

THE STATE EXCHANGE BANK

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To our valued Online Banking and Mobile Banking Customers:

To continue to give you the best tools possible for your online and mobile banking needs, we will be upgrading our Online Banking/Mobile system on June 27, 2016. Online banking should be available on June 27, 2016 at 10:00 a.m.

Monday, June 27th, you will be able to access your accounts at the same web address of www.stateexchange.net. The first time you log on to our new system, you will continue to use your current Online Banking Login ID. You have been assigned a temporary password which will be the last 6 digits of your SSN. You will be prompted to change your password during the initial login process. If your current Online Banking password meets the criteria listed in the FAQ below, you can enter your existing password at the 'Change Password' screen and keep it going forward.

Our new system supports mobile banking. You must first enroll on a desktop, laptop, or tablet. If you would like to be a Mobile Banking user, download the new app on June 27, 2016. (App Store for iPhone/iPad and Google Play for Android) You will be able to use the same user name and password that you used to log into your online banking for our new mobile apps.

Also, note that if you currently have any automatic transfers set up in Online Banking, between any of your State Exchange Bank accounts, please print a list of these as you will need to re-enter these in the new system on June 27, 2016.

Please review the FAQ document included with this communication. Should you have any questions about the upgrade, please feel free to contact us at 785-378-3222 or pmenhusen@stateexchange.com.

Sincerely,

Philip Menhusen
Executive Vice President

Customer FAQ:

Q: Can I choose the same password I had on the previous system?

A: If your previous password meets the following criteria, you can choose it again for the new Online Banking

Password Criteria

Must contain 3 of the 4 criteria below and must be between 6-15 characters.

1. Capital Letter
2. Lower Case Letter
3. Number
4. Special Character

Q: I am being asked to enter contact methods. What are they used for?

A: Our new system will not use Challenge Questions. These contact methods will be used when the system needs to authenticate you as a user. A code will be sent via SMS/Text or email to the contact method you select. The code must be entered prior to accessing your Online Banking accounts.

Q: Will previous check images be available?

A: Yes.

Q: Will I be able to set up automatic transfers between my accounts and make loan payments?

A: Yes. You may access this feature by clicking Transfers → Create New Transfer/Loan Payment. If you currently have automatic transfers set up between your State Exchange Bank deposit or loan accounts, you will want to print them out or write them down. They will not be transferred in the conversion to the new system. On June 27th, you will be able to log in and set up your auto transfers to your deposit accounts or loans.

Q: When viewing my account history, it only pulls in the last 30 days transactions as a default. Can I change that?

A: The initial default cannot be changed, as pulling in larger amounts of history for the initial view can cause the pages to load slowly or time out. Use the filter to adjust the amount of history you wish to view once the page has loaded.

Q: Will you offer Mobile Apps?

A: Yes! New Apps will be available for download in the App Store (iPhone/iPad) and Google Play (Android). You will need to be registered for Online Banking prior to being able to use your app.

Q: Can I use the Forgot Password/Reset Password links to reset my own password?

A: Yes, however, you must first register an email address in Online Banking. This is accessed in online banking by selecting Preferences → Update Email Address. A Confirmation Code will be sent to the address and it must be entered in Online Banking to complete your email registration before being able to use this feature.

Please note that when using the 'Forgot Password/Reset Password' links, the temporary password is valid for 30 minutes

Q: What if I am trying to log in with my current user name and cannot access the new system?

A: Simply contact us and we can assign you a temporary access ID/Password if necessary.