



Frequently Asked Questions

Why is MMB changing computer systems?

We strive to offer our customers the financial tools they need to be successful. The new system will allow us to offer new products and services quickly and stay ahead of technology advancements. It will provide a more robust online experience for our personal and business customers. P2P payment services (similar to Venmo[®]) and personal financial management tools will compete in caliber with the "big banks", while still receiving the same top-notch customer service you have come to expect from your community bank!

Are my funds and personal information safe?

Yes, your personal data and account information will be safe and secure, as always. Your current username will remain the same, but when you login to our online banking platforms for the first time, you will be asked to update your password. Please choose a password that is hard to guess to ensure that your financial and personal information remains confidential!

Your funds remain secure and will continue to be insured by the FDIC for up to \$250,000.

Will my account numbers remain the same?

Yes, your account numbers and the Bank routing number will remain the same. Additionally, there are no changes to your Debit card number and any existing checks will continue to work as they have in the past. When your current Debit card reaches its expiration date, you will receive a new Debit card from Mt. McKinley Bank that will have a fresh, new design.

Will this affect my Debit and/or ATM card?

During the weekend of our conversion, limits on debit and ATM transactions will be changed to standard or reduced limits. If you currently have special agreements for increased limits on card transactions, those special limits will not be available between October 28 - October 31. Please keep this in mind if you plan on making large dollar purchases during conversion weekend.

If you are planning on traveling out of town during October 26 - 31, please let us know of your dates and location(s) of travel **no later than October 19** to ensure transaction approval while traveling. Starting on Monday, October 31, you will be able to enter your own travel schedules and locations within our NEW digital banking platforms (online and through the app).

Will my statement schedule be different?

All accounts will receive a final statement from the old system for transactions through October 27. The first statement from the new system will generate within 5 weeks of the October 27 statement. Following the conversion to the new system, you will receive either an abbreviated statement or a slightly extended statement in November. Moving forward, your statement schedule will remain the same as you are used to following these slight changes in October/November. Contact us if you need access to your statements outside of the scheduled delivery dates.

Will my direct deposit info be the same?

Your direct deposits from payroll, federal benefits, and/or your PFD will continue to post to your account as they always have.

What happens to my online banking services during the conversion weekend?

If you are currently using our digital banking services, such as Bill Pay, ACH, or Mobile Deposit, you will not have access to those services starting Thursday, October 27. You will regain access on Monday, October 31, however you will be using our NEW digital banking platforms to perform these online banking services. Please see the information below on how to log into our NEW online banking site.

Bill Pay Customers: Please note that the final day you can add or edit BillPay details in our current online banking platform is **Thursday, October 20**. After this date, no changes or additions can be made until we are on our NEW online banking site (October 31). The final BillPay payment that will be processed through our current site will occur on Thursday, October 27. Please make necessary arrangements to have payments due after that date paid in advance or scheduled for payment after the NEW online platform goes live on October 31.

Person-to-Person (P2P) Payment Apps Customers: If you use a P2P app, such as PayPal or Venmo, please note that the use of automatic fund transfers will not be available from Thursday, October 27 until Monday, October 31. Certain transactions through these sites may still be available but will be limited during the conversion weekend.

Will online and mobile banking be different?

Our new online and mobile banking apps will be LIVE on October 31. You can still view your account from the old system throughout the conversion weekend, but the information will not update until you log into the new system on Monday. Any transactions that occur over the conversion weekend will not be reflected in your balance until Monday, October 31. We are excited for our customers to experience the enhanced online system, which includes a new look and new functionality.

How do I log into the new digital banking site?

Starting October 31, you can access our new digital platforms!

Using our online banking site:

- You will continue to go to www.mtmckinleybank.com to access our online banking platform.
- If this is the **first time you have accessed the new digital banking system**, you will need to use the following instructions to login. If you have already accessed your account through our mobile app, you will use the password that you entered when you reset the password.
 - Your username will remain the same as you are currently using to login to our online site.
 - The system will ask for your Password. This is a temporary password you will be prompted to reset. The temporary password is your username + the last four of your SSN.
 - If your username is jdoe and your Social Security Number is XXX-XX-1234, then your temporary password will be jdoe1234.
 - The new system will walk you through an initial registration process. You will setup a new password, three new security questions with answers, and finish with getting logged in for the first time.
 - If we do not currently have an email address for you on file, the system will prompt you to enter a valid email at this time.

Using our Mobile App:

- If you are on an Apple device, you can click on our mobile app icon to access the new digital banking site. When you click on the app, it will ask you to update the app.
- If you are on an Android device, you will need to uninstall our current Mobile Banking app and download the new Mobile Banking app in the App Store.
- If this is the first time you have accessed the new digital banking system, you will need to
 use the following instructions to login. If you have already accessed your account through our
 website, you will use the password that you entered when you reset the password.
 - Your username will remain the same as you are currently using to login to our mobile app.
 - The system will ask for your Password. This is a temporary password you will be prompted to reset. The temporary password is your username + the last four of your SSN.
 - If your username is jdoe and your Social Security Number is XXX-XX-1234, then your temporary password will be jdoe1234.

Will I still be able to use my Passbook?

We will continue to offer Passbook services to our customers, however, if you would like to have an updated Passbook, you will need to bring in or mail your Passbook to us before October 26. Any transaction not updated by October 26 will not be retrievable on the new system, therefore can't be added to the Passbook. The balance of your Passbook Savings account will be accurate, but the list of transactions that are printed into the Passbook will no longer be available in the new system to print into the book.

If you do not currently use your Passbook to record your transactions, or you would like to change to a savings account that generates a statement, we have other account options that may fit your needs. The Quarterly Statement Savings Account is a free account that provides the same features of a Passbook account, but with the convenience of being able to do online transfers and receive statements, and without the necessity of having to bring a passbook in for every transaction.