IMPORTANT INFORMATION FOR CASH MANAGEMENT (ACH) CUSTOMERS

PLEASE READ THIS AS SOON AS YOU RECEIVE IT; THIS IS CRITICAL INFORMATION FOR CASH MANAGEMENT (ACH) CUSTOMERS.

CRITICAL DATES:

TODAY - - If your ACH batches in online banking are the only record you have of the ACHs you originate, export your batches to a Tab Separated Values (*.tsv) file. (See instructions.)

Review the effective date of all your pending ACH batches. If you have any scheduled for 2/21/2013 or later, check the status of the batches. If they are already "Approved, awaiting processing", they need to be UNAPPROVED because they must be scheduled in the new system. (Please call if you need help.)

2/12/2013 - - If you use online billpay, this is the last day to enter bills in online banking.

2/15/2013 - - LAST DAY to approve ACH batches in current online banking system for effective date 2/20/2013 (Even if you normally approve 1 business day prior to effective date).

2/20/2013 - - LAST EFFECTIVE DATE for ACH files scheduled in current online banking. These will need to be loaded and processed in the NEW online banking unless you want to change effective date to 2/20/2013 and approve by 2/15/2013.

2/21/2013 - - NEW WEB BANKING will be ready for you to process your ACH files and billpay.

NEW AND IMPROVED WEB BANKING:

If we have received all the necessary information, including cell phone number, Social Security Number, and dates of birth for you and all your sub-users, you and they should be able to log in today. Here is the link:

https://ivault.banksouthern.com

To the best of our ability, we have used the same User Name for you and your sub-users. However, if your existing User Name is less than 6 characters, we added "1", "11", etc. to the end of it to make it long enough.

Temporary passcodes have been set up for everyone consisting of the first 4 characters of their LAST NAME plus the last 4 digits of their Social Security Number (SSN).

All the sub-users we have set up have been "pre-enrolled". They will not have to go through the entire enrollment process, but they will be asked to set up several security questions and answers in addition to changing their password.

Some sub-user rights may not have been assigned yet because we are still in the process of setting everyone up manually.

THIS SITE IS LIVE NOW, SO ANY TRANSFERS YOU DO WILL POST, STOP PAYMENTS YOU CREATE WILL BE EFFECTIVE, ETC. Billpay has not been converted yet, but will be on the same day as the online banking conversion. (**This site will be unavailable on February 20, 2013, while files are being converted.**)

To protect the accounts of our customers originating ACH files, we have added another layer of security in the form of a changing code that will be sent to your personal cell phone *each time you log in*. This is to protect your account from hackers who may have stolen your online banking credentials (your user name and password). Since they can't have the security code we will transmit, it is much less likely that an unauthorized person can get into your account. In an emergency, if you have left your cell phone at home or the battery has gone dead, you can call us at 1-800-789-3428. If we are able to properly identify you, we can provide you with a code.	*If you bookmark the link on the previous page, please change your bookmark after 2/20/2013 to* https://banksouthern.com *so you won't miss any important announcements we post on our website, especially those that concern online banking upgrades or other alerts.*
Please help us help you. We would like to test real NACHA files prior to conversion. If you currently use the "Import a NACHA file" feature in online banking, please send me one or two of those actual files by attaching them to a secure message in online banking. We want to test the files before conversion to verify that the formatting is correct for the new import feature. Please type **ATTN: TRICIA** in the subject line of your secure message.	If you log in to the new site and want to test-drive the ACH section, that's great, but remember that the **site is live** and if you process, approve and submit a file for processing **that file will most likely process.** If you have ALSO processed the file in the current (old) online banking, it will process there, too, so you will have a duplicate file processed. **If you realize that you have a file ready for processing in BOTH online banking systems, CALL 870-246-1086 or 870-246-1045 AS SOON AS YOU DISCOVER THE ERROR.**
ACH CUTOFF - - ACH batches must still be approved before 2:00 pm. Until you are completely comfortable with the new web banking ACH, we ask that you process your batches and approve as early in the day as possible just in case you have questions that might delay your approval. We want to help, so call us with any questions.	