

# TRUXTON BANKING EXPERIENCE UPGRADE GUIDE



TRUXTON

WEALTH • FAMILY OFFICE • BANKING

TRUXTONTRUST.COM/UPGRADE

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# AN ELEVATED BANKING EXPERIENCE



At Truxton, we are committed to continually improving your banking experience and delivering the highest level of service. As part of this commitment, we are pleased to announce we are upgrading our banking systems.

This upgrade will introduce new technology designed to bring you a more convenient and modern banking experience. This booklet provides specific information as to what you should expect both during the transition weekend and thereafter, including details regarding enhanced features.

Over the coming months, we will continue to communicate more details about the new enhancements as a part of this upgrade and actions needed from you to seamlessly transition to our new system. As always, Truxton will never ask for sensitive information such as your account number, PIN, or password through unsolicited calls or emails.

We appreciate your attention and consideration during the brief transition to the new systems on Thursday, February 6, through Sunday, February 9. Should you need assistance at any time, please feel free to contact us at 615-515-1700. Thank you for your continued trust and loyalty.

Sincerely,

Thomas S. Stumb  
*Chairman and Chief Executive Officer*

# YOUR TIMELINE FOR THE BANKING EXPERIENCE UPGRADE

## **PRIOR TO THURSDAY, JANUARY 30, 2025**

- Your new Truxton MasterCard Debit card will be delivered to you prior to January 30, 2025. These new cards will be available for activation beginning on February 6th.

## **PRIOR TO THURSDAY, FEBRUARY 6, 2025**

- Download any check copies or statements you wish to retain. These documents will remain available after the banking experience upgrade, but only by contacting Truxton directly.

## **THURSDAY, FEBRUARY 6, 2025**

- Truxton offices will be open as normal.
- Truxton ATM will be temporarily out-of-service for a short period of time.
- Activate your new Truxton MasterCard Debit card and dispose of your old card.
- Upgrade begins. Please be prepared in advance for the following deadlines:

4:00 pm      ACH origination & wire services through online banking will be unavailable after 4:00pm. Any ACH origination and wires after 4pm will need to be by phone and in-person.

Digital and Mobile Banking will be unavailable after 4pm until Monday, Feb 10th.

## **FRIDAY, FEBRUARY 7, 2025**

- Banking through our office will be available during normal business hours.
- Digital and mobile banking will be unavailable.
- Access your funds through your new Truxton MasterCard Debit card.
- ACH origination and wires will be available by phone or in-person only.

## **SATURDAY & SUNDAY, FEBRUARY 8-9, 2025**

- Digital and mobile banking will be unavailable.
- Access your funds through your new Truxton MasterCard Debit card.

## MONDAY, FEBRUARY 10, 2025

- Truxton offices will be open for normal business hours.
- Digital Banking (business and personal) and Mobile Banking will be available for use when the new digital banking platform comes online at 8:00 am. This includes access to Bill Pay Access, transfers, and Mobile Deposit.
- The Mobile Banking app for Apple users will auto-refresh and will be available for use. Android users will need to re-download the app in the Google Play store.
- Remote Deposit Capture and ACH Origination services will have updated processes and platform changes during our upgrade. Our Treasury Management team will be reaching out to you with more details about those changes in the near future
- Truxton Banking clients will be required to re-enroll in electronic statements unless mailed statements are preferred.



## YOUR BANKING EXPERIENCE UPGRADE CHECKLIST

- ✓ Activate your new Truxton Mastercard Debit card
- ✓ Re-enroll in e-statements
- ✓ Download any check copies or statements you wish to retain
- ✓ Reschedule recurring external transfers (if applicable)
- ✓ Reactivate Digital Banking alerts



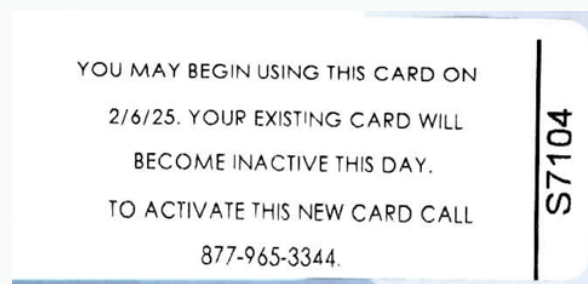
Our teams will be available to assist you in accessing your accounts on the new system and to answer any questions about the banking experience enhancements.

# Truxton Debit Cards

## How will this affect my debit card?

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With this banking experience upgrade, Truxton is excited to provide you with a new Truxton MasterCard Debit card that now includes the contactless pay feature. Your new card will be delivered to you in the mail prior to January 30th. Beginning on February 6th, you will need to call the toll-free number on the sticker of your new card from the phone number associated with your account to activate. During activation, you may select your desired PIN (including a previously used PIN of your choice). Your card will be ready for use following activation. Please properly dispose of your old card, as it will no longer be active.



## Will I have the same access to cash and debit card purchases?

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Yes - the standard limits on your card will be in affect. Cash withdrawal limits are \$1,500 and point-of-sale transactions are \$5,000.

You will need to update any external account or merchant with recurring charges with your new debit card number.

## TRUXTON ATM

The ATM located at 4525 Harding Pike, Nashville, TN 37205 will be temporarily out-of-service on the morning of Thursday, February 6th. After activating your new Truxton debit card, you will be able to access any available ATM in your area.



CONSUMER DEBIT



BUSINESS DEBIT

## NEW CARD/DIGITAL BANKING ENHANCEMENTS

- ✓ Cards are now contactless.
- ✓ Temporarily increase card limits for large purchases.
- ✓ Turn cards on/off via mobile or digital banking.
- ✓ Set travel alerts via mobile or digital banking.
- ✓ Set PIN & activate cards via mobile or digital banking.

# Digital Banking

## What changes will occur in Digital Banking?

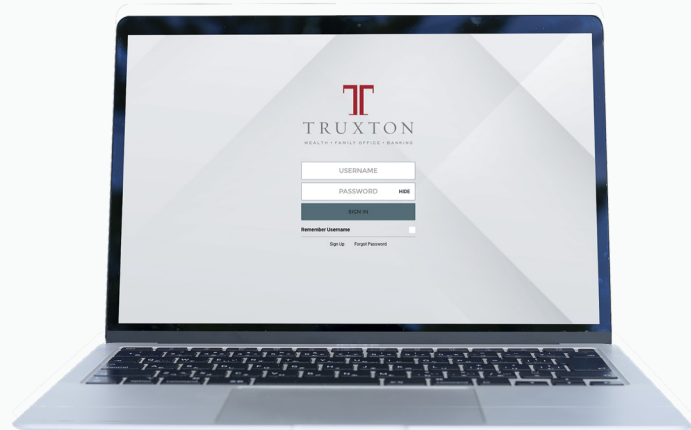
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We are excited about the new enhancements and ease of navigation which will be available with our new digital banking platform.

After 4pm on Thursday, February 6th, digital and mobile banking will be unavailable. These systems will be available again on Monday, February 10th when our new and improved digital banking platform becomes available online. Once available, you will have full access to your accounts, transfers, Bill Pay and more.

### How to log in:

- Your existing username will be transferred to the new platform.
- Your temporary password will be your username + the last 4 digits of your TIN (SSN for personal, EIN for business). For example, if your username is jdoe and SSN is xxx-xx-6789, then your temporary password will be jdoe6789.
- The same name/password combination will be used for both the digital and mobile platforms.



Any recurring external transfers currently set-up through digital or mobile banking will need to be rescheduled.

## How do I connect to Quicken/Quickbooks?

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For Quicken and QuickBooks users, there is a standard 5 business day interruption in reconnecting to Intuit for downloading transactions during a system upgrade. Reminder, your password for digital banking has changed and will need to be updated to reestablish your bank feed.



## **What changes will occur in Bill Pay?**

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The functionality of Bill Pay will not change. Your current information will be available when you login to the new platform on February 10th. All scheduled or recurring payments will remain the same. New Bill Payments will last be accepted through Digital Banking & Mobile Banking at 4pm CT on February 6th and will not be available until Monday, February 10th on the new platform.

## **How will Online Cash Management services (ACH/wire) be affected?**

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For clients who use our Remote Deposit Capture and ACH Origination services, there will be updated processes and system changes during our banking platform upgrade. Remote Deposit will remain unchanged until after February 10th. Our Treasury Management team will be reaching out to you with more details.

## **Will copies of cleared checks be available through the new Digital Banking?**

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Checks clearing your account after February 6th will be available for access on February 10th. Copies of checks prior to that date will NOT be available for approximately 2 weeks. If you wish to retain this information, we recommend that you print or download statements or check copies from digital banking prior to February 6th. You can always obtain a copy of a check or statements by contacting client services or your private banker.

## **What will happen to Digital Banking alerts?**

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If you currently use digital banking alerts (such as transaction history alerts, low balance alerts, security alerts, etc.), you will need to reactivate your selected notifications.

# Mobile Banking

## How will this change affect my access to my account on my mobile device?

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Like Digital Banking, our Mobile Banking Services will be unavailable during the period starting Thursday, February 6th at 4pm through Sunday, February 9th.

On Monday, February 10th, the Mobile Banking app will be available for use.

- For Apple device users, the app will need to be updated unless your device has auto-updates turned on.
- For Android users, you will need to download the new version of app in the Google Play store and uninstall the old version.

## Where can I download or update the new Mobile Banking app?

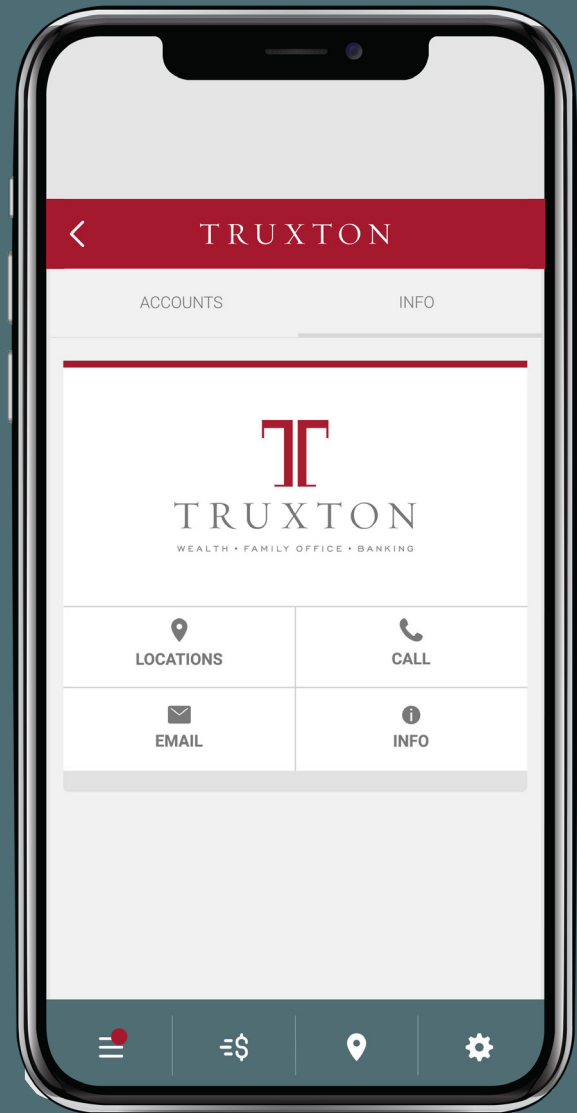
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[Download Here](#)



[Download Here](#)



## MOBILE BANKING FEATURES

- ✓ You will have access to Mobile Deposits, Bill Pay, transfers, and more
- ✓ Cards can be turned on and off with your device
- ✓ Travel alerts can be set on your device

# Remote Deposit

## What changes will be made to Remote Deposit?

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This system will have a delayed change to customers. The last day you can make deposits to the existing Remote Deposit Capture is **March 28th** by 6pm CT. While the scanner you have will not change, the driver that controls the scanner will require a change.

All customers will have to uninstall the existing scanner drivers and install new drivers. Each customer will be contacted by Kris Long or Krista Conaway to schedule a time to walk through the process on or after **February 10th**.

# Account Renumbering

## Please note that checking and savings account numbers will not be changing!

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With the banking experience upgrade, we will make some revisions for the following types of account numbers: loans, certificates of deposit, individual retirement accounts, and safety deposit boxes.

**For loans, CD's and IRA's, you will notice a change in your account number.** Your new account number can be found in our new digital banking solution or by contacting Truxton directly. Transactions presented to Truxton with the old account number will be updated automatically to the new one. Any recurring debits to a line of credit will need to be updated with the vendor.

# Monthly Statements

## Will this change affect my account statements?

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Be advised - you will receive a mailed statement for the period ending February 6th, 2025. Normal statement cycles will begin again after February 15th. You will receive two statements in February.

Going forward, you will continue to receive periodic account statements as you do now. These will have a slightly different look; however, complete information about transactions and balances for your account will be represented. Statements will remain on the same schedule as you normally received them.

## I currently receive e-statements. How will I access these?

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You will need to enroll or re-enroll in this service on the new banking platform, and you will receive an email notification each time a statement is ready for you to view. The email will provide instructions for logging in to Digital Banking and retrieving your statements.

Statements and notices generated on or after February 6th will be available in Digital Banking, but there will be a delay in restoring access to all your historical statements. By mid-April you will have access to the historical statements going back to November 2023.

# Enhancements

## What enhancements will I see as a part of this upgrade?

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- ✓ Clients will be able to use the digital banking platform (online and mobile) to:
  - ✓ View full account numbers
  - ✓ Temporarily increase new contactless card limits
  - ✓ Turn cards on/off
  - ✓ Set travel alerts
  - ✓ Set PIN numbers and activate cards
  - ✓ Enroll in electronic statements/notices
- ✓ Person-to-Person (P2P) Payments will be coming in the second quarter of 2025.



## CONTACT US

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615-515-1700



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