

Upcoming System Upgrade

FREQUENTLY ASKED QUESTIONS

General Questions

1. Why is Rocky Mountain Bank & Trust Upgrading?

- As the bank continues to grow, it is necessary to enhance our systems in order to provide our customers with efficient products and services.

2. Is my personal data safe during the upgrade?

- Yes, your personal data is safe and secure.

3. Are my funds safe and secure?

- Yes, your funds remain safe and secure. Each account is fully insured by the Federal Deposit Insurance Corporation (FDIC) for up to \$250,000.00.

4. Will Rocky Mountain Bank & Trust's routing number change?

- No, Rocky Mountain Bank & Trust's routing number will remain 107000929.

5. Will Rocky Mountain Bank & Trust's account number change?

- No, your account number will remain the same.

6. What is not changing after the system upgrade?

- Friendly Rocky Mountain Bank & Trust Employees
- Checks
- Pre-authorized payments (ACH) and direct deposits. Please verify amounts and frequency post upgrade.

7. What are the new benefits after the upgrade?

- Instant Issue Debit Cards
- Overdraft Privilege
- Online Account Opening
- Improved Bill Pay
- Enhanced Online banking
- Peer-To-Peer Payments (P2P)
- Online Loan Applications
- Debit Card - Lock/Unlock/SMS notifications / Contactless
- New Voice Banking - Old number will no longer work. The new number is 833-965-0016.
- Coming Soon - Rewards Program

8. When will customers see the changes?

- The new system changes will be implemented on October 15th, 2021. Customers will begin to see the changes on Monday, October 18th, 2021.

9. Will I notice any changes on my statements?

- Yes, the look of your statements will be enhanced, but your account information will remain the same.

CHECKS, ACH AND PAYROLL QUESTIONS

10. What will happen to my outgoing direct deposit or ACH debits?

- Your outgoing direct deposit and ACH debits will continue as scheduled.

11. Will my incoming automatic payments/direct deposit continue to work?

- Yes, all incoming ACH automatic payments and direct deposits will continue to work

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CARDS AND ATM QUESTIONS

12. Will my current debit card continue to work during the upgrade?

- Your old debit card will continue to work until October 18th, 2021. However, during upgrade weekend, there will be a temporary daily limit.

13. Will I receive a new debit card?

- You will receive a new debit card in the mail prior to October 18th, 2021.

14. Will I be able to use the ATM on the weekend of October 15th, 2021?

- You will be able to use the ATMs as normal, but there will be a temporary daily limit during upgrade weekend.

ONLINE BANKING AND REMOTE SERVICES QUESTIONS

15. Will My Online Banking user-ID change?

- On October 18, 2021, you should be able to login with your current login ID, if not, you will need to re-enroll. If you need assistance, please call us at 866-865-0628.
- Online Bill Pay, payees and payments. You will need to re-enroll in Online Bill Pay and re-enter payee after Monday, October 18th, 2021. We suggest you print off a copy of all of your payees and their info.

16. Will my Online Banking password change?

- Our online banking will have a new log-in process which will require you to create a new password.

17. Will I be able to access Online Bill Pay?

- You will not be able to access Online Bill Pay during the upgrade weekend, Friday October 15th.

18. Will I be able to access Online Banking?

- Online Banking will be unavailable during the upgrade process. Services will resume on Monday, October 18th, 2021.

19. Do I need to change my mobile application?

- Yes, you will need to download the new on-line mobile application from Google or Apple stores or visit rmbt.com and scan the QR code with your mobile device. You will also need to uninstall the old RMBT on-line application.

20. Will I be able to view my previous statements in online banking after system upgrade?

- **No, you will not be able to view your previous statements in online banking. Print or save your statements prior to October 15th, 2021.**
- ***We will be here to assist you throughout the upgrade process!***