

Dear Internet Banking/Bill Pay User:

Over the past 2 years Bank of Chickamauga has strived to offer you the best, most up to date secure products at a reasonable cost. Hopefully you have enjoyed using our Internet Banking and Bill Pay product and it has enhanced your ability to see your info 24hours a day, 7days a week and pay bills online.

Bank of Chickamauga is now proud to announce that we will begin offering a new Internet Banking and Bill Payment product. This product will be more secure and offer you more options with paying bills and accessing your account information. From June 6th until June 10th you will not be able to access your accounts online while we install this new product. You may still call our bookkeeping department during this time to check balances and make any transfers. After this time upon accessing our new Internet Banking product you will be asked to re-register. Please use your current ID to login. Your temporary password will be: **password1!** Upon entering this new info you will be asked to establish a "PassMark". PassMark is an online security feature in the form of an image that will become part of your Online Banking login process. PassMark helps prevent unauthorized access to your accounts while reassuring you that you've reached the official Bank of Chickamauga website.

If you use our Bill Payment product you will also see a change there as well. We advise that 1 week prior to this date you begin paying your bills by traditional paper method to insure proper payment. Any bill scheduled after June 5th will NOT be paid. Below are some suggestions to make this transition easier for you.

1. If you have any automatic payments set up currently, you will want to set these up in the new product as well.
2. Print any info you may need on your current payees to assist you in setting up these payees in our new product. This info should include account numbers, addresses and phone numbers.
3. Print or download any history of past bills paid.

Once you are logged into the new Internet Banking product click the Bill Pay link and accept the agreement, then you will be ready to add your payees. Our new product will be at no cost to you as long as you pay at least **3** payees in a **30** day period. If you pay less than **3** payees in any one month period the cost will be **\$4.95** per month.

As always if you have any questions about this new product or this letter please call our Operations Department at 706-375-3112. ext 108.

Joan Jones
Operations Officer