



Banking System Upgrade Customer Guide



We Take Your Business Personally

Moving You Forward

Empire State Bank is upgrading its banking system technology in order to help us serve you better, enhance security and provide the latest banking products, services and features so you can continue to move forward. Your personal experience and satisfaction remain our highest priorities. As we transition through this process we have developed the following System Upgrade Guide. This guide contains detailed information you need to know about the new and enhanced products, services and features and how to contact us when you need support. Please take time to carefully review the enclosed guide and retain it for future reference. This information as well as updates can always be found on our website at: www.esbna.com/upgrade or by scanning the QR code





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Upgrade Timeframe
Start: September 9 at 5:00 p.m.
Finish: September 12, 2022 at 9:00 a.m.



Deposit Accounts

Your account names, features, benefits and numbers will remain the same. If you have direct deposit setup in your accounts, it will continue as usual. Direct deposits will continue to be deposited directly into your account. Automatic payments that are set up using a routing number and checking or savings account number (ACH) will continue as usual.

Checks

Your current checks will not change and you may continue using your checks as normal. Empire State Bank's routing and transit number will remain the same, which is **021913862**. Once you run out of checks, you may order new ones. We make re-ordering checks simple with three simple methods:

How to Order Checks

- 1) Online:** If you are enrolled in Empire State Bank Online Banking, you can easily reorder Checks Online. Log in to Online Banking, follow the instructions, add the order to cart, confirm the address and submit to complete your order.
- 2) By Phone:** Call **1-800-355-8123**, 24 hours a day, 7 days a week.
- 3) At a Banking Center:** Visit an Empire State Banking Center near you.

Debit Cards

Your current Empire State Bank Business and/or Personal VISA Debit Card and PIN will remain the same. You can resume using your Empire State Bank VISA Debit cards on **September 12, 2022** at Empire State Bank ATMs for in store or online purchases at normal limits. If you have setup any automatic payments, they will continue as usual.

New debit card designs with new features allow you to access your money easier with enhanced digital payment technology

Personal Debit Card



Business Debit Card



ATM free access

Please note, the ATM surcharge refund program, which gives you access to surcharge-free ATMs will not be affected. You can continue to use your Empire State Bank VISA Debit Card at non-Empire State Bank ATMs and we will refund your surcharges up to \$18 per month.

Cash Back on Debit Cards:

You may use your Empire State Bank VISA Debit Card to get cash back without using an ATM when you make a purchase at participating merchants. Simply choose the debit option, enter your PIN number, then enter the amount of cash back you would like to receive. Store policies regarding cash back may vary, so be sure to ask specific merchants what they allow.

***NEW - You can add your Empire State Bank VISA Debit Card to the Apple®, Samsung® or Google Wallet®**

This will be available in the near future. We will notify you when this debit card feature is available.

***NEW - You can now make contactless purchases**

To activate this feature, contact your local Banking Center to place an order for a new Empire State Bank VISA Debit Card.



New and Improved Website

Our website has a new look with your needs in mind. The new website features a streamlined and modern design that is easier to navigate with user-friendly navigation structures, more responsive viewing on mobile or table devices, simplified menus (making it easier for you to find Empire State Bank product and service information) and new features such as Google Translation allowing you to view the page in the language your prefer!





Online Banking

We are pleased to offer new and enhanced Online Banking to you as part of our commitment to providing you with the latest cutting-edge technology. The Online Banking platform will offer similar functionality and capabilities as the platform you are currently utilizing with a new look. It features a user-friendly responsive design, intuitive navigation, and enhanced functionality allowing you to:

- ✓ Review account balances in real time
- ✓ Review transaction activity and check images
- ✓ Transfer funds between your accounts
- ✓ Pay and schedule bills
- ✓ View, download and print your E-statements
- ✓ Export financial information into Quick Books or Quicken
- ✓ View and print check copies
- ✓ Receive account alerts
- ✓ Place stop payments on checks
- ✓ Send money safe and easy with Zelle®. You will be able to utilize Zelle® on September 13 at Noon.



You will be able to access Online & Mobile Banking beginning on **September 12, 2022 at 9:00 a.m.**



Important Information:

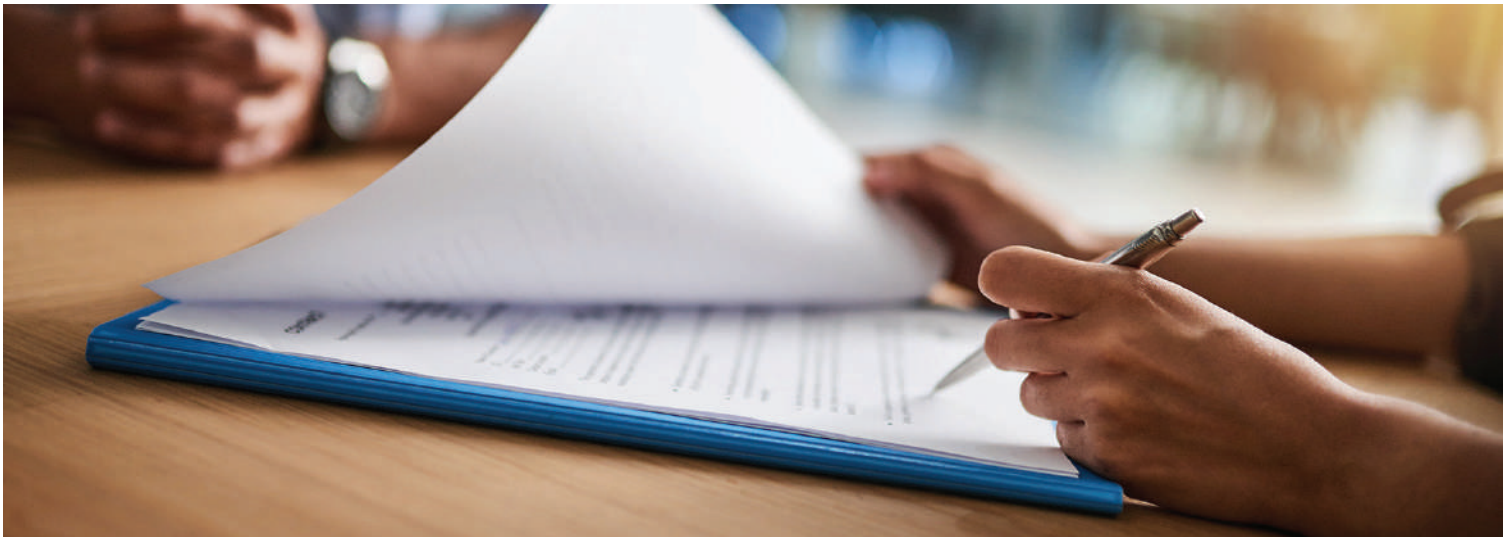
You will be able to access Online & Mobile Banking beginning on **September 12, 2022 at 9:00 a.m.**

Please Note:

If you have not logged in to Empire State Bank Online Banking within the last 24 months, please contact our dedicated systems upgrade call center at **(845) 451-7888** or by visiting your Empire State Bank Community Banking Center. For a list of Locations, visit: www.esbna.com/Locations-Hours

How to Log In To Your Online Banking Account:

- 1) Visit www.esbna.com, navigate to the box where it says "**Online Banking**", make a selection between "**Personal Banking**" and "**Business Banking**".
- 2) Next, enter your existing Online Banking User ID using all **lowercase letters and no spaces** in the Online Banking User ID field.
- 3) Next, enter your temporary password.
Note: The default temporary password will be different for Business (1), and Personal (2) Online Banking users.
 - (1) For Online Business Banking: the temporary password will be the last four digits of the Business EIN number.
 - (2) For Personal Online Banking: the temporary password will be the last four digits of your Social Security Number.
- 4) Log in and you will be prompted to create a permanent password, which you will use for future logins. **Note:** our password is case sensitive and must contain 9 -17 characters, and must include 1 upper case letter, 1 special character and 1 number.
- 5) Next, you will need to set up your Security Questions. **Please Note:** This is only required when you log onto the new Online Banking for the first time only.
- 6) For security purposes you will be prompted to submit a one-time security code to verify your identity. You will receive this code to the email address you have on file.
- 7) Read and accept the terms and conditions of Online Banking.



How To View E-Statements:

We offer E-Statements through Online Banking. If you currently receive E-Statements, you will be prompted to re-enroll continue to continue receiving your statements electronically. Please note, all history currently available will transfer to your new Online Banking. If you would like to enroll, select the account through your Online Banking dashboard, select **"Documents,"** then follow the instructions for enrollment.

Pay Bills

Your Bill Pay will be changing to a new platform. After you log onto Online Banking you will have the ability to add new payees or make changes to your existing payments. Within the Online Banking Bill Pay Platform, you will be able to:

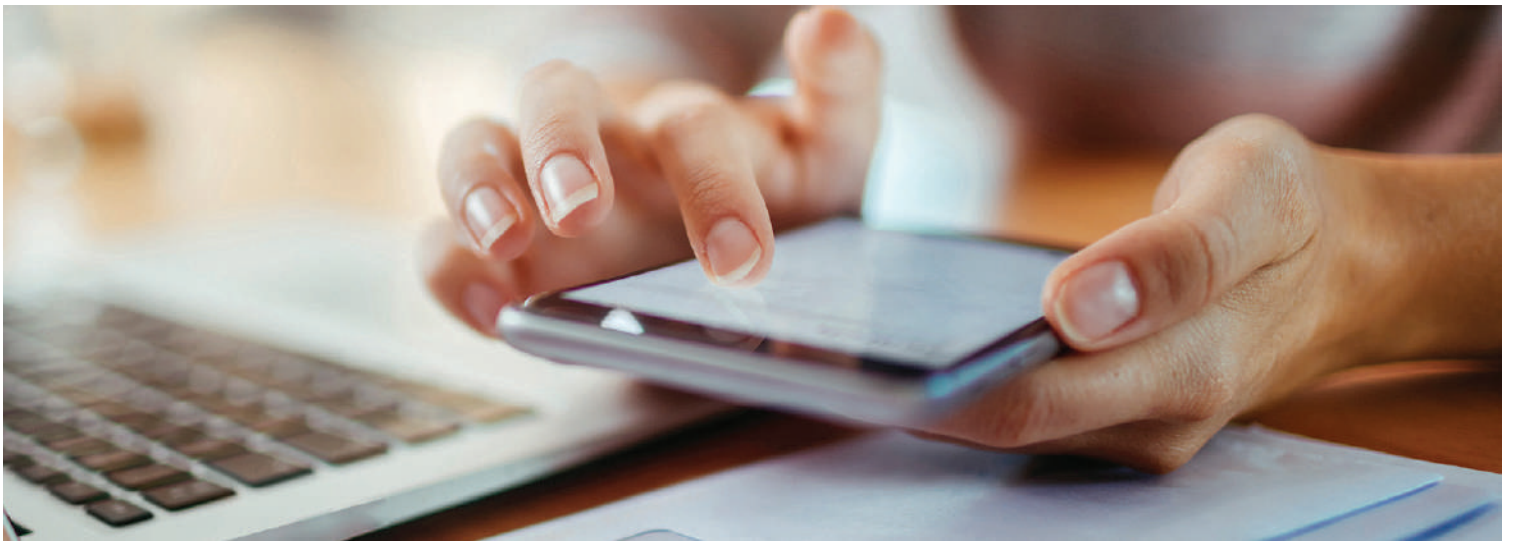
- ☒ Setup Bill Pay vendors
- ☒ Set up email and text alerts
- ☒ Schedule automatic recurring payments
- ☒ Pay from your Empire State Bank checking accounts

How to Pay Bills Within Your Online Banking Account

You can access Bill Pay through Online Banking by selecting **"Payments."** If you currently use Bill Pay, you can expect a very familiar experience. Please note, your current Bill Pay history, recurring payments, payment categories, and payees will transfer to Bill Pay to help ensure a seamless transition. After you log onto Online Banking you will be prompted to enroll before you can begin paying bills.



For more information about our updated Online Banking, including video tutorials on our products and services, visit: www.esbna.com/upgrade



Mobile Banking

Once you have successfully signed into your Online Banking account, you will be able to log in to your Mobile App with your User ID and password. Mobile Banking allows you to view account history, view balances, and make transfers between your accounts from your smartphone or tablet as well as:

- ✓ View account balances, history recent activity and full account number
- ✓ Quick and easy login with Touch ID® or Face ID®
- ✓ Transfer Money between your accounts
- ✓ Create E-Bills, schedule, edit or cancel payments for your bills
- ✓ Set up and receive real-time alerts
- ✓ Deposit Checks directly from your phone
- ✓ Fraud protection and monitoring for login activity
- ✓ Mobile multi-authentication provides a second layer of security to your app



You will be able to access Online & Mobile Banking beginning on **September 12, 2022 at 9:00 a.m.**



Important Information:

You will be able to access Online & Mobile Banking beginning on **September 12, 2022 at 9:00 a.m.**

Please Note:

If you have not logged in to Empire State Bank Online Banking within the last 24 months, please contact our dedicated systems upgrade call center at **(845) 451-7888** or by visiting your Empire State Bank Community Banking Center. For a list of Locations, visit: www.esbna.com/Locations-Hours

How to Log In To Your Mobile Banking Account:

- 1) Delete the current Empire State Bank Mobile Banking App from all of your devices.
- 2) Download the new Empire State Bank Mobile Banking App from the **Apple® App Store** or the **Google Play™ Store**.
Note: there are two Empire State Bank Mobile Banking Apps. There is one for Personal (1), and one for Business (2)
(1) The name of the Personal Mobile Banking App now is "**Empire State Bank Mobile**"
(2) The name for the Business Mobile Banking App now is "**Empire State Bank Business**"
- 3) Next, open the Mobile App and enter your existing Online Banking User ID using all **lowercase letters and no spaces** in the Online Banking User ID field.
- 4) Next, enter your newly created password and submit a one-time security code.
Note: For security purposes you will be prompted to submit a one-time security code to verify your identity. You will receive this code to the email address you have on file.
- 5) Read and accept the terms and conditions of Mobile Banking.



How to Deposit Mobile Checks

- 1) You can deposit checks through the Empire State Bank Mobile Banking App by selecting **"Deposit"** from the menu on the bottom.
- 2) Then, click **"Deposit A Check."**
- 3) On your physical check, endorse the back with your signature then on the following line, write **"For Mobile Deposit Only At ESB."**
- 4) Next to the field **"Deposit Into"** select your account where you want the deposit to be made.
- 5) Next to the field **"Check Amount"** type in the exact amount. For example: \$1,234.56.
- 6) Take a photo of the front of your check, then repeat the process for the back of your check.
- 7) Now click **"New Deposit"** to complete the deposit.
- 8) You can check the status of your mobile deposit by clicking **"Deposit"**, then **"Deposit Money Received."**



For more information about our updated Mobile Banking, including video tutorials on our products and services, visit: www.esbna.com/upgrade



Business Solutions

Loan Accounts:

Your loan accounts will remain the same. There will be no changes to the loan terms and conditions. You may continue to make payments through Online Banking or at your local Banking Center. If you have an automatic transfer from your account, these transfers will continue to be made as scheduled. We offer a wide variety of products to fit your credit needs, contact your Business Relationship Manager, or visit your local Empire State Bank Community Banking Center. For a list of Locations, visit: www.esbna.com/Locations-Hours

Remote Deposit Capture:

Remote Deposit Capture allows business customers to process checks and deposits directly from their business locations allowing you to skip a visit to the bank. If you currently use Remote Deposit Capture, your User ID and Password will remain the same, and your existing hardware will remain in place. Your previous Remote Deposit Capture history, transactions, and customers will also carry over to help ensure a seamless transition. If you need assistance with Remote Deposit Capture, please contact our dedicated systems upgrade call center at **(845) 451-7888**. If you would like to sign up for Remote Deposit Capture contact your Business Relationship Manager, or visit your local Empire State Bank Community Banking Center. For a list of Locations, visit: www.esbna.com/Locations-Hours

Cash Management:

Cash Management allows business customers to initiate ACH transactions (debit or credit) and wire transfers. Administrative permissions are available for you to independently manage and control access. The enhanced Cash Management service will feature a new theme but will offer the same functionality as the previous site. Additionally, all ACH batches and wire templates will be converted. After you log onto Business Online Banking you will be prompted to establish your token when logging in for the first time. In order to activate your token you will need to download the DIGIPASS App from the **Apple® App Store** or the **Google Play™ Store**. If you need assistance with Cash Management, please contact our dedicated systems upgrade call center at **(845) 451-7888**. If you would like to sign up for Cash Management contact your Business Relationship Manager, or visit your local Empire State Bank Community Banking Center. For a list of Locations, visit: **www.esbna.com/Locations-Hours**

Check Positive Pay:

We have enhanced security measures in connection with checking and electronic item processing for your business banking accounts to provide you with fraud detection tools. This product reduces the risk to your business account(s) from unauthorized checks from posting, minimizing check fraud. As your company issues checks, information (such as check number and dollar amount), is electronically transmitted to Empire State Bank. When your checks are presented for payment, we compare this information to ensure it matches the check number and dollar amount. If it doesn't, we will notify you and give you the ability to view the image and make a decision to pay or return the check. After you log onto Business Online Banking you can continue to utilize the service. If you need assistance with Check Positive Pay, please contact our dedicated systems upgrade call center at **(845) 451-7888**. If you would like to sign up for Check Positive Pay contact your Business Relationship Manager, or visit your local Empire State Bank Community Banking Center. For a list of Locations, visit: **www.esbna.com/Locations-Hours**



Banking Centers



Empire State Banking Centers will reopen Monday, September 12 at normal business hours.

Staten Island

South Avenue - Corporate Commons Three

1441 South Avenue
Staten Island, NY 10314
718-303-6915

Lobby Hours:
Monday - Friday 8:30 a.m. - 5:00 p.m.

Hylan Boulevard

2212 Hylan Boulevard
Staten Island, NY 10306
718-351-0590

Lobby Hours:
Mon - Wed: 9:00 a.m. - 4:00 p.m.
Thurs - Fri: 9:00 a.m. - 6:00 p.m.
Sat: 9:00 a.m. - 1:00 p.m.

Drive Up Hours:
Mon: 8:00 a.m. - 4:00 p.m.
Tues: 9:00 a.m. - 4:00 p.m.
Weds: 8:00 a.m. - 4:00 p.m.
Thurs: 9:00 a.m. - 6:00 p.m.
Mon: 9:00 a.m. - 1:00 p.m.

Victory Boulevard

1698 Victory Boulevard
Staten Island, NY 10314
718-303-6900

Lobby Hours:
Mon - Wed: 8:30 a.m. - 5:00 p.m.
Thurs - Fri: 8:30 a.m. - 6:00 p.m.
Sat: 8:30 a.m. - 2:00 p.m.

Brooklyn

Bay Ridge - 3rd Avenue

8701 Third Avenue
Brooklyn, NY 11209
347-695-9040

Lobby Hours:
Mon - Wed: 9:00 a.m. - 5:00 p.m.
Thurs - Fri: 9:00 a.m. - 6:00 p.m.
Sat: 9:00 a.m. - 1:00 p.m.

Bensonhurst - 18th Avenue

6923 18th Avenue
Brooklyn, NY 11204
718-942-3636

Lobby Hours:
Mon - Wed: 9:00 a.m. - 5:00 p.m.
Thurs - Fri: 9:00 a.m. - 6:00 p.m.
Sat: 10:00 a.m. - 3:00 p.m.

www.esbna.com

