

Notice:**Online and Mobile
Banking Systems Upgrade**

October 15–17, 2019

ACTION REQUIRED.

In our efforts to bring you the best possible Online Banking experience, PCSB will be upgrading our Online Banking, Bill Pay and Mobile solutions. The new system will be available on October 17.

This enhancement will come with more flexibility, reliability and control for you, but it also will come with a few important changes that will temporarily affect the way you use Online Banking. Here are some key points to keep on hand for future reference.





WHEN IS IT HAPPENING?

We will begin the upgrade on the evening of October 15 and the new Online Banking, Bill Pay and Mobile functionality will be live on October 17. **During this upgrade process (from October 15–17), access to Online Banking, Bill Pay and Mobile Banking will not be available.** Although you will not be able to schedule, modify or check the status of any bill payments during this timeframe, rest assured we have systems in place to help ensure any payments you have set in advance will be paid on schedule.

HOW WILL I LOG IN TO ONLINE BANKING?

When you log in to the new system, you will use your existing username. Your password will be the last six digits of your Social Security number. The new system will ask you to agree to the Terms and Conditions. You will also be prompted to create a new password.

The new system has two-factor authentication, which is an additional layer of security. When prompted, you will enter your contact information to receive a one-time passcode by your choice of text, phone call or email.

Once you input the one-time passcode, you will be successfully logged into Online Banking.

Please note that the contact information you enter must match what is on your account records at PCSB. If your primary phone number or email address has recently changed, please contact us prior to October 15 to help ensure a successful login.

HOW WILL I LOG IN TO MOBILE BANKING?

The first step will be to **download the new Mobile Banking app** from the App Store or Google Play. You can find the direct links to the new mobile app at WeArePCSB.com. Once the new app has been downloaded, you can follow the same steps for logging into Online Banking. The only difference is that you can only receive the one-time passcode by text or phone call. Email is not available for the mobile app login.

WHAT HAPPENS TO SCHEDULED BILL PAYMENTS AND PAYEE INFORMATION?

All scheduled payments, bill payee information and bill payment history will seamlessly transition to the new system, and it will not be necessary for you to re-enter your information. However, we suggest that you **schedule in advance any payments that will need to be paid from October 15–17**, since Bill Pay will not be available during the upgrade process. For peace of mind, you may want to print a list of all your payees, including payment amounts and dates due, so you can easily double-check them in the new system.

WHAT DO I NEED TO DO?

1. Ensure we have your current phone number and email address on file to help prevent issues with your initial login.
2. If you have bills due while Bill Pay is unavailable from October 15–17, be sure to schedule those bills for payment prior to October 15 at 4 p.m. to help ensure they are paid on schedule.
3. On October 17, log in to online banking and ensure that you can access your accounts. If you use PCSB Mobile, download the new app. You can find links to the mobile app at WeArePCSB.com.

Visit www.WeArePCSB.com for updates and more information or contact us at 800-432-0387, or stop in and visit one of our convenient branch locations.



FREQUENTLY ASKED QUESTIONS

Q. What happens to scheduled, recurring transfers?

Unfortunately, scheduled transfer information will not transition to the new system. We encourage you to write down your transfer schedule so you can quickly and easily set them up once the new system is live. If you'd like assistance setting up your transfers, please give us a call at 800-432-0387 or stop in and visit one of our convenient branch locations.

Q. What happens to account and statement history?

All of your account information and statements will seamlessly transition to the new system. You will initially see a 60-day account history, which will build up to 180 days. 12 months of statement history will still be accessible.

Q. How do I view my statements?

You will be able to find online statements easily once you log into Online Banking. Navigate to the Additional Services tab on the menu bar at the top of the screen and select Online Statements.

Q. Why are there additional accounts displayed?

Once logged in, you will see all accounts that your Social Security number is associated with, whether as an account owner or signer. You have the ability to hide accounts if you do not wish to view them through Online Banking.

1. Log in to Online Banking
2. Select **My Settings**
3. Select **Rename & Hide Your Accounts**
4. Unselect the **Enable** check box to the left-hand side of the account in question
5. Click on **Save Changes**

Q. What is two-factor authentication?

This extra level of protection increases the safety of your online accounts by requiring two types of information to log in. The first factor is the password; the second factor is a one-time passcode that will be sent to you by your choice of text, phone call or email. After entering the one-time passcode on your computer or mobile device, you will have the option to register your device, allowing you to skip the two-factor authentication on that device going forward.

Visit www.WeArePCSB.com for updates and more information or contact us at 800-432-0387, or stop in and visit one of our convenient branch locations.



NEW ONLINE BANKING FEATURES

PCSB is making this change to ensure we provide you with an Online Banking experience so impactful, you will not be able to imagine banking any other way.

This system upgrade brings the following innovative banking solutions to you:

External Funds Transfer: Transfer funds online between financial institutions without visiting a branch or writing a check. You can set up automatically recurring transfers between financial institutions and even pay your PCSB loans from external bank accounts.

Enhanced Access to Your Loans: Make advances on your line of credit through Online Banking or Mobile Banking. There are also more options to make loan payments including interest-only or principle-only payments.

Stronger Financial Reporting: View your entire personal financial picture, and display outside financial accounts on your main account screen. You'll also be able to view both your current and available PCSB account balances side-by-side.

Person-to-Person Payments: Send money to friends and family. POPMoney is an easy, fast and secure online payment service that lets you send, request and receive money directly from your bank account.

Secure Support & Online Chat: Use a secure email inbox within Online Banking that will enable you to send and receive secure emails with PCSB. You can also chat directly with a Contact Center Specialist for account help and support.

Alert System: Set up alerts to notify you of account activity, such as when a purchase is made using your debit card, an ATM withdrawal is made or a check clears that exceeds the amount you set. You'll always know what's happening with your money, and you can watch for suspicious activity.

Bill Pay: You will be able to add new payees through Mobile Banking. For Mac users, Bill Pay will be supported in the Safari browser.

Direct Connect: Connect transactions and account balances from Quicken®, QuickBooks®, or Microsoft® Money directly to your check register. Account information can be uploaded to the software, from which reporting and graphing features can be accessed.

Mobile Banking: Download our mobile app to access account information on your mobile phone or tablet. Information is displayed clearly and simply.

Mobile Browser Banking: The new online banking system is a responsive site that scales to fit your mobile browser. You get full access to view account balances and transaction history, transfer funds, pay bills, receive alerts and instant messages, and more.



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