



Welcome to Piedmont Federal Bank!

IMPORTANT INFORMATION

We are excited to inform you that the systems integration between Wake Forest Federal and Piedmont Federal Bank is scheduled to begin **Friday, October 18, 2024** and continue through that weekend. Below you will find important details and dates that you need to be aware of during this period and beyond. As a reminder, you have previously received a comprehensive booklet with full details of the integration.

Please note that all visitors to the current wakeforestfederal.com site will be automatically redirected to piedmontfederal.bank once the integration is complete.

IMPORTANT DATES FOR YOUR ONLINE ACCESS:

October 18 – Your current online banking access will be available through 2:00PM EST.

October 19 – 20 – There will be no access to online banking or bill pay.

October 21 – Our new online banking platform is scheduled to be available at 10:00AM EST or as soon as the integration is complete. You will need to re-enroll for both online banking and bill pay services.

INSTRUCTIONS FOR RE-ENROLLING ON THE UPGRADED ONLINE BANKING PLATFORM AFTER 10:00AM EST OCTOBER 21, 2024:

1. Visit piedmontfederal.bank. Click on the "Sign in" button, then the "Enroll" link under the log in fields. You may be prompted to provide at least one account number and your social security number.
2. You will be asked to answer four security questions based on information specifically related to you.
3. You will then be asked to enter a new user ID and password and answer a series of challenge questions. Click "submit."
4. You should now have access to your online accounts. However, only 45 days of account history will be available. If you would like any prior history greater than 45 days, please download or print such transaction history on or before **Friday, October 18, 2024 at 2:00PM EST**.
5. For Business or Nonprofit Accounts, please visit piedmontfederal.bank to re-enroll in Piedmont Federal Bank's business online banking.
6. **For any assistance during your transition, please reach out to our support line at 866.743.3668.**

IMPORTANT INFORMATION ABOUT BILL PAY

Bill Pay only payments scheduled with a payment date through **Thursday, October 17, 2024** will be processed and paid by our current bill pay processor. On **Monday, October 21, 2024**, you will need to re-establish your vendors online through Piedmont Federal Bank's online banking before payments can be scheduled. The bill payment system will inform you of the earliest date a payment can be delivered to your vendor. Neither bill payment vendors nor transaction payment history will carry over to the new Bill Pay platform. PLEASE NOTE: If you schedule a payment through your Wake Forest Federal bill payment platform to be paid **after Thursday, October 17, 2024**, it will not process.

STEPS YOU SHOULD CONSIDER BEFORE YOU RE-ENROLL ON OUR NEW ONLINE SITE

Currently, your Wake Forest Federal online banking holds up to two years of transaction history for each of your bank accounts. If you would like to retain that history, consider downloading or printing your online history for each bank account you believe you would like to retain. This is particularly important if you currently are receiving e-statements or have not maintained the paper statements previously mailed to you.

If you use the Wake Forest Federal bill pay feature currently, you may want to print the page that lists the vendors you currently pay online. You can also print payment history by individual vendor or the combined payments for all vendors in date order. Once we convert to the Piedmont Federal Bank online banking site, you will need to re-establish the vendors you want to pay online. After we convert to our new system, you will not have access to any activity prior to **Friday, October 18, 2024**.

If you require assistance when you re-enroll or have questions about printing and saving your current bank accounts, transaction histories, or bill pay vendors and payment histories, please contact your local branch or contact our support line at **866.743.3668**.

If you currently have the Wake Forest Federal online login page bookmarked in your Internet Browser, you will need to delete the bookmark, go to piedmontfederal.bank, click the "Sign In" button and then save the new online banking link in your browser.

REMINDERS:

A NEW DEBIT CARD IS ARRIVING! If you currently have a Wake Forest Federal debit card, a new Piedmont Federal Bank debit card will be issued to you the first week of October. If you have not received your new debit card by **Friday, October 11, 2024**, please contact us. Your Piedmont Federal Bank debit card will be available to use **7:00AM EST Monday, October 21, 2024**.

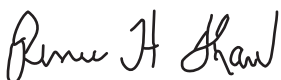
In addition, Account numbers and Routing number will NOT change as a result of this integration.

NEW FEATURES INCLUDED BUT NOT LIMITED TO:

- **No ATM Fees**
- **Overdraft Options**
- **Text Alerts**
- **Consumer and Business Credit Cards**
- **Expanded Mortgage solutions**

If you have any questions about our upcoming upgrades or have trouble re-enrolling, please contact us at **(919) 556-5146**. Thank you for your continued business and patience as we work to provide you with an enhanced online banking experience.

Sincerely,



Renee H. Shaw | Sr. Vice President | Wake Forest Federal



David P. Barksdale | Chief Executive Officer | Piedmont Federal Bank