions that occur during the weekend of the upgrade might be delayed in posting to your account until the following week.
- We will still be utilizing Falcon® to help mitigate fraud on debit cards.

We are looking forward to these changes and are working tirelessly to make this transition as smooth as possible for you. If you have any questions or concerns, please reach out to us. Our customers can be assured that all personal data and account information is safe and secure. Funds also remain secure as all accounts continue to be insured in accordance with FDIC regulations.

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**Member
FDIC**

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