

Better Banking Ahead Flanagan State Bank

Our Flanagan State Bank family is excited to announce that we will be providing “Better Banking” in the near future.

Exciting Changes Coming Soon

On Thursday, July 18th, 2024, we will undergo a software upgrade.

These Upgrades Include:

- Brand New Mobile Banking App.
- Enhanced Digital Banking Experience.
- Upgraded Bill Pay Services.
- Advanced Debit Card Technology.
- And much more to elevate your banking convenience!

We are committed to ensuring a smooth transition with minimal disruption to you. Please review each of the following sections for detailed information on how these services will be changing and what you need to do to prepare for the software upgrade. Updates will be available on our website, and as always, you are welcome to reach out to one of our friendly customer service representatives at your nearest Flanagan State Bank location.

Flanagan State Bank is a community-focused bank dedicated to providing personalized service, localized decision-making, and advanced technology while fostering a strong sense of community. As “One Family, Helping Another,” we uphold a values-based approach that strives to do the right thing for our customers, employees, community, and shareholders. We appreciate your patience as we navigate these exciting changes and are grateful for your continued trust and confidence.

Sincerely,
Your Flanagan State Bank Family

WHAT YOU NEED TO KNOW:

Software Upgrade

Our system upgrade is scheduled to commence on Thursday, July 18th, and will run until Monday, July 22nd. We will maintain regular business hours throughout this period, although certain services may experience temporary adjustments.

ATM Services

Our ATM services will be temporarily unavailable on July 18th as we perform a software upgrade. We anticipate restoring full service on Friday, July 19th but balances will not be available until Monday, July 22nd.

Debit Cards

With this upgrade, a brand-new debit card featuring an EMV contactless chip, “tap to pay,” will be issued to you. Your new card is expected to arrive by July 18th via mail, accompanied by instructions on activating it on or after July 18th. Until then, kindly continue using your current debit card. After July 17th, your old card will be deactivated; please dispose of it properly and start using your new one. Please note that balance inquiries will be unavailable from Thursday, July 18th through Sunday, July 21st, but purchases and withdrawals will remain unaffected. Additionally, digital applications, including P2P payments and other online debit card transactions, will not be available until Monday, July 21, 2024.



Better Banking Ahead

Digital Banking

Please be informed that Digital Banking services will be unavailable from Thursday, July 18 through 9 a.m. Monday, July 22nd. Upon logging in on Monday July, 22, using your existing username, you will be asked to enter a temporary password. This temporary password will be a combination of your username and the last four digits of your tax ID number. For instance, if your username is psmith and the last four digits of your tax ID number are 1234, your temporary password will be psmith1234. Once you have successfully logged in with the temporary password, you will be prompted to set a new password.

Bill Pay

Please note that Bill Pay services will be temporarily unavailable from Monday, July 15th through the morning of Monday, July 22nd. During this period, Bill Pay users and information will convert, but recurring payments will not convert. Recurring payments will need to be set up in the new system. Please ensure that all bills due before Monday, July 22nd are scheduled to process by Thursday, July 18.

We apologize for any inconvenience caused by this change!

Mobile Banking App

We are thrilled to announce the launch of our brand-new Flanagan State Bank Mobile Banking App! The updated app will feature enhanced debit card controls and convenient mobile deposit functionality. Our new Mobile App will look exactly like the web version. Businesses will have access to mobile capture as well. For instructions on accessing the app for the first time, please refer to the online banking section on our website. You can download the new app from Google Play or the App Store on or after Monday, July 22nd.

Account Renumbering

Please be aware that your checking and savings account numbers will remain unchanged. However, loan account numbers will be changed slightly. Unless you have used your loan account number for electronic or online bill payments with another institution, no action is required from your end. If you have used your loan account number for such services, please update your account number with the other institution for payments to be sent after July 18th.

Statements

All checking and savings accounts will receive a paper statement as of July 18th. Interest bearing accounts will receive interest effective July 18th and again at the next regularly scheduled time.

Pending ACH payments, such as loan installments or direct deposits, will be processed on Thursday, July 18th, possibly before their scheduled effective date.

Zelle

Zelle will be unavailable and discontinued starting July 15th, 2024. You may still use the Zelle app, but please note that it will not be integrated into our new system and your recurring Zelle payments will not convert.

Flanagan
(815) 796-2264

Benson
(309) 394-2785

Le Roy
(309) 962-4707

Pontiac
(815) 844-8369

El Paso
(309) 527-7300

Bloomington
(309) 661-6333

Gridley
(309) 747-3600

Belgrade
(800) 903-5832

Step-by-Step Login Instructions for Digital Banking on the Next Page.



Better Banking Ahead

1

2

3

4

5

6

Start by Entering Your Existing Login ID

Begin by finding the login section. Use your existing Login ID and click Log In

1

2

3

4

5

6

Enter Your Security Code

Your security code is your Login ID plus the last four of Tax ID. Example: Username1234

1

2

3

4

5

6

Create a Login

Choose your Username and Password

1

2

3

4

5

6

Security Questions & Answers

Select a question from each of the 3 drop down menus and set an answer for each
Answers must be at least four characters

1

2

3

4

5

6

Accept Terms and Conditions

Please review these terms carefully and agree to them before proceeding.

1

2

3

4

5

6

Set Up Multifactor Authentication

Register your cell phone number and enter the text code you receive