

Online Banking Platform Update Guide

Important Dates

Friday, October 18	Beginning at 4 pm until the morning of Monday, October 21, all Online and Mobile Banking services will be in view-only mode while we update our system. You will have access to your accounts to view balances and transactions, but services such as transfers and bill pay will be unavailable.
Monday, October 21	The new Online and Mobile Banking platform will be live! If you use the USB Mobile Banking App, you will need to update to the newest version.

Account Access

You will still access Online Banking through the “Login” link on our website, www.unionstate.net.

Logging In For The First Time

Please follow these instructions the first time you log into the new Online Banking platform:

1. Enter your current USB Online ID as your User ID, and the last 4 digits of your SSN/TIN as your password.
2. Complete the Identity Verification steps and enter your security code. You may “trust” your device to bypass this step for future logins.
3. Update your User ID if desired, and create a new password.
4. Accept the updated Terms and Conditions. You MUST click to open the PDF before you are able to toggle your acceptance of the agreement.
5. Select the account you wish to view.

Identity Verification

We have added an “Out of Band Authentication” security step to ensure the safety of your account(s). You will be asked to enter a six digit security code when logging in. Please select from the available options to receive your unique code via email, automated call or text. If you do not see your preferred method of communication, please call UnionState to update your contact information.

To bypass the identity verification step during future logins, you may “trust” your computer or device. You may store up to five trusted devices (computer, phone, tablet, etc.). Please be aware that clearing your cookies will result in the need to complete the identity verification step again.

Login Credentials

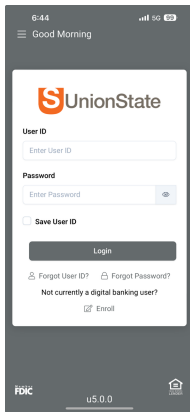
Please refer to the listed requirements when updating your password and/or User ID. If your previous password and/or User ID meet the requirements, you may choose to establish the same credentials for the new platform.



UnionState

Mobile Banking App

If you currently use our mobile banking app for iPhone or Android, an update will be available on Monday, October 21. The newest version of our app will be available to download through the App Store or Google Play.



The new app version has a gray background.

Logging in with Biometric Authentication

If your device's biometric authentication setting is enabled and you would like to log in using facial recognition (i.e. FaceID) or your fingerprint (i.e. TouchID), you will be prompted to "Save Login" during the first time that you log into our new Mobile Banking app. If you do not wish to use this feature, you may disable the prompt within the Settings menu.

Mobile Deposit

Our new mobile apps will include Mobile Deposit. If you would like to enroll in our secure Mobile Deposit service, please request access within the app or by contacting UnionState.

Online Bill Pay

There will be no changes to our Online Bill Pay service. Your scheduled payments will be sent without interruption and all payee and payment history will be included in the transition to the new platform. However, please keep in mind Online and Mobile Banking will be in view-only mode during the weekend update, so we encourage you to complete any payment scheduling needs prior to 4 PM on Friday, October 18. You will have access to Bill Pay when Online and Mobile Banking are available again the morning of Monday, October 21.

Transfers

Any scheduled or recurring transfers will continue without interruption following the transition to the new platform. Please note the new Quick Transfer tool will transfer funds immediately upon submission. You can edit, review or confirm existing transfers within the Transfers menu.

eStatements

You will be required to accept an updated disclosure if you wish to receive statements and/or notices electronically. You may update your preferred method of statement delivery for each of your accounts at any time within the Statements menu.

Account Text Alerts

Receive custom text alerts for your daily balance, monthly balance, balances above or below a set amount, and transaction types. Enroll and edit your preferences through the Text Banking/Alerts menu.

Text Banking

Transfer money, check balances and view transaction history with our new Text Banking tool. You must enroll by visiting the Text Banking/Alerts menu. Use the following text commands:

BAL

Receive account balances for all enrolled accounts

BAL [nickname]

Receive the account balance of the nicknamed account (Example: Bal Chkg)

HIST

Returns the last five (5) transactions within the last 90 days for all enrolled accounts

HIST [nickname]

Returns the last five (5) transactions within the last 90 days for that account (Example: Hist Chkg)

XFER [from last four of account] [to last four of account] [amount]

Transfer funds between two accounts (Example: XFER 1234 6789 25.00)

XFER [from nickname] [to nickname] [amount]

Transfer funds between two accounts (Example: XFER Chkg Svgs 25.00)

HELP

Receive a list of available commands and customer service information

STOP

Suspends the phone number from receiving text messages from UnionState

Additional Users

Create, manage and remove Additional Users for accounts you wish to provide view-only access (such as your accountant). Each Additional User will have a unique User ID that is created and maintained by you.

Forgot User ID or Password

If you ever find yourself forgetting your login credentials, simply select the Forgot User ID or Forgot Password links located on our new online banking login screen, and then follow the steps to unlock and reset your credentials. Note: The online banking login screen can be accessed by clicking on the "Login" link on our website, www.unionstate.net.