



May 6, 2022

Dear NobleBank Customer:

As part of our ongoing commitment to offer you up-to-date products and services, we will initiate a system upgrade on the weekend of May 20th-22nd that may impact access to your accounts. While we regret any temporary inconvenience, this transition will help us provide tools to better serve you.

We want you to be aware of these changes and ask you to read this letter carefully to help ensure this transition causes you as little disruption as possible. The affected services and limitations for personal accounts are outlined below. Please keep this summary handy to remind you of what may be different than you are accustomed during this transition.

Temporary Service Limitations during the Upgrade Period – Some normal access to your accounts will be impacted from Friday, May 20 to Monday, May 23 including online banking, bill pay, and limited debit card availability. See below for more details.

Debit Card Availability – From Friday, May 20 (3 pm) until Monday, May 23 (7 am), the amounts you can access using your debit card will be limited to \$500/day for ATM withdrawals and \$1,500/day for point-of-sale transactions (retail & online, etc). You should make other arrangements in advance (cash or other cards) if you anticipate needing more than either of these amounts that weekend. No new or replacement debit cards will be issued and changes cannot be made to debit card limits starting Wednesday, May 18 until Monday, May 23.

Online Banking & Mobile App Availability – To ensure accuracy, we must temporarily limit the availability of Online Banking services and our Mobile App during the upgrade. Online Banking and the Mobile App will be unavailable beginning Friday, May 20 (7 pm) and available again by Monday, May 23 (7 am). Check images, running balances on deposit accounts, and loan account information will not be available until overnight May 23. To access Online Banking or sign up for the first time after this upgrade, go to noblebank.com and click on Online Banking near the top right of our home page and follow the instructions from there.

Online Banking & Mobile App/Zelle Changes – After the upgrade, you will have more options when making loan payments online and greater control including the ability to select which accounts are visible to others you authorize in online banking or your mobile app. Most current settings will be maintained, but you will be required to reenter external transfers (to your

accounts/broker outside NobleBank), account nicknames, or hidden/locked accounts. When accessing the mobile app for the first time after May 22, you will be prompted to go to the App Store to update our app. You will also be prompted to reenroll in Zelle. All other online banking and mobile app settings and functions should operate normally.

Online BillPay – Scheduled BillPay transactions and BillPay payees will not be affected by this upgrade. However, BillPay will not be available for you to make changes, schedule or edit payments, or add new payees starting Friday, May 20 (7 pm) until Monday, May 23 (7 am).

Telephone Banking – Our automated Telebank system will be unavailable from Friday, May 20 (7 pm) to Monday, May 23 (7 am). You will not be able to access balances or transfer funds during this period. When it is available again, your new Access # will be a 12-digit number that includes your date of birth (MMDDYYYY) followed by the last 4 digits of your Social Security Number.

Account Statements – Because of the transition to our new account system, ALL accounts will receive a bank statement as of May 20. This statement will be in addition to statements that you normally receive as of another day of the month. After May 20, all deposit account and loan statements will offer our new, easier-to-read format. If you are currently enrolled in e-statements, you will be prompted to reaccept terms and conditions when you access them the first time after May 23 in order to continue receiving e-statements and e-notices.

ATM's – All NobleBank ATM's will be available during this system upgrade, subject to the amount limits above under Debit Card Availability.

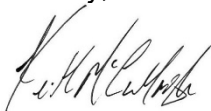
Lost or Stolen Debit Card – If your debit card is lost or stolen during this period, please call our card security department at 800-500-1044.

Business Accounts – This letter summarizes changes and impact for personal accounts. For specific information about how business accounts will be affected, that information is available in a separate letter to business customers or on our website (see header on home page).

Customer Service Availability – If you have questions about these changes or encounter any challenges logging in or while using Online Banking, please call one of our Customer Service Representatives at 256-241-2101. We will be available to assist you in person during our regular hours or by phone for extended hours (8 am-7 pm Mon-Fri) from May 23-June 3. Please be aware that our Saturday branches will be closed on Saturday, May 21 during the system upgrade and Saturday, May 28 for Memorial Day weekend.

We sincerely apologize for the limited availability of these services during the upgrade period but look forward to providing you more options and enhanced access as a result. Thank you for your business and the privilege of serving you.

Sincerely,



Keith McCullough
President & CEO