



Important Information
About Upcoming Upgrades
to Our Systems and Your
Banking Services



2026 CONVERSION GUIDE





Dear Jefferson Security Bank Customer:

I am pleased to share that beginning the evening of December 4, 2026, and continuing through the weekend of December 5-6, Jefferson Security Bank will be upgrading our systems to enhance your overall banking experience.

This system conversion represents an important investment in our future and will allow us to deliver improved functionality, enhanced performance, and new features across our product offerings.

By completing this upgrade over the weekend, we are working to minimize disruption to your daily banking activities. However, we want to make you aware that online banking, mobile banking, and other electronic services, including Small Business Cash Management, will be unavailable during this time.

We will reopen for normal business at 8:00 a.m. on Monday, December 7, 2026, and our team will be ready to assist you with any questions you may have.

Importantly, this conversion will not impact your accounts. Your account numbers, deposit accounts, loans, and debit cards will remain the same, and your debit card will continue to work as usual, including throughout the conversion weekend.

We understand that system upgrades can be an inconvenience, and we truly appreciate your patience as we complete this important transition.

To help guide you through the process, we have prepared a Conversion Guide outlining what to expect, highlighting any temporary service impacts, and answering frequently asked questions. We encourage you to review this information carefully.

At Jefferson Security Bank, providing you with exceptional personalized service and quality financial products and solutions remains our highest priority. We are confident that this conversion will allow us to provide you with an even better banking experience in the future.

Thank you for your continued trust and for allowing us to serve your financial needs.

Sincerely,

Cindy A. Kitner, CPA
Chief Executive Officer
Jefferson Security Bank

Important Dates

Now	Read this Guide and make note of upcoming system changes and banking services that will be impacted.
November 16 – November 20	Our Small Business Cash Management customers will receive a call from a member of the Team between November 16 – November 20 to confirm that you have received this Conversion Guide and briefly discuss system changes and answer any initial questions you might have. You will also receive a follow-up call between December 7 – December 9, to provide any additional assistance you might need.
December 3	Make sure you have downloaded any past e-Statements for your records. Save them to a secure personal computer or encrypted cloud drive.
December 4	Online Banking, Mobile Banking, Small Business Cash Management, Bill Pay, Remote Deposit Capture will function as normal on December 4 until close of business at 6:00 p.m.
December 4 – December 7	From 6:00 p.m. on December 4 through 8:00 a.m. on December 7, Mobile Banking, Mobile Deposit, and personal and Business Online Banking/Cash Management services (wires, ACH, Positive Pay, and Remote Deposit Capture) will not be available.
December 7 at 8:00 a.m.	Personal Banking customers can log in to Online and Mobile Banking. Business/Cash Management Banking customers can log in to Business Online Banking.
December 7 – December 9	Our Small Business Cash Management customers will receive a second call from a member of the Team to make sure you have successfully logged into Business Online Banking and have had the opportunity to review the Cash Management tools you regularly use, such as ACH payments, Remote Deposit Capture, wire transfers, and Positive Pay. Our goal is to make this process simple and easy for you.



Personal Online Banking, Bill Pay, and Mobile Banking with Mobile Deposit

Online Banking, Mobile Banking, and Bill Pay will not be available during our conversion weekend from 6:00 p.m. on December 4 until 8:00 a.m. on Monday, December 7.

Bill Pay

During our system conversion, any scheduled bill payments will be processed as usual. If you need to schedule any payments during this period or make any changes or delete bill payments, you should do so by 6:00 p.m. on December 4.

Following conversion, when you log in to Online Banking and accessing Bill Pay, you will see that the functionality is the same. All of your bill payment information, including your payees, recurring payments, and history will remain unchanged. However, we ask that you verify the payee information the first time you pay a bill.

Looking for a convenient way to reduce clutter and increase security?

Going paperless eliminates the need to retain paper statements in your home, while protecting your financial information from mail theft. Jefferson Security Bank's E-Statements work to make your banking experience as simple and convenient as possible. Need help? Just give us a call at 304-876-9000 and ask to go paperless.



Business Online Banking and Cash Management

During this upgrade of our core system, our Business Online Banking and Cash Management services will not be available from 6:00 p.m. on Friday, December 4 through 8:00 a.m. on Monday, December 7.

As a precaution, we suggest that you back up any information you may have to your own database no later than 6:00 p.m. on December 4.

For Cash Management Customers

A member of our Team will be calling you between December 7 and December 9 to make sure you are able to log in to Business Online Banking and access your Cash Management tools. We will be here to assist you.

After you have successfully logged in to Business Online Banking, our system will enable you to securely access the tools you use.

For ACH and wire transfers, please be aware that you will not be able to schedule any new items from 6:00 p.m. on December 4 until 8:00 a.m. on December 7.

For ACH files generated by customers, these files will be processed as normal on Friday, December 4 as long as they are received by 6:00 p.m. Files received after this time will be processed, on Monday, December 7. It is recommended that you save a copy of all payroll and other ACH files as well as a detailed copy of all transfers and payments to your computer prior to 6:00 p.m. on December 4.

For wire transfers, if you generate wire transfers, you should complete these transactions no later than 3:00 p.m. on December 4. Any transactions received after 6:00 p.m. will be processed on Monday, December 7.

Remote Deposit Capture will not be available after 6:00 p.m. on December 4. After our system conversion, you will be able to use the same check scanning device you have used in the past.

Positive Pay will be accessible once you have successfully logged into Cash Management. You will not need to re-enroll. All existing users, as well as all outstanding issued items, will be converted to the upgraded system. The first time you create a new file, you will be required to create an upload format before you upload the file. This maps the fields to your spreadsheet. Only one person at your business will need to do this.



What should I do if I still have questions after reading this guide?

At JSB, providing you with exceptional personal service, and the information you need is always our number one priority.

You will be receiving additional information as we move closer to our conversion date, but prior to that time, please feel free to contact Customer Service at 304-876-9000.

As of Friday, December 4, our Customer Service line will be converted to a special Conversion Hotline, which will be available during normal business hours.

If you have questions or need assistance accessing your accounts, please be sure to call. We want to address all of your questions and concerns. You can rest assured we will be here for you!

Answers to Your Questions

As we make these important upgrades to our systems, we know you will have questions.

We have prepared this Conversion Guide to provide answers to what we believe will be the most frequently asked questions about how these upgrades will affect your banking with us.

■ When will this conversion occur? Will it impact JSB's normal hours of operation?

- The conversion will take place December 4, 2026 – 6, 2026. Jefferson Security Bank will be closed from 6:00 p.m. on Friday, December 4 until 8:00 a.m. on Monday, December 7, 2026.
- By making these upgrades over the weekend, we are striving to minimize disruptions to the greatest extent possible. However, please note that your online and electronic banking services, including Small Business Cash Management, will not be available during that weekend.
- When we open for business on Monday morning, JSB personnel will be available to answer any questions you might have.

■ Will this conversion affect my checking, direct deposit, savings, CDs, loans, or account numbers?

- **No.** All of your deposit and savings accounts and loans will remain exactly as they are now and your account number(s) will not change.

■ Will I still be able to continue to use my Jefferson Security Bank debit card?

- **Yes.** You may continue using your current Jefferson Security Bank

debit card even over the conversion weekend, December 4, 2026 – 6, 2026. Your current debit card will continue to work after the conversion just as it always has.

■ How will this affect my bank statements?

- Personal and Business Checking customers will receive two checking account statements during the month of December – one which will reflect activity from the beginning of your last statement cycle through December 4, and another partial statement December 5 through the end of the month.
- All statement cycles will then run from the start of the month to the end of the month. Additionally, after conversion, all combined statements will now be generated separately.
- Loans that currently have a coupon book will now receive monthly loan statements.
- Customers who receive e-Statements should download any statements you might need by end of day on Thursday, December 3, 2026.
- We suggest saving electronic or hard copies of statements for the past 12 months on or before December 3, 2026. All historical statements will ultimately be migrated to our new upgraded core system. However, this will take some time, and we want you to have what you need. Paper copies of your statements will be available upon request. However, please note that this may take several days due to the ongoing conversion efforts of our team.

Answers to Your Questions

■ Will JSB ATMs be available during the conversion weekend?

- **Yes**, JSB ATMs will be available during the conversion weekend.

■ Will access to my 24-hour telephone banking change?

- 24- Hour Telephone banking will not be available during our conversion weekend from 6:00 p.m. on Friday, December 4 until 8:00 a.m. on Monday, December 7.
- This is to allow JSB the necessary time to carefully convert your accounts to the new system. By Monday morning, you will be able to access the 24-Hour Telephone Banking system.
- With this system, you will be able to access the same automated information as before, existing users will use the same PIN.
- The phone numbers to access the system will remain the same- 1-866-255-4190.
- Accessing and enrollment in the 24-hour Telephone Banking system will be easy:
 - Call in using the same phone number you used in the past.
 - The first time you call, you will be asked to authenticate your information by providing your account number* and Social Security Number.
 - The system will determine if a PIN has been established in your customer information record related to your account. If not, you will need to create a PIN.
 - The next time you call in to the telephone banking system, you will be asked to enter your account number and PIN.
 - If you would like to change your PIN at any time, you will have the option to do so from the menu options within the telephone banking system.

**If you do not know your account number, you can find it on your current or previous JSB bank statement.*



Conversion Hotline

For your convenience, a special Conversion Hotline will be available during normal business hours beginning Monday, December 7, 2026.

If you have questions or need assistance, please call:

304-876-9000

Monday-Friday

8:00 a.m. – 6:00 p.m.

Saturday

8:00 a.m. – 12:00 p.m.