



Dear Online Banking User:

Important Changes to Online Banking are coming!

Beginning December 5, 2019, when you log into Online Banking you will be prompted to accept a new Online Banking Agreement.

The primary reason for revising the agreement and requesting your reacceptance is the addition of the new **Zelle®** service and the removal of Popmoney® and A2A services within the Bill Payment Module of our Online Banking service.

In addition to the revamped Bill Pay section of the agreement, we have also made minor changes to clarify transfer limitations in Section 11 and repositioned important information regarding our Privacy Policy in Section 21 of the Online Banking Agreement.

We think you'll like the change to *Zelle* for the following reasons:

It's Safe – Access *Zelle* from your online banking account or mobile app.

It's Fast – Delivery is typically within minutes between enrolled users. ²

It's Useful – Send money to nearly anyone that you know and trust.¹

It's Easy – No need to re-enter your information if you previously used Popmoney; it is all there.

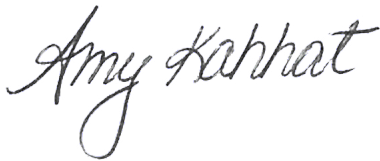
To start sending money to friends, family and those you know and trust, simply navigate to Personal Online Banking to begin enrollment.

1. Access Bill Pay.
2. Accept terms and conditions.
3. Select Send Money with *Zelle*.
4. Select the account you want to use. [If you used Popmoney, your other enrollment information (name, email address/U.S. mobile number) will automatically transfer to *Zelle*.]
5. Review your information. Done!

If you have any questions please feel free to contact your First Bank of Highland Park Banker at (847) 432-7800 and they will be happy to provide you with any additional details you may need!

We thank you for your continued support and business.

Sincerely,



Amy Kahhat
Vice President / Multi Market Manager

¹Must have a bank account in the U.S. to use *Zelle*.

²To receive money in minutes, the recipient's email address or U.S. mobile number must already be enrolled with *Zelle*.



First Bank of Highland Park

Where Community is First!

HIGHLAND PARK
1835 First Street
(847) 432-7800

NORTHBROOK
633 Skokie Boulevard
(847) 272-1300

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