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| Dear \_\_\_\_\_, On **Wednesday February 21, 2018**, ACG Online Banking’s Bill Payment service will get a new look and improved navigation features aimed at making your online experience even better! Details of these exciting enhancements, as well as “what you need to know” and tips on how to prepare for these changes are noted below…**so READ ON!** **ACG Online Bill Pay Enhancements:**               * Streamlined Bill Payment ***navigation***will enable you to ***move easily between approval***, ***payment, and history*** tasks. This new design will facilitate paying and approving multiple bills at once.
* **Better positioned links for administrative-type tasks** such as reports and user settings. These links will now appear to the right of the payment windows.
* Bill Pay’s powerful **reporting tool now includes graphs** to aid in analyzing how your money is spent.
* View and plan payments based on your account balance(s) with Bill Pay’s **new “Balance Worksheet”.**

To preview these enhancements, please visit the following demonstration link: http://airiodion.com/  **What You Need to Know and Tips on Preparing for Wednesday February 21st:*** Our online Bill Pay service **will NOT** be available for your use through ACG Online Banking beginning at **8:30 AM ET and ending approximately at 1:00 PM ET**.
	+ **TIP**: Your access to Bill Pay services and managing Payees through our Consumer Mobile Banking application will not be affected during this time.
* Any bills you may have scheduled in advance of Wednesday February 21st **will not** be affected, even those bills that you have instructed us to pay on February 21st.
	+ **TIP**: Schedule payments and create new payees before Wednesday February 21st.
* This maintenance window will only affect your access to bill payment services. The other features of ACG Online Banking will be available for your use on Wednesday February 21st.
	+ **TIP**: Plan for Bill Pay’s Wednesday February 21st downtime by entering early (prior to 8:30 AM ET on Wednesday February 21st) any bill payment instructions you may have anticipated entering during Wednesday February 21st’s business day.
* Adding individuals as new payees for electronic payments will no longer be available after February 21st through Bill Payment. If you add a person as a new Bill Pay payee after February 21st, the person will be paid via a paper check. Individual payees existing prior to February 21st will not be affected.
	+ **TIP**: If you need to send funds electronically to an individual, please register to use our People Pay service.

We apologize for any inconvenience this temporary disruption to ACG Online Bill Pay services may cause. However, we trust that the resulting enhancements will help ease your Bill Payment service usage, increase efficiency and save you time. If you have any questions, please contact our Customer Contact Center at 800.000.0000 (Monday – Friday 8:00 AM to 7:00 PM ET; Saturday 9:00 AM to 2:00 PM ET) or your local Provident branch. Sincerely,ACG SAMPLE BANK |
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