

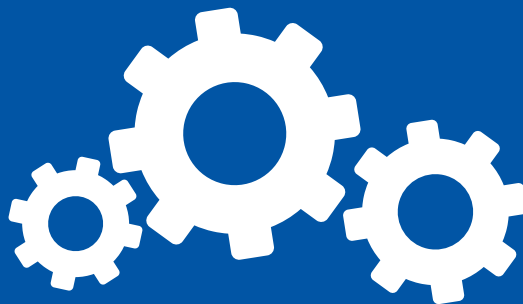
Upgrade to better banking!



Safe. Sound. Secure.
Hometown Banking Since 1898



GUIDE
to your
BANKING UPGRADE



UPDATING

July 22nd, 2024.





Dear Valued Customer,

Thank you for continuing to choose Hometown Bank for your financial services. We recognize that our customers have many options for their financial services. For 126 years we've had the privilege of serving our community, a commitment we deeply value, and we appreciate the continued opportunity to work with our community.

Throughout our history of providing safe, sound, and secure banking services we have always strived to make well planned changes for the benefit of our wonderful customers. We are excited to announce that on July 22, 2024, Hometown Bank will be upgrading the technological system used to operate the banking products and services we provide to you. The upgrade will make your banking experience with us easier, faster, and more convenient, while maintaining the Hometown Bank feel that we have worked so hard to grow since 1898.

Here are some of the upgrades that we are confident will enhance your banking experience at Hometown Bank:

- * New online banking experience.
- * New mobile banking application.
- * Mobile deposit capture integrated into mobile banking application.
- * Personal financial management tools integrated with online banking.
- * Person to Person money transfers (Zelle) integration.

As much as we are excited about upgrading your banking experience there are vital parts of your financial services that will remain the same.

- * Our awesome staff that helps you navigate your financial needs.
- * Your debit and credit card numbers, including your access to Apple and Samsung pay.
- * Bill payment system, and all of the payees you have worked so hard to integrate.

Thank you for entrusting Hometown Bank with your financial needs, we look forward to having you experience the new upgrades. If you have any questions, we encourage you to call, visit our website at www.ht.bank/upgrade, or stop by one of our branches to speak with someone in person. Our staff is fully trained and excited to share information regarding this upgrade!

Yours truly,

M. Scott Mikula
EVP - Operations Officer

Email: wecare@ht.bank
www.ht.bank/upgrade



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330-673-9827

Brimfield
4023 St. Rt. 43
330-673-9556

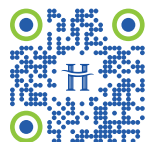
Ravenna
100 E. Main St.
330-298-3104

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Questions? We're Here for You!

Email: wecare@ht.bank
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★ NEW SERVICES & FEATURES

New and Improved Online Banking Features



- ★ Transfer funds between banks
- ★ Integration with Zelle
- ★ One online banking experience for personal and business banking



- ★ Enhanced security features such as multi-factor authentication
- ★ Open new accounts online



- ★ Access to Hometown Bank credit card balances



- ★ Integration of financial management tools
- ★ Set up alerts for Exceeds Budget, Low Account Balance, Large Deposit/Withdraw, etc.
- ★ View income sources
- ★ Create custom budget categories

New and Improved Mobile App



- ★ Mobile check deposit
- ★ Integration with Zelle
- ★ Enhanced security features

Questions? We're Here for You!

👍 WHAT IS STAYING THE SAME?

The products, services, and personalized attention you know and love are not going away! This software upgrade will enable Hometown Bank to offer the latest in banking technology with the same local touch we are known for.

No Changes to the Following:



- 👍 Account numbers
- 👍 Debit cards and Debit Card PINs
- 👍 Bill Pay payees & scheduled payments will transfer



- 👍 Checks
- 👍 Branch hours



- 👍 Our website (www.ht.bank)



SERVICE INTERRUPTIONS

During the upgrade, there will be some interruptions in service. The following are the times services will not be available. **Please plan accordingly!**

Need to make a deposit or loan payment over the weekend?

All deposits and loan payments will need to be made before the bank closes at 5:30pm on Friday, July 19th. Any reoccurring payments that were previously scheduled will process as normal.

Bank Branches closed on Saturday, July 20th, 2024.

All bank offices will be closed from 5:30 pm on Friday, July 19th and reopen at 8:30 am on Monday, July 22nd

Business Remote Deposit Capture

Business Remote Deposit Capture will be unavailable beginning at 2pm on Friday, July 19, 2024, and is expected to be available by noon on Monday, July 22, 2024



BLACKOUT DATES

- ✘ All Branches and Drive-Thrus: Saturday, July 20.
- ✘ Online Banking: Noon, Friday, July 19 → noon Monday, July 22.
- ✘ Online Bill Pay*: 9:00 am Friday, July 19 → noon Tuesday, July 23.
*We do not anticipate any interruptions to scheduled Bill Pay payments or auto-transfers due to the upgrade.
- ✘ Mobile Banking: Noon, Friday, July 19 → noon Monday, July 22.
You will need to download the new app after July 22.
- ✘ Business Remote Deposit Capture: 2pm on Friday, July 19, 2024 → noon on Monday, July 22,
- ✘ Telephone Banking: Noon, Friday, July 19 → noon Monday, July 22.
- ✘ ATM Reduced Limits/No Balance Checks: 5:30 pm Friday, July 19 → 9 am Monday, July 22.
- ✘ Limited Debit Card Transactions: 5:30 pm Friday, July 19 → 9 am Monday, July 22.
- ✘ No Loan Payments Accepted: 5:30 pm Friday, July 19 → 9 am Monday, July 22.
- ✘ E-Statements: Noon Friday, July 19 → several weeks.
- ✘ End of Month Data/Statements: Our first combined statement will include the information from July 20 - August 31, so if you need end of month data, reach out to an employee or use Online Banking after noon on Monday, July 22.



UPGRADE CHECKLIST

All branches will be CLOSED on Saturday, July 20 while we upgrade the system.

- Online Bill Pay:**
Schedule ahead, bill pay will be unavailable Friday, July 19 at 9:00 am through Tuesday, July 23 at 10:00 am. Any reoccurring payments that were scheduled prior to Friday, July 19th, 2024, will process normally.
- Make Deposits & Loan Payments by 2:00 pm Friday, July 19th:**
All deposits, remote deposit captures and loan payments will need to be made before 2:00 pm on Friday, July 19th. Any reoccurring payments that were previously scheduled will process as normal.
- Get needed cash by 5:30 pm Friday, July 19:**
Your normal ATMs will be available for cash withdrawals at reduced limits, but you will not be able to access your account information (such as balance inquires and transfers). Plan ahead by visiting one of our branches before 5:30pm on Friday, July 19th, 2024.
- Debit Cards:**
Debit Card purchases, withdrawals, and point-of-sale transactions will be available but with temporarily reduced limits for the duration of the upgrade weekend.
- Complete Pre-Registration for Online Banking:**
You will need to choose a new password to access Online Banking, either during the pre-registration period from June 17, 2024, to July 18, 2024, or upon your first login after the system upgrade on July 22, 2024. See “Online Banking” on page 8 for complete details.
- Download New Mobile Banking App:**
You will need to delete the current mobile banking app and download the new one. See “Mobile Banking” on page 9 for complete details.
- Download E-Statements:**
E-statements will be available until Friday, July 19, 2024, through Online Banking. We expect e-statements may be unavailable for up to several weeks post-conversion. If you anticipate needing previous statements during this time, we recommend downloading and saving your statements prior to Friday, July 19, 2024. Please contact your local branch if you need a record of activity before e-statements are made available.



AFTER THE UPGRADE INFORMATION CHECKLIST

- Download the New Mobile Banking App: (See “Mobile Banking” on Page 9)**
The current app will be disabled beginning on Friday, July 19th, 2024, and the new mobile app will be available on Monday, July 22nd, 2024, in both iPhone and Android app stores.

- Sign-In to Online Banking: (See “Online Banking” on Page 8)**
If you have completed pre-registration, then there are no further steps to take. You can simply login!

If you have not completed pre-registration, you will need to create a new password the first time you login.

- Telephone Banking- Reset your PIN (Personal Identification Number)**
On Monday, July 22, 2024, when the system upgrade is complete, you may call the telephone banking number at 1-855-673-9828 and follow the prompts to reset your PIN and accessed the enhanced system.

Questions? We're Here for You!



Questions?

WE'RE HERE TO HELP!

We want this to be as easy as possible for you!

For more information, scan the QR code below or click the “Upgrade” tab on our website to view the latest upgrade information. If you still have questions, call us or stop in and talk. Our staff is fully trained and excited to share information regarding this upgrade!

Email: wecare@ht.bank
www.ht.bank/upgrade



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ONLINE BANKING

Our new Online Banking will have ONE login for personal and business banking!

Existing free business checking customers login with “personal” while paid business banking logs in as “business.”

We do not anticipate any interruptions to automatic payments that are scheduled to occur during the upgrade weekend, if the payment was created on or before Thursday, July 18, 2024.

Business Remote Deposit Capture will be unavailable beginning at 2pm on Friday, July 19, 2024, and is expected to be available by noon on Monday, July 22, 2024. Hometown Bank will contact all Business Online banking customers prior to the upgrade to explain the improved features that will be made available to them.

Bill Pay will be unavailable starting at 9am on Friday, July 19, 2024, and is expected to be available again at 9 am on Tuesday, July 23, 2024.

Existing Customers can Pre-Register for the new Online Banking

🌐 You will need to choose a **new password** to access online banking, **either during the pre-registration period from June 17, 2024, to July 18, 2024, or upon your first login after the system upgrade on July 22, 2024.**

🌐 Scan the QR code to the right, go to www.ht.bank and **click on the link in the green notice banner at the top of the page** or type the following url in your internet browser:

<https://secure.myvirtualbranch.com/hometownPreRegistration/signin.aspx>



Enter your **current user ID** and the **temporary password** (see below). You will then be prompted to create a new password.

Temporary password for **personal** and **business** banking are **different**:

Personal: The last 4 digits of your social security number and your zip code (no spaces).

Example: SS #: 555-55-5555 Zip: 44240 Temporary Password: 555544240

Business: The last 4 digits of your tax ID number and your zip code (no spaces).

Example: Tax ID: 555-55-5555 Zip: 44240 Temporary Password: 555544240

Username: ●●●●●●●●

USERNAME CHECK

🌐 Customers who have special characters or fewer than 8 characters in the username will be notified and receive an updated username. The new username will have any special characters removed, and, if there are fewer than 8 characters, numbers will be added to the end to meet the length requirement (in numerical order).

Example:

Old Username: Bank!

New Username: Bank1234



MOBILE BANKING

**DON'T FORGET TO DOWNLOAD THE
NEW MOBILE APP ON JULY 22!**

When can I download the new app?

Our current mobile banking app will be **disabled at noon on Friday, July 19, 2024. On Monday, July 22, 2024, the new mobile app will be available in both Android and Apple devices. Remote deposit will become available at 2 pm.**

How do I access the new app?

You will need to download the new app via Google play or the App Store (depending on your device), Both personal and business customers can use the app.



Step 1: Delete the current Hometown Bank app from your smartphone.

Step 2: Navigate to the App Store or Google Play store and search for "Hometown Bank."

Step 3: Tap download and follow the prompts.

Step 4: If you have pre-registered for Online Banking, you will use your existing username and the password you created to login. **If you did not pre-register, use the temporary password (see Online Banking page on reverse) to login and you will be prompted to create a new password at that point.**

Note: Your username and password will be the same for both Online and Mobile Banking.



Questions?



www.ht.bank/upgrade



DEBIT CARDS

Will I get a new debit card?

No, your debit card will not be changing.

Is my Debit Card PIN changing?

No, card pins will not change.

Can I use my debit card during the upgrade weekend?

Debit card transactions will be available at a reduced limit from Friday, July 19, 2024, to Monday, July 22, 2024.



ATMs

Can I make ATM Withdrawals during upgrade weekend?

Yes, you will be able to access funds at a reduced limit.

Can I check my balance during upgrade weekend?

No, balance information will not be available during this time.



TELEPHONE BANKING

Can I access telephone banking during the upgrade weekend?

No, telephone banking will be unavailable during the upgrade.

Will I need to reset my telephone banking PIN?

Yes, once the system upgrade is complete you can call the telephone banking number at 1-855-673-9828 and follow the prompts to reset your PIN.



STATEMENTS & ACCOUNT HISTORY

When will I get my July statement(s)?

All customers will receive a final statement around the end of July reflecting their account activity up to July 19, 2024.

Will my statements be different after the upgrade?

Yes, Hometown Bank statements will have some minor changes to their appearance. After the upgrade, all commonly titled savings and checking accounts will be presented on **one combined statement**, rather than getting several different statements every statement period. You should receive your first new paper statement(s) at the beginning of September 2024, which will reflect all activity from July 19, 2024, to August 31, 2024.

What about e-statements?

E-statements will be available until Friday, July 19, 2024, through online banking. We expect e-statements may be unavailable for up to several weeks post conversion. If you anticipate needing previous statements during this time, we recommend downloading and saving your statements prior to Friday, July 19, 2024. Please contact your local branch if you need a record of activity before e-statements are available after our upgrade weekend.

How many months of e-statements will be available after the upgrade?

The new system will store up to 13 months of statements for you to access as needed.

What about my Account History?

After the upgrade, 13 months of account history will be available for checking accounts, one year of history will be available for savings and certificate accounts, and sixteen months of history will be available for loans.



Questions?



www.ht.bank/upgrade

LET'S
TALK

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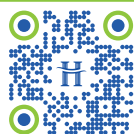
Q & A



- ? Will I get a new debit card?**
No, your debit card will not be changing.
- ? Is my Debit Card PIN changing?**
No, card pins will not change.
- ? Can I use my debit card during the upgrade weekend?**
Debit card transactions will be available at a reduced limit from Friday, July 19, 2024, to Monday, July 22, 2024.
- ? Can I check my balance during upgrade weekend?**
No, balance information will not be available during this time.
- ? Can I make ATM Withdrawals during upgrade weekend?**
Yes, you will be able to access funds at a reduced limit.
- ? When can I download the new app?**
Our current mobile banking app will be disabled on Friday, July 19, 2024. On Monday, July 22, 2024, the new mobile app will be available in both Android and Apple devices.
- ? How do I get the new app?**
See the "Mobile Banking" section on page 9, or visit our www.ht.bank/upgrade for a download link.
- ? Can I access telephone banking during the upgrade weekend?**
No, telephone banking will be unavailable during the upgrade.
- ? Will I need to reset my telephone banking PIN?**
Yes, once the system upgrade is complete you can call the telephone banking number at 1-855-673-9828 and follow the prompts to reset your PIN.

Questions? We're Here for You!

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