

This is your guide to our system upgrade. This guide contains helpful information explaining what to expect when we upgrade many of our software systems. You may wish to keep this guide and any subsequent mailings about the upgrade in a convenient place for your reference.

Key dates and times

Friday, October 21, 2011

- **Consumer clients:** Statements will close on this date for posted transactions from October 16 to October 21. November statements will close on November 15, 2011 and will include posted transactions posted from October 22 to November 15.
- **Business clients:** Statements will close on this date for posted transactions from October 1 to October 21. You will receive a second statement that will close on October 31 for posted transactions from October 22 to October 31.
- **Bill Pay Clients:** **Before 6:00 pm, print a list of the vendors in Bill Pay to whom you send regularly scheduled payments. These vendor accounts will need to be re-entered into our new Bill Pay with automatic payments being rescheduled.**

Friday, October 21, 2011 to Monday, October 24, 2011

- Internet Banker will show balances and history as of October 21.
- No online transfers can be made during this time period.
- Bill pay will not be available.
- Transfers can be scheduled for October 21 up until 3:00 pm on October 21.
- Scheduled transfers, withdrawals and bill payments dated for processing through October 21 will process normally.

Bills scheduled in Bill Pay for payment to a vendor on or after October 22, will not be processed. These items will need to be paid by alternative means. Bill payments scheduled for payment on October 22 or later, will need to be entered and rescheduled on our new system.

- Account Alerts and secured messaging will be offline

beginning October 21 through October 24.

Saturday, October 22, 2011

- United Republic Bank staff will be available from 9:00 am to 12:00 pm at our branch location for questions. Balance and account information available will be as of 6:00 pm October 21.
- The maximum total transaction limit for ATM and Visa® Debit Card transactions on October 22 & 23 will be limited to \$500 per day.

Monday, October 24, 2011

- United Republic Bank will be open during normal business hours. At this time, our systems are scheduled to be functioning. **Internet Banking and Bill Pay will be available Wednesday, October 26, 2011.**

Additional Important Notices

- For those clients with a Republic Checking account, there will be a one month delay in account rebates for your monthly VISA® Debit Card Transactions.
 - For our Remote Deposit Capture Business Clients, the new cutoff time will be extended to 6:00 pm, Monday thru Friday.
 - For our Business ACH Clients, there will be a 48 hour processing time for all ACH credits and debits with a cutoff time of 5:00 pm. As an example, payroll for a Friday must be submitted by 5:00 pm on Wednesday.
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Frequently Asked Questions

What browser's are compatible with Internet Banker?

Consumer clients: Internet banker is compatible with Firefox, Safari, Google Chrome and Internet Explorer.

Business clients: Internet Banker is compatible with Internet Explorer.

Will my debit or ATM card work?

Yes, there are no changes to your card or PIN. You can use your existing card at merchants and ATMs.

Will my account information change?

No. United Republic Bank's routing number and your account number will remain the same. The checks you are currently using will continue to work. In addition, all previously established ACH payments (Automatic Third-party Withdrawals) will continue to be processed.

What do I do if I have trouble logging in for the first time on your new system?

We can be reached by phone at (402) 505-8500 between the hours of 8:00 am and 6:00 pm, Monday through Friday. Additionally, we are available on Saturday's from 9:00 am to 12:00 pm.

Will my account information be safe?

Yes. Keeping your funds and account information safe and secure is always our number one priority. Before the upgrade takes place, we will back up all data to a secure location. In addition, many of the upgrades being installed include enhanced layers of protection to both guard your financial data and help prevent fraud.

What will happen to payments I have pending in Bill Pay during the upgrade?

Scheduled transfers, withdrawals and bill payments dated for processing through October 21 will process normally. **Bills scheduled in Bill Pay for payment to a vendor on or after October 22, will not be processed. These items will need to be paid by alternative means. Bill payments scheduled for payment on October 22 or later, will need to be entered and rescheduled on our new system after Wednesday, October 26, 2011.**

What will happen with my October Statement?

Consumer clients: Statements will close on October 21, 2011 for posted transactions from October 16 to October 21. November statements will close on November 15, 2011 and will include

posted transactions posted from October 22 to November 15.

Business clients: Statements will close on October 21, 2011 for posted transactions from October 1 to October 21. You will receive a second statement that will close on October 31 for posted transactions from October 22 to October 31.

Within a few weeks of the upgrade, prior eStatements will be visible in Online Banking. Copies of prior statements and notices are also available by contacting United Republic Bank.

How will my Business Account be affected?

Business Banking customers will benefit from all the upgrades outlined in this guide. Plus you'll have access to enhanced online cash management tools.

Can I do business at United Republic Bank while the upgrade is in progress?

Yes. Our office will be open normal business hours. In addition, our staff will be available by phone and onsite, Saturday October 22 from 9:00 am to 12:00 pm for questions. Our new software and systems should be functioning by 8:00 am, October 24, 2011. **Internet Banking and Bill Pay are scheduled to be available at 8:00 am, October 26, 2011.**

Status updates of the upgrade installation will be posted at:

UnitedRepublicBank.com/Upgrade

If you have other questions, please call (402) 505-8500.



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