

Important information about
upcoming technology upgrades,
enhancements and account access.



 WEST MICHIGAN
COMMUNITY BANK



A Message from the President and CEO

West Michigan Community Bank is committed to providing the best service and technology to our customers. As part of that commitment, we will be upgrading our technology platform at the end of September 2018. You will see significant improvements in the look, feel and functionality of our systems.

We understand that with change, comes challenges. Many customers will see minimal change. For others, it may take a while for you to become as familiar with the new system as you are with the existing. We hope to make that change as easy as possible for you, the customer, and stand ready to assist you with extended call center hours during the transition period. We are only a phone call or branch visit away.

Please take a moment to review this booklet as it contains important information regarding access to your account(s) as we make the transition.

Thank you for banking with us. We value our relationship with you.

Sincerely,



Philip Koning
President and CEO

LOOK FOR THIS SYMBOL THROUGHOUT THIS BOOKLET FOR ACTIONS YOU'LL WANT TO TAKE DURING THE UPGRADE:



Important Dates

Date	Time	Details
Thursday, September 20, 2018		 ACTION ITEM: Last day to access Bill Pay to schedule payments, export history, and view eBills. Bill payments can be scheduled to be paid through September 27, 2018.
Thursday, September 27, 2018	2 pm ET	The following services will be in view only mode and may be unavailable at times for system upgrade: - Personal Online Banking - Personal Mobile Banking - Telephone Banking The following services will be temporarily unavailable for system upgrades: - Business Online Banking - Business Mobile Banking
Monday, October 1, 2018	Approx. 9 am ET	System upgrades are complete and fully functional.  ACTION ITEM: ONLINE BANKING Log in to Online Banking (see instructions on pages 6-7 of this booklet for first time log in information).  ACTION ITEM: MOBILE BANKING Download the new WMCB Mobile app from the app store.



General Information

IMPORTANT NOTE:

All WMCB offices will be closed Saturday, September 29, 2018 in order to upgrade our bank systems.

Q. WHY IS WMCB UPGRADING AND ENHANCING ITS SERVICES?

A. Over the past few years, the way people access their accounts has changed. Our upgrades will allow you more flexibility and convenience. Of course, you can still visit our locations and get the same great service you've always received.

Q. WILL MY ACCOUNT NUMBER(S) CHANGE?

A. No. Your account number(s) will remain the same.

Q. IS THERE ANYTHING I NEED TO DO RIGHT NOW?

A. Yes. Please review this booklet for information regarding your account and the changes that will occur. Other than that, continue to bank with us as usual.

Q. WHEN WILL ACCESS TO MY ACCOUNTS BE AFFECTED?

A. Your account access will primarily be affected from Thursday, September 27, 2018 to Monday, October 1, 2018. Please note important dates listed on page 3 of this booklet.

Q. IF I HAVE A QUESTION, WHO CAN I CONTACT AT WMCB?

A. Starting October 1, 2018 we will have additional call center support with extended hours, 7 am - 11 pm weekdays and 9 am - 5 pm weekends/holidays. You can reach the additional call center support by calling 800.664.1778. You can also stay up to date by visiting our website at www.wmcb.com.

Account Statements

STATEMENT LAYOUT & INFORMATION

Deposit and loan statements will have a fresh, new look that's easier to read. After the system upgrade, deposit account statements will print at month end and may include more than one of your accounts. Minor savings account statements will print quarterly at month end.

MID-MONTH STATEMENTS

Deposit account statements that normally include transactions through mid-month, in September, will receive an additional statement that will show transactions through Thursday, September 27, 2018. After this date, your future statements will be printed and show transactions through month end.

END OF MONTH STATEMENTS

Deposit account statements that normally include transactions through month end, in September, will show transactions through Thursday, September 27, 2018. Your October statement will show transactions from September 28, 2018 through October 31, 2018.

E-STATEMENTS

Deposit accounts receiving e-statements will receive a paper statement that shows transactions through Thursday, September 27, 2018. E-statements will be unavailable online starting at 2 pm ET Thursday, September 27, 2018.

Historical e-statements will be restored 14 to 16 weeks after the system upgrade. During this time period, historical statements can be made available, at no charge, from any WMCB office.

 **ACTION ITEM:** If needed, historical e-statements should be printed or saved before Thursday, September 27, 2018 at 2 pm ET.

 **ACTION ITEM:** You will need to re-enroll in e-statements after the system upgrade.

ACCOUNT INTEREST & SERVICE CHARGES

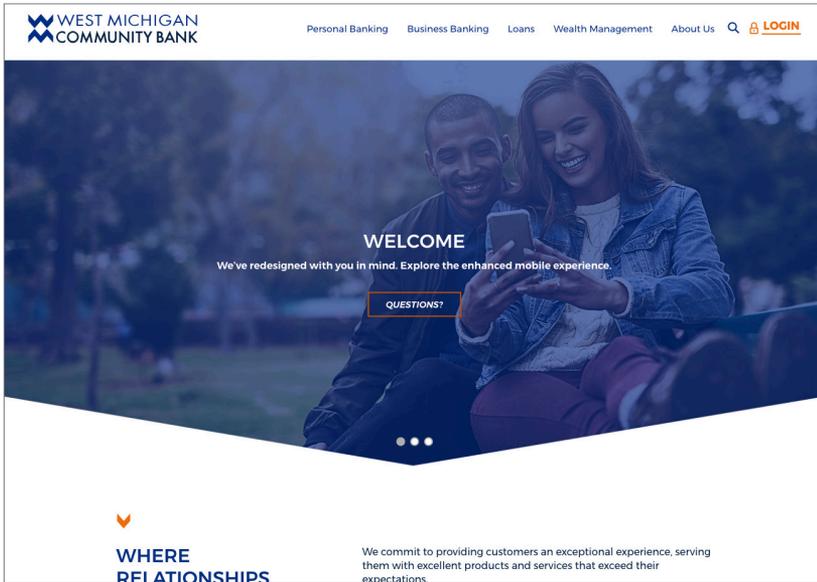
If applicable, interest will be paid on your account Thursday, September 27, 2018, and then again on your next regular statement date.

For checking accounts that normally incur a monthly service charge, it will be charged on Thursday, September 27, 2018.

Website

HOMEPAGE

We've redesigned with you in mind; see below for a sneak peak of what the www.wmcb.com homepage will look like.



AVAILABILITY

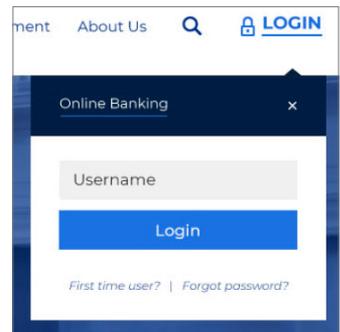
The updated website is expected to be up and running at approximately 9 am ET on Monday, October 1, 2018. To perform this update, www.wmcb.com may be unavailable at times.

ACTION ITEM: If you have saved www.wmcb.com to your favorites please re-save it when the new website is made available.

Online Banking

Access Online Banking by clicking on the LOGIN button ([LOGIN](#)) in the upper right hand corner of the home page screen. A drop down will appear with the Online Banking Login. Your Access ID will now be referred to as Username and you will no longer need to select between personal and cash management to log in.

This new Online Banking platform will offer more features to manage your accounts. The look and style will be modern and customizable to you!





AVAILABILITY OF PERSONAL ONLINE BANKING

Beginning Thursday, September 27, 2018 at 2 pm ET, Personal Online Banking access will be in view only mode with no access to transfers. Personal Online Banking will not reflect the most recent balance and transactions until after the system upgrade. Once you log in to the upgraded system, on or after Monday, October 1, 2018, your access will be fully functional.

AVAILABILITY OF BUSINESS ONLINE BANKING

Beginning Thursday, September 27, 2018 at 2 pm ET, Business Online Banking will be unavailable. Once you log in to the upgraded system, on or after Monday, October 1, 2018, your access will be fully functional.

ACCESS ID, PASSWORD, & SECURITY QUESTIONS

➤ **ACTION ITEM:** Your Access ID will remain the same and will now be referred to as your Username. When you log in, on or after Monday, October 1, 2018, your temporary password will be the last four digits of your Social Security Number or Business Tax ID. You will be prompted to change your password from the last four digits of your Social Security Number or Business Tax ID to a password of your choosing. You will also be prompted to establish new security questions and select a security image. New Online Banking terms and conditions will be presented and will need to be accepted to continue.

SCHEDULED TRANSFERS

Scheduled transfers between your West Michigan Community Bank accounts should remain in place.

➤ **ACTION ITEM:** Please review that your scheduled transfers are correct and recreate any that did not carry over.

TRANSACTION HISTORY

The most recent 6 months of transaction history will automatically move to the upgraded system.

ACCOUNT ALERTS & NICKNAMES

➤ **ACTION ITEM:** Account alerts and nicknames will not carry over to the new system, and will have to be recreated.

INTUIT

- **ACTION ITEM:** If you use intuit, complete a final download of your transactions before Thursday, September 27, 2018 at 2 pm ET. After the system upgrade is completed on Monday, October 1, 2018, there will be a few quick steps on your part to ensure your software is communicating with our system. Then you will be able to continue using Intuit. Please refer to our website for further instructions.
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Mobile Banking

AVAILABILITY OF PERSONAL MOBILE BANKING

Thursday, September 27, 2018 at 2 pm ET, Personal Mobile Banking will be in view only mode with no access to transfers.

AVAILABILITY OF BUSINESS MOBILE BANKING

Business Mobile Banking and Business Mobile Deposit will be available until 2 pm ET, Thursday, September 27, 2018.

- **ACTION ITEM:** Please delete the current app(s) (WMCB Mobile Banking App and/or WMCB Business Banking App) at the end of day Sunday, September 30, 2018. On or after Monday, October 1, 2018, locate and download the new WMCB Mobile app from your app store. You will now be able to access both your personal and business accounts through one app.
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Bill Pay

AVAILABILITY

- **ACTION ITEM:** The last day to log in and schedule a bill payment on the current system is Thursday, September 20, 2018. We will continue to process your payments as scheduled, through September 27, 2018. Your access to Bill Pay will be restored Monday, October 1, 2018.

PAYEES & SCHEDULED PAYMENTS

Payees and scheduled bill payments will continue to work as usual. We will move 6 months of bill payment history to our upgraded system.

- **ACTION ITEM:** Account to account transfers and person to person transfers will need to be re-established.

EBILLS

- **ACTION ITEM:** EBills will not move to the new system. You will need to re-enroll in any eBills. Also, if you have any bill payments set to automatically pay the amount due on an eBill, you will need to re-enter those transactions. Once our upgrade is complete, we recommend you login and verify any payments that should be scheduled.



Telephone Banking

AVAILABILITY

Starting 2 pm ET on Thursday, September 27, 2018, Telephone Banking will be available for account balance information only. Telephone Banking will be fully functional Monday, October 1, 2018.

PIN

ACTION ITEM: The first time you access Telephone Banking on or after Monday, October 1, 2018, you will need to establish a PIN as existing PINs will not transition over. Your initial PIN will be your full Social Security Number or Business Tax ID.

PHONE NUMBER

The Telephone Banking phone numbers will remain the same, 800.843.7905 and 616.662.1200.

Business Services

Business customers utilizing electronic services (such as ACH, remote capture, and positive pay) will be contacted in a separate communication.

Thank You

We appreciate your patience during this upgrade process. Our goal is to make this transition as seamless as possible for our customers. Starting October 1, 2018, additional call center support will be available, with extended hours (7 am - 11 pm weekdays and 9 am - 5 pm weekends/holidays), and can be reached by calling 800.664.1778. Please visit our website at www.wmcb.com to stay up to date as information, dates and times are tentative and subject to change.

WMCB Branch Locations

CORPORATE OFFICE

5367 School Avenue
Hudsonville, MI 49426
p 616.669.1280
t 800.664.1778
f 616.669.7143
Lobby Hours:
Mon - Fri: 9 am - 5 pm

HUDSONVILLE OFFICE

3467 Kelly Street
Hudsonville, MI 49426
p 616.669.1280
f 616.669.0581
Lobby Hours:
Mon - Fri: 9 am - 5 pm
Sat: 9 am - 12 pm
Drive-Thru Hours:
Mon - Fri: 9 am - 5 pm
Fri: 9 am - 5:30 pm
Sat: 9 am - 12 pm

JENISON OFFICE

437 Baldwin Street
Jenison, MI 49428
p 616.457.8700
f 616.667.7610
Lobby Hours:
Mon - Fri: 9 am - 5 pm
Sat: 9 am - 12 pm
Drive-Thru Hours:
Mon - Fri: 9 am - 5 pm
Fri: 9 am - 5:30 pm
Sat: 9 am - 12 pm

GRAND RAPIDS OFFICE

177 Ottawa Avenue NW
Grand Rapids, MI 49503
p 616.451.2961
f 616.451.2970
Lobby Hours:
Mon - Fri: 9 am - 5 pm

ZEELAND OFFICE

107 North State Street
Zeeland, MI 49464
p 616.772.1510
f 616.772.1183
Lobby Hours:
Mon - Fri: 9 am - 5 pm
Sat: 9 am - 12 pm
Drive-Thru Hours:
Mon - Fri: 9 am - 5 pm
Fri: 9 am - 5:30 pm
Sat: 9 am - 12 pm

NORTH HOLLAND OFFICE

82 Douglas Avenue
Holland, MI 49424
p 616.209.0555
f 616.392.3630
Lobby Hours:
Mon - Fri: 9 am - 5 pm
Sat: 9 am - 12 pm
Drive-Thru Hours:
Mon - Fri: 9 am - 5 pm
Fri: 9 am - 5:30 pm
Sat: 9 am - 12 pm

DOWNTOWN HOLLAND OFFICE

99 East 8th Street, Suite 100
Holland, MI 49423
p 616.355.2884
f 616.355.2886
Lobby Hours:
Mon - Fri: 9 am - 5 pm



WEST MICHIGAN
COMMUNITY BANK

...where relationships matter

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Zeeland | Downtown Holland | North Holland

Member FDIC