



Better Banking Coming Soon!

Improved Technology Coming Soon!

On Thursday, December 8th, 2022, Janesville State Bank will be upgrading its technology solutions to provide customers with a better banking experience.

Enhancements Include:

- New and Improved Digital Banking
- New and Improved Debit Cards
- New and Improved Bill Pay
- And Much More!

We anticipate a smooth transition that will provide very little disruption to you. Please be sure to review each of the following sections for an in-depth description of how these services will be changing and what you need to do to prepare for the software upgrade.

Additional details will be available on our website and as always, please feel free to contact us with any questions you may have.

At Janesville State Bank, we are always on the lookout for new ways to improve the level of service we provide our customers. That's why we are happy to announce these exciting changes. The new technology we are implementing will allow us to make your banking experience even better. We appreciate your patience as we navigate these changes, and we value your continued trust and confidence.

Sincerely,
Janesville State Bank Team

What You Need to Know:

Debit Cards

New debit cards will be in your mailbox starting in late November. The cards will offer all the current features in addition to new features within our upgraded digital banking platform.

You may begin using your new JSB card on Thursday, December 8th. Your existing card will become inactive on this day. Activate your new card by calling 877-965-3344.

With the change, balance inquiries will be unavailable Thursday, December 8th through Saturday, December 10th, however; purchases and withdrawals will not be impacted.

Digital Banking

During the conversion, Digital Banking will be unavailable from Thursday, December 8th, through Monday, December 12th. During that period, information about transactions and your balance will be available by calling the Bank.

- Online banking will be unavailable starting Thursday, December 8th at 12 noon.
- **First Time Login Instructions:** Effective Monday, December 12th, you will be able to login using your existing login ID and a temporary password. Your Temporary Password will be your existing user ID plus the last four digits of your social security number. For example, if your login (user) name is JDOE and the last four of your SSN are 1234, then your Temporary Password is JDOE1234. You will then be prompted to create a new password followed by establishing 3 security questions and answers. Contact JSB for assistance!

- After the upgrade to our new Digital Banking platform, you will no longer be able to see transaction history prior to December 8th. All activity after December 8th will be available to view. Historical statements will be available through digital banking for all of 2022. We strongly encourage you to export or save your account history prior to December 8th. If you need any assistance, we would be happy to help. Contact us today!
- Personalized transfers previously set up in online banking will need to be reset within the new platform.

Digital banking will include the following features:

- Integrated debit card management tools
- Ability to view images of checks and deposits
- Real-time transfers and alerts
- View Interactive digital statements
- Transfer money to friends or family instantly through P2P payments
- Upgraded bill pay platform
- Deposit checks through mobile capture
- Access to tax statements online

Bill Pay

- Bill Pay will not be available beginning Friday, December 2nd through Sunday, December 11th.
- Please ensure that all bills that are due by Monday, December 12th are scheduled to be paid by Thursday, December 8th. Any payments with a due date effective after Thursday, December 8 will not be processed.
- No Bill Pay information will be converted. These will need to be set up after Monday, December 12th. Janesville State Bank apologizes for this inconvenience, and we would be happy to help you with set up. Please contact us today!

Statements

- All accounts will receive a statement as of December 8 regardless of your current statement cycle. You will also receive your normal statement based on your statement cycle.
- For your convenience, account fees (if applicable) will not be accessed on December 8 with the one-time statement.
- Interest-bearing accounts will receive interest effective December 8 and again when the statement cuts on the regular schedule.
- ACH payments that are pending (i.e., house payment, car payment, payroll, etc.) will be posted on Thursday, December 8 which could be prior to the effective date in certain cases.



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