Welcome to Servbank

Your guide to a smooth transition to Servbank Commercial Online Banking.

This Welcome Packet provides important information about your banking services with Servbank beginning **TUESDAY, OCTOBER 13, 2026.**

This guide is intended to support the transition of your Cash Management Services and should be used in conjunction with the Business Conversion Guide that was mailed to your company.

Your business relationship with Servbank is classified as Commercial. As part of the conversion, your business accounts will transition to the Commercial products outlined in the Business Conversion Guide. A copy of the guide is available at **www.servbank.com/conversion.**

THE FOLLOWING ITEMS ARE INCLUDED

CONVERSION TIMELINE

DATE	MILESTONE
Friday, October 9, 2026	Final day for transaction activity in current Iroquois Federal Online Banking System. **All ACH payments, wires, bill payments, deposits, and other transactions must be scheduled on or before October 9, and have an effective date no later than October 9. Any scheduled, or recurring, or future-dated transaction with an effective date after October 9, 2026 will not be processed.**
Friday, October 9, 2026 (After 12:00 PM CT)	Cease all transaction activity, including mobile deposits, wire transfers, ACH submissions, and bill payments.
Friday, October 9, 2026 (After 4:00 PM CT)	Existing online banking access ends. Online Banking, Mobile Banking, and account alerts will be unavailable during the conversion period.
Tuesday, October 13, 2026	Begin using Servbank Online Banking for all online banking needs.

Important: Beginning October 9, 2026, at 4:00 PM CT, your current Online Banking platform will no longer be available. Online Banking, Mobile Banking, and account alerts will remain unavailable until Servbank Online Banking becomes available on October 13, 2026. Your account numbers will remain the same.

CONTACT LIST

Please contact us using the information listed below or visit **www.servbank.com** for additional information.

Our Commercial Support team is here to help you with Commercial services and products, including:

- General Questions
- Fraud Notification
- Product Training
- Alerts
- Bill Pay Questions
- Transaction Limits
- Token Issues
- Positive Pay Questions
- Remote Deposit Questions
- Company Administrator(s) Questions
- ACH Origination Questions
- Wire Origination Questions

OPERATING HOURS

Monday – Friday
9:00 AM – 5:00 PM CT

CALL US

For urgent matters, please call Commercial Support at **(844) 200-2612**.

MESSAGE US

To protect your account information, please utilize our secure messaging to connect with Commercial Support. The Servbank secure message center can be accessed via Commercial Online Banking once you receive your updated credentials.

DEMO

Walkthrough Video:
servbank.olbanking.com/demo

TRAINING

Interactive Experience:
servbank.olbanking.com/training

NEW SYSTEM NAVIGATION AND TRAINING

We encourage each customer to explore our training tools at your convenience. These tools provide both an interactive experience as well as a step-by-step walkthrough of your new Online Banking profile.

Please reach out to your Banker or Commercial Support team if you have any additional questions.

We look forward to assisting you!

COMMERCIAL ONLINE BANKING

ACCESS & SECURITY

Your Commercial Online Banking credentials will be provided separately via secure email from **CommercialClientOnboarding@servbank.com.** Before you can access your new Online Banking, you must complete the setup of your Servbank Authenticator Soft Token.

WHY THE SOFT TOKEN IS IMPORTANT

The Servbank Authenticator Soft Token adds an extra layer of security to your online banking profile by generating a unique one-time passcode to verify your identity.

The Soft Token is required for:

- Logging in to Commercial Online Banking
- Approving ACH transactions
- Approving Wire transactions

This additional security measure helps protect your organization from unauthorized access and fraud.

DUAL CONTROL SECURITY PROCEDURE

For enhanced security, Servbank strongly recommends Dual Control for ACH and Wire Origination services.

Dual Control requires one user to initiate a transaction and a second user to approve it before processing. This additional layer of review helps protect your organization from fraud, errors, and unauthorized activity.

Dual Control is enabled by default for ACH and Wire Origination services.

If your organization elected to waive Dual Control on the signed Cash Management Agreement & Enrollment form, please be aware that:

- Waiving Dual Control is not recommended by Servbank.
- Your organization assumes full responsibility and liability for any unauthorized, fraudulent, or erroneous transactions that may occur as a result of operating without Dual Control.

ONLINE BANKING
ADMINISTRATOR RESPONSIBILITIES

After conversion, your designated Primary Administrator will be responsible for managing user access within Commercial Online Banking. Servbank will configure existing users during conversion; ongoing user maintenance will be managed by your company. Support is available if needed.

TAKE ACTION
THINGS FOR YOU TO DO

- **Set up your Servbank Authenticator Soft Token upon receipt of your credentials.**

  AUTHENTICATOR SETUP GUIDE

- **Log in to Commercial Online Banking.**

  AUTHENTICATOR LOGIN GUIDE

- **Company Administrator(s):**

  Review all user access and permissions by navigating to:

  Menu > Administration > Users

- **Please Note:**

  Servbank will never ask you for your Soft Token one-time passcode.

COMMERCIAL ONLINE BANKING

ACH ORIGINATION

Servbank ACH Cutoff Time

6:00 PM CT, the day prior to the effective date.
Same-Day: 1:00 PM CT, the day of the transaction.

ACH RETURNS/NOC Reporting

ACH Returns and Notifications of Change (NOCs) can be viewed within Commercial Online Banking. You may also receive an encrypted email from **notification@achedi.com** when ACH Return or NOC reports are available.

ACH Company IDs

Servbank will provide your admin users with the updated ACH Company ID(s) assigned to your organization via email.

PLEASE NOTE

ACH TEMPLATES AND PAYEES

Your existing ACH templates and payees will not automatically transfer to the new Online Banking platform. To retain a copy of your ACH templates, log in to your current Online Banking platform and navigate to:

Payments & Transfers > ACH > Templates, select your template, click **Report** and download the file as a **CSV.**

Templates must be exported by October 9, 2026. If assistance is needed, the Servbank Commercial Support team can help recreate your ACH templates and payees in the new system.

TAKE ACTION

THINGS FOR YOU TO DO

- If your ACH Company ID(s) have changed as part of the conversion, please update any accounting software, payroll systems, ERP platforms, or third-party applications that originate ACH transactions using your previous Company ID(s).
- Cease all ACH Origination activity in your current online banking platform with an effective date after October 9, 2026. Any ACH transactions submitted with an effective date later than October 9, 2026, will not be processed. This includes any recurring ACH transactions.
- To ensure delivery of ACH Returns and Notification of Change (NOC) alerts, please add the domain **encryptedmail.achedi.com** to your safe sender or allowed domain list to prevent messages from being delivered as spam.

COMMERCIAL ONLINE BANKING

WIRE ORIGINATION

Servbank Online Banking Wire Origination Cutoff Time

5:00 PM CT, the day of the transaction.

Outgoing Wire Requests

Your existing wire templates and payees will not automatically transfer to the new Online Banking platform. To retain a copy of your wire templates, log in to your current Online Banking platform and navigate to:

Payments & Transfers > Wire > Wire Transfer Templates, check the box for **View Masked Data,** select **Submit.** Under the Template List, select the **Export** icon.

Templates must be exported by October 9, 2026. If assistance is needed, the Servbank Commercial Support team can help recreate your wire templates and payees.

Incoming Wire Requests

Effective October 13, 2026, the wire instructions used to receive incoming wire transfers to your account will change. Please provide the updated wire instructions to any individual or organization sending funds to your account.

Incoming Domestic & International Wire Instructions can be located on page 9. Please ensure all parties initiating wire transfers update their records accordingly to help prevent delays in processing.

NEW ROUTING NUMBER
071993214

TAKE ACTION

THINGS FOR YOU TO DO

- Cease all Wire Origination activity in your current online banking platform after 12:00 PM CT on October 9, 2026. Any wire transactions submitted later than 12:00 PM CT on October 9, 2026, will not be processed. This includes any recurring wire payments.
- Review Wire Template(s) for accuracy prior to submitting your first wire.

ALERT

Incoming wires sent to the old Routing Number **will not post** to your account.

COMMERCIAL ONLINE BANKING

CHECK POSITIVE PAY

Important Delivery Timelines

- Please submit your Check Positive Pay issued item files on the same day you write the checks.
- Decisions on Check Positive Pay items must be made by 1:00 PM CT.
  - **Exceptions that are not reviewed and decisioned by this deadline will automatically follow your default decision of pay or return per your signed Commercial Cash Management Agreement & Enrollment Form.**

Alerts

Email alerts will be sent to converted users for exception notifications.

TAKE ACTION

THINGS FOR YOU TO DO

Template File Uploads

- If uploading check issues via file, please provide a copy of your file template to the Commercial Support team to assist with any required mapping.

Review Users and Internal Processes

- Submit outstanding issue records prior to conversion.
- Review users responsible for Positive Pay decisioning and exception notifications.
- Establish backup coverage for employees responsible for Positive Pay processing during absences.

ONLINE BILL PAY

If your company currently uses Bill Pay and would like to continue using the service after conversion, your Primary Company Administrator will need to complete a one-time enrollment process in Commercial Online Banking.

To continue using Bill Pay, you must enroll in Servbank's Bill Pay service. Follow the steps below to complete the setup.

1. The Company Administrator must log into Commercial Online Banking on or after October 13, 2026.
2. Select "Bill Pay" from the menu and accept the Bill Pay Agreement.
3. Once the agreement has been accepted, contact the Commercial Support team to request activation of your existing Bill Pay profile.

After notification is received, Servbank will work to transfer your Bill Pay payees to your new Commercial Online Banking profile.

- Only the Primary Admin will have Bill Pay access initially. The admin will need to establish access for other users.
- Bill Pay customers will select the due date.
- For payments issued by check, funds are guaranteed once the payment is sent. The payment amount will be deducted from your account when the check is presented for payment and clears.
- E-Bills allow you to receive bills online and set up automatic payments.

Payment processing availability is based on the payment type and applicable cut-off times:

Standard Payments	Payments may be scheduled and processed the same business day if submitted by 4:00 PM CT.
Overnight Check Payments	Overnight check requests must be submitted by 2:45 PM CT.
Same-Day Payments	Some billers may offer a same-day payment option. When available, the cut-off time is determined by the biller and may vary.

TAKE ACTION

THINGS FOR YOU TO DO

- **If you currently use Bill Pay, please cancel all Bill Pay activity, including recurring and scheduled payments, that are scheduled for a payment date on or after October 9, 2026. For recurring payments, please ensure the final payment is scheduled for delivery no later than October 9, 2026.**

COMMERCIAL ONLINE BANKING

MOBILE REMOTE DEPOSIT

To make a Mobile Deposit:

- Enroll in Servbank Business Banking Mobile Application using the procedures linked here:

  BUSINESS BANKING MOBILE ENROLLMENT

- Default limits are $25,000/day unless otherwise outlined on your signed Commercial Cash Management Agreement & Enrollment Form.
- To make a deposit, log into Mobile Banking using your Online Banking login ID and PIN.

REMOTE DEPOSIT CAPTURE

Accessing Remote Deposit Capture

You can access the Remote Deposit Capture portal by logging into your Online Banking profile and navigating to Menu > Deposits > Remote Deposit Capture. This will open a secondary tab in your web browser. Once logged in, users will be able to begin creating and submitting deposits through the RDC system.

CREATING A DEPOSIT

REMOTE DEPOSIT CAPTURE FAQ

Scanner Information

Your existing RDC scanner is compatible with the new system and may continue to be used following conversion.

Support

If you experience issues accessing Remote Deposit Capture, installing scanner drivers, or submitting deposits, please contact the Servbank Commercial Support team.

If you have any further questions regarding any of our services, please contact your banker or Commercial Support team.

TAKE ACTION

THINGS FOR YOU TO DO

MOBILE REMOTE DEPOSIT

- Cease all mobile deposit activity in your current online banking platform after 12:00 PM CT on October 9, 2026. Any mobile deposits submitted later than 12:00 PM CT on October 9, 2026, will not be processed.

TAKE ACTION

THINGS FOR YOU TO DO

REMOTE DEPOSIT CAPTURE

- To ensure optimal performance, Servbank recommends confirming your current Remote Deposit Scanner drivers to prevent connectivity or image capture issues. Please use the following guide to confirm your current driver version.

  CONFIRM YOUR CURRENT DRIVER

- If your driver is not current and requires installation, please use the following guide to install the updated drivers:

  INSTALL UPDATED DRIVERS

- Cease all Remote Deposit activity in your current online banking platform after 12:00 PM CT on October 9, 2026. Any Remote Deposits submitted later than 12:00 PM CT on October 9, 2026, will not be processed.

INCOMING WIRE INSTRUCTIONS

DOMESTIC INCOMING WIRES

When receiving a wire from a United States bank, provide these instructions to the sender:

Receiving Bank:. . . . . Servbank, N.A.

ABA/Routing #: 071993214

Beneficiary Name: . . . . [Your Account Name]

Beneficiary Address: . . . . [Your Account Address]

Beneficiary Account #: . . . . [Your Account Number]

INTERNATIONAL INCOMING WIRES

When receiving a wire from a foreign country, provide these instructions to the sender:

Receiving Bank: . . . . TIB

ABA/Routing #: 111010170

SWIFT: TIBBUS44

Final Credit To: . . . . Servbank, N.A.

Account: 1024967

Beneficiary Name: . . . . [Your Account Name]

Beneficiary Address: . . . . [Your Account Address]

Beneficiary Account #: . . . . [Your Account Number]

ACH TRANSACTIONS

Incoming or Outgoing ACH Instructions

Please utilize the following instructions for any parties originating ACH transactions.

Bank Name: . . . . Servbank, N.A.

ABA/Routing #: 071993214

Beneficiary Name: . . . . [Your Account Name]

Beneficiary Address: . . . . [Your Account Address]

Beneficiary Account #: . . . . [Your Account Number]

Servbank Deposit and Payment Deadlines

All times are listed as normal business days (Monday-Friday), CT.

ACH Origination ....6:00 PM
ACH Origination
Same-Day ....1:00 PM

Domestic
Wire Origination ....5:00 PM

Bill Pay Origination
Standard Payments.......... 4:00 PM
Over-Night Check Items.....2:45 PM

Incoming Wire
End of Day......................6:00 PM

Mobile Deposit
Same-day Posting...........6:00 PM

Internal Account-to-Account Transfers
Real-time....... End of Business Day

Remote Deposit
Same-day Posting...........6:00 PM

Teller Deposits
Will post the same business day that they are accepted.