



Dear Charter Customer,

We are pleased to announce that on Friday, October 11, 2024, Charter Bank will launch a new upgraded core banking system. This upgrade will give Charter Bank the latest technology while also providing you with exciting new services to give you the best customer experience possible.

For our personal banking customers, you will have access to an improved mobile banking experience with person-to-person payments, tap-to-pay debit cards, a new personal financial management platform in online banking along with many other customer service improvements.

For our business customers, we are also adding an enhanced online banking experience with QuickBooks® automatic downloads, remote deposit capture, enhanced mobile banking and Autobooks® (an online accounting platform that can send invoices and accept payments), just to name a few.

While most of these changes will happen behind the scenes, there will be some brief interruptions with some of our services. These will occur primarily between October 10-14, 2024, but you will receive further correspondence and instructions in the coming weeks as to the specific details. Until then, all our services will work the same as they have in the past.

We would like to thank you in advance for your patience surrounding these changes. You will be receiving important information about this upgrade, including what services will be affected, starting in early August via mail, email, and our website.

Once again, we thank you for your continued loyalty to Charter Bank. We have made detailed preparations over the last several months to prepare for our customers to experience a smooth transition with minimal interruptions over the days of October 10-14, 2024. Our goal is to have as little inconvenience as possible as we move information from our old processing system to the new system.

We look forward to these improvements and are excited to offer them to you.

Sincerely,

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CEO

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