



Waumandee State Bank - Online Banking Upgrade Q&A's 2025

Why is online banking changing?

Our online banking is getting an upgrade to streamline our consumer and business online experience. After this upgrade, you will not have to select between “Business” or “Personal” when logging in. An updated user interface (UI) and additional features will also be part of this upgrade. These changes will result in a more seamless banking experience.

When will this upgrade take place?

The upgrade will begin at 6 P.M. central time on October 27, 2025 and will be complete by 9 A.M. central time on October 29, 2025. During this time, online and mobile banking will enter “view only” mode, meaning you’ll be able to view your account info, but not conduct any transactions. **On October 29 at 9 A.M., full access to all online banking features will be restored.** If you need to conduct any transactions while online banking is in “view only” mode, please contact any of our locations during regular business hours and our employees can assist you over the phone. Visit www.waumandeebank.com/locations for a list of all branch phone numbers.

What can I see in “view only” mode other than transaction history?

- Credit Sense, Debit Card Controls

What won't be available?

- Business Online Banking – Unavailable
- Mobile deposit – Unavailable
- Mobile app notifications – Unavailable
- Custom alert messages (text, e-mail) – Unavailable on October 28

***Scheduled Payments/Transfers with posting dates between October 27 at 6 P.M. and October 29 at 9 A.M. will post as normal (must be set up prior to October 24).**

What actions should I take prior to this upgrade?

Ensure Waumandee State Bank has your up-to-date phone number and email address. You can review and update this information by logging in to online banking with an internet browser before October 27. Once logged in, find the “Profile” button and select “Phone” or “E-mail”. You can also contact or visit your local branch to verify we have your current phone number and e-mail on file. For confidentiality and security purposes, our branch staff will ask you for your “secret question and answer” if you want to confirm or change this information via phone call.

How will this affect my account?

Most of your online banking info and settings will be transferred to our upgraded platform. This includes your transaction history, bill pay payee information, scheduled payments/transfers, and your existing e-Statement settings. Text and e-mail alerts you’ve set up previously will also migrate. Your settings for **debit card controls and mobile app notifications will not be transferred to our new system. Your individual settings for these features will need to be re-established manually after the upgrade on October 29.** As such, please make note of this non-transferable info prior to our system going into “view only” mode on **October 27.** Your existing scheduled transfers will migrate to the new system, but you will not be able to make any edits to them after they’ve transferred. If you want to change anything about one of these transfers, you will need to delete it entirely and create a new one.

**Will this upgrade affect the Mobile Banking app?**

Yes, we will be updating the Waumandee State Bank Mobile app during this transition. The updated app will be available starting October 29th at 9 A.M. central time.

How do I access the new Mobile Banking app?

If you already have Waumandee State Bank Mobile on your device, simply open it and you should be prompted to update to the latest version after the migration. Once updated, just login in with your existing username and password. Alternatively, if you have not installed our app before, simply do a search for **Waumandee State Bank Mobile** within the Apple or Google Play app store (depending on your device) and download the app. If you still have the older “Waumandee State Bank Business Mobile Banking” app on your device, it can be uninstalled.

Will this change the login process for online banking?

No. Once our new platform launches on October 29, you will be able to log in using your existing username and password. Upon first try, you may need to submit a one-time passcode to verify your identity. You will have a choice to receive this code via text or phone call. Simply enter this one-time passcode to securely log in. If you encounter any issues receiving this code, contact any of our branches for assistance. Visit www.waumandeebank.com/locations for a list of all branch phone numbers.

What if I use a fingerprint or Face ID to log in?

If you utilize fingerprint or Face ID to access your mobile banking, you will still need your current username and password. When logging in for the first time on or after October 29, you'll need to input your username and password before you can reestablish your fingerprint or Face ID for future logins.

What if I don't know my username? What if I don't know my password?

If you don't know your username, you can contact any Waumandee State Bank location during regular business hours for assistance. Visit www.waumandeebank.com/locations for a list of all phone numbers. For confidentiality and security, our branch staff will ask you for your “secret question and answer” before sharing a username over the phone.

You can also reset your password yourself by selecting “Forgot Password” from the online banking login screen. Just follow the on-screen prompts and check your e-mail for a temporary password. Once you enter the temporary password correctly, you will be prompted to create a new password of your choice that fits our requirements. If you're unable to reset your password successfully for any reason, contact any of our branch locations.

How can I view the updated user interface (UI) for online and mobile banking? When will these be available?

Waumandee State Bank's “Education Center” web page will be updated with new tutorials and interactive demos to reflect the changes coming to our online and mobile banking. You can access these anytime at www.waumandeebank.com/Education-Center. Please stay tuned to our website and social media channels for news as to when these will be available for you to view.



Online Banking Upgrade Timeline

October 27	October 28	October 29
<p>7:00 AM Central Time Bill Pay and Zelle will be unavailable.</p> <p>6:00 PM Central Time Online and mobile banking switches to “view only” mode. Business Online banking will not be available. All other customers will be able to see their account balances and info but cannot transact on their accounts within online banking.</p>	<p>Online and mobile banking remain in “view only” mode while our migration process continues. Business Online Banking remains inaccessible.</p> <p>Customized text or e-mail alerts and mobile app push notifications will not function as of this time.</p> <p><i>Waumandee State Bank employees will be available by phone to assist with any customer transactions that may need to be conducted during regular business hours.</i></p>	<p>9:00 AM Central Time Online and mobile banking upgrades are completed. Access to transact on accounts is restored for all. WSB Mobile users will be prompted to update before they can log in again. Business Online banking users who want to use the mobile app will need search for the updated “Waumandee State Bank Mobile” app in the Google Play or IOS app store and download it manually.</p> <p>Customers will need to re-establish certain personal settings and alerts. Please see our complete Q & A on www.waumandeebank.com for a specific list of what won't migrate to our updated online banking platform.</p> <p>Non-migrated items include: mobile app notifications, debit card controls, and scheduled transfers. If you use Face ID or fingerprint to login to the mobile app, you will need to login one time with your full username and password before you're able to use Face ID or fingerprint for future logins.</p>