

Monday, November 9, 2020

Dear Valued Asian Bank Customer,

Over the last several months, we have been diligently preparing to upgrade and enhance our product offerings and services to you. These enhancements will be rolled out over the next six months which includes real time processing; a new mobile app with increased debit card security capabilities as well as mobile deposit; enhanced on-line banking to include longer on-line statement retention (18 months) and a brand new website.

Our system upgrade begins **Thursday, March 11th** and will be substantially completed by **Monday, March 15th**. We would like to take this opportunity to let you know about a few temporary service interruptions that may occur with our upgrade. We apologize in advance for the inconvenience.

- **Checking Account** and **Savings Account Numbers** are not changing. You can continue to use your existing checks without issue, and your existing Direct Deposits and Electronic Payments will not be affected.
- **Loan Account Numbers** will be changing slightly. Your existing loan account numbers will have the first two digits removed, and will have a *Note Number* amended to the end, so Loan Account 1234567890 will become 34567890-10.
- **Debit Cardholders** (with VisaCard logo) will continue to use your existing card through **6:00 P.M. on March 10th**. You will receive a new Debit Card which will be mailed several weeks prior to conversion. Beginning **8:00 A.M. on March 11th**, you will need to activate and use your new Debit Card as your current card will be deactivated at the date and time listed above. After you begin using your new card, please destroy your old card. While we are upgrading our system you may experience some disruption in card services, *please consider having an alternative payment method available during those times.*
- **ATM Cardholders** (without VisaCard logo) will continue to use your existing card through **6:00 P.M. on March 10th**. You will receive a new Visa Debit Card which will be mailed several weeks prior to conversion. A separate PIN mailer will follow. Beginning **8:00 A.M. on March 11th**, you will need to use your new Debit Card as your current ATM card will be deactivated at the date and time listed above. Once you have activated your new card, please destroy your old ATM card. While we are upgrading our system you may experience some disruption in services, *please consider getting cash in advance.*
- **Internet Banking** will be unavailable during the upgrade period as of **Thursday, March 11th at 4:00 P.M.** Beginning the morning of **Monday, March 15th** you may access internet banking using your existing user ID. The first time you log in you will be guided through the process to set up a new password.
- **Bill Pay** will be unavailable during the upgrade period as of **Thursday, March 11th at 4:00 P.M.** All payments scheduled to be paid during the upgrade period will continue to process. If you have any bills to



pay between **March 4th** through **March 11th** please set them up for payment prior to **March 4th**. All vendors currently established in the Bill Pay program will be available after our system upgrade, as well as most payments, *you may need to re-setup some payments, so please write down your existing payments prior to March 4th to ensure everything can continue to be paid.*

- **Mobile Banking** We are in the process of developing a new and improved mobile app which will be available for download the morning of **Monday, March 15th**. You may log in from the app for either Android or IOS based devices.
- **Statements** will be produced and mailed to all customers on *March 12th*. Going forward some statement cycles have been adjusted; however, customers who currently receive a month end statement will continue to do so.
- **Telephone Banking** customers will continue to use the same number (***1-866-802-0650***) to access our Telephone Banking service. Telephone Banking will go into inquiry only during the upgrade period (non-transactional).

I want to thank you ahead of time for your patience while we improve our services. We are extremely confident the new technology will enhance the banking experience you get every day.

Please do not hesitate to contact any of our staff with questions or for assistance.

Sincerely,

James Wang
President and CEO

尊敬的亚洲银行客户，

在过去的几个月中，亚洲银行一直致力于升级我们的产品和提升我们的服务。这些升级将在未来六个月内推出，其中包括：数据的实时处理；新的手机软件不仅增强了借记卡的安全性能还能实现手机存支票；网上银行可以查询最近 18 个月的交易明细和一个全新的亚洲银行网站等等。

我们的系统升级将于 2021 年 3 月 11 日（星期四）开始，并于 2021 年 3 月 15 日（星期一）基本完成。我们想借此机会让您了解升级过程中可能发生的一些临时问题。不便之处，敬请谅解。

- 现有的支票帐户和储蓄帐户的帐号不会发生改变。您可以继续使用您现有的支票簿，直接存款功能和电子支付功能也不会受影响。
- 贷款帐户的帐号会发生一小点改变。您现有的贷款帐户号码的前面两位数字将会被去掉，贷款号码的末尾会增加抵押编号，例如：您原来的贷款帐户号码为 1234567890，系统升级后会变成 34567890-10。
- 借记卡持卡人（卡上有 VisaCard 标记）可以在 **3 月 10 日下午 6 点**之前继续使用您现有的借记卡。我们会提前几周给您寄出新的借记卡。从 **3 月 11 日早上 8 点**开始，您需要激活并使用新的借记卡，原有的借记卡将在上述时间被停用。使用新卡后，请销毁旧卡。在我们升级系统时，您的借记卡可能暂时不能使用，请考虑在此期间使用其他付款方式。
- ATM 卡持卡人（卡上无 VisaCard 标记）可以在 **3 月 10 日下午 6 点**之前继续使用您现有的 ATM 卡。我们会提前几周先给您寄出新 Visa 借记卡，随后您会收到含有此卡初始密码的另外一封信件。从 **3 月 11 日早上 8 点**开始，您需要激活并使用新的借记卡，当前的 ATM 卡将在上述时间被停用。激活新卡后，请销毁旧的 ATM 卡。在系统升级时，您可能会遇到服务中断的情况，请考虑提前支取现金。
- 在系统升级期间，网上银行将不能正常使用。从 **3 月 15 日（星期一）早上**开始，您可以使用现有用户 ID 访问网上银行。首次登录时，系统将引导您设置新密码。
- 在系统升级期间将无法使用“账单支付”功能，但所有的预约付款仍然可以进行。如果您需要在 **3 月 4 日到 3 月 11 日**之间支付任何账单，请在 **3 月 4 日之前**将其设置为预约付款。系统升级后，当前帐单支付计划中建立的所有供应商和大多数支付都可恢复使用，但是也可能存在某些支付需要您重新设置，所以请您在 **3 月 4 日之前**事先记下当前所有的付款，在系统升级后检查是否有遗漏。

- 我们正在开发一个新的手机软件来提升我们手机银行的功能，该应用软件将于 **3月15日（星期一）** 可下载。这个手机软件适用于安卓或者苹果操作系统。
- 我们将在 3月12日 生成并邮寄当月的银行对帐单给所有的客户。系统升级后，我们将对一些对帐单周期进行调整，但是，当前收到月结单的客户将保持不变。
- 电话银行客户仍然可以拨打相同的电话号码（**1-866-802-0650**）来访问我们的电话银行。电话银行在升级期间只具有查询功能，不能完成交易指令。

我要提前感谢您在我们改进服务期间的耐心和配合。我们非常有信心这项新技术将提高您每天的银行服务体验。

如果您有任何疑问或需要帮助，请随时与我们的员工联系。

您诚挚的，



王怡康
总裁兼首席执行官