ENTERPRISE BANK & TRUST
BUSINESS GUIDE
IMPORTANT INFORMATION: INTEGRATION WEEKEND AND BEYOND

Summary

This document provides important information regarding Mobile and Online Banking including key dates and times to help prevent disruption to your day to day business operations. Please refer to the Enterprise Bank & Trust (EB&T) Welcome Guide provided to you via mail on or about April 24. If you have any additional questions regarding this information, please contact our Client Services Officers at (800) 396-8141, or email cso@enterprisebank.com.

Reminder: All branches will be closed Saturday, May 25 for system maintenance and Monday, May 27 for Memorial Day.

Integration Weekend

Mobile and Online Banking

LANB Mobile banking will be UNAVAILABLE beginning Friday, May 24 at 2:00 pm MT. LANB Business eBanking will be UNAVAILABLE beginning Friday, May 24 at 6:00 pm MT. Enterprise Bank & Trust Online and Mobile banking will be AVAILABLE beginning Tuesday, May 28 at 7:00 am MT. The blackout period for ancillary services via Online and Mobile Banking including but not limited to ACH, Bill Payment, Remote Deposit and Wire Transfers is outlined below.

ACH ORIGINATION	BILL PAYMENT	REMOTE DEPOSIT	WIRE TRANSFERS
LANB ACH Origination services , including file uploads, will be UNAVAILABLE beginning Thursday, May 23 at 4:00 pm MT. EB & T ACH Origination services, including file uploads, will be AVAILABLE beginning Tuesday, May 28 at 7:00 am MT.	LANB Bill Pay will be UNAVAILABLE beginning Wednesday, May 22 at 6:00 pm MT. EB & T Bill Pay will be AVAILABLE beginning Thursday, May 30 at 7:00 am MT. LANB Bill Payments scheduled for payment between Thursday, May 23 through and including Wednesday, May 29 will NOT be processed.	LANB Mobile and Desktop Remote Deposit will be UNAVAILABLE beginning Friday, May 24 at approximately 2:00 pm MT. EB & T Remote Deposit will be AVAILABLE Tuesday, beginning May 28 7:00 am MT. Software upgrade REQUIRED. See details below.	LANB Wire Transfers will be AVAILABLE until normal cut off times on Friday May 24. EB & T Wire Transfers will be AVAILABLE beginning Tuesday, May 28 7:00 am MT. At this time you will begin using EB&T's routing number, 081006162.

Post Integration

Following the end of integration weekend, certain cut off times may have changed. See chart below for details.

Cut Off Times

Service	Beginning Tuesday May 28, 2019	Current
ACH Origination via File Upload within Online Banking	3:30 PM MT	7:59 PM MT
ACH Origination via Online Banking	3:30 PM MT	2:59 PM MT
ACH Same Day Origination	11:30 AM MT	N/A
Domestic Wire Transfer – Outgoing (in person, via phone)	3:00 PM MT	2:30 PM MT (over $1M)
		3:00 PM MT (under $1M)
Domestic Wire Transfer – Outgoing (via Online Banking)	3:30 PM MT	2:30 PM MT (over $1M)
		3:00 PM MT (under $1M)
		8:00 PM MT File Uploads
International Wire Transfer – Outgoing (ALL)	1:00 PM MT	2:30 PM MT
Domestic Wire Transfer – Incoming	4:00 PM MT	4:00 PM MT
International Wire Transfer – Incoming	4:00 PM MT	4:00 PM MT
Remote Deposit Capture (Desktop & Mobile)	5:00 PM MT	6:00 PM MT
ACH Debit Filter Fraud Exceptions	1:00 PM MT	12:00 PM MT
Positive Pay Fraud Exceptions	1:00 PM MT	12:00 PM MT

Online Banking

ACCESS TO ONLINE BANKING

You will be able to access Enterprise Bank & Trust online banking by visiting www.enterprisebank.com on or after Monday, May 27. Select "Online Banking" from the drop down menu under the "Welcome" box on the right side of the page. Enter your existing LANB User ID and your Company ID Number (i.e. Christine1234567). Do not include any spaces between your User ID and Company ID number. You will then enter your password. If you have forgotten your password, enter Welcome1! as your password. You will then be prompted to change your password by receiving a one-time secure access code via phone or text to a previously provided number.

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ALERTS

After integration, alerts for accounts, transactions, history, and security need to be reestablished in Enterprise Bank & Trust Online Banking. Alerts previously set up in Business eBanking will not be transferred into Enterprise Bank &Trust's Online Banking system. Enterprise Bank & Trust offers a variety of alert options to choose from. To access these alerts within Enterprise Bank & Trust Online Banking, click on **Settings > Alerts**.

TRANSACTION HISTORY

Transaction history and historical statements will NOT be transferred into Enterprise Bank & Trust's Online Banking system. We recommend that you download any transaction history, statements and/or other pertinent information prior to Friday, May 24. In the event you need copies of a statement after Friday, May 24, please call one of Client Service Officers at (800) 396-8141 or email us at cso@enterprisebank.com

ACH

While there are some changes related to ACH activity listed below, please note that all ACH recipients and ACH templates will be moved over to Enterprise Bank & Trust's Online Banking system.

ACH PRE-FUNDING

Currently, if you originate ACH transactions you are required to pre-fund those transactions. Pre-funding means that funds in the amount of the transactions you wish to originate must be collected and available in your account prior to origination. Beginning Tuesday, May 28 pre-funding is no longer required. However, while this is no longer a requirement, best practice would be ensuring all funds are available in your account prior to origination of an ACH transaction.

FILE UPLOADS & SAME DAY ORIGINATION

Beginning Tuesday, May 28 Same Day Origination will be available upon request for an additional fee. If you currently upload ACH Origination files today via a file upload / FTP service, the upload date and effective date determine if the file is sent as a same day file. If this occurs, you may be assessed a "same day file" fee.

Files uploaded prior to 11:30 am MT with the same effective date as the upload date will be processed as Same Day files. In addition, all files uploaded after 3:30 PM MT with the same effective date as the upload date will also be processed as same day files the following business day. In these instances, you will be assessed an additional fee for these Same Day files. To prevent files from being processed as Same Day files, the effective date should be the next business date.

ACH RETURNS / NOCS, & EDI

ACH Returns, NOCs, and EDI reports are available within Online Banking by navigating to **Treasury > ACH Reporting.**

Bill Payment

LANB Bill Pay will be unavailable beginning Wednesday, May 22 at 6:00 pm MT. Payments scheduled between Thursday, May 23 through and including Wednesday, May 29 will **NOT** be processed. Other payment arrangements should be made with applicable biller.

Your existing bill pay payees and recurring payments will be moved over to the Enterprise Bank & Trust's bill pay system. We do however recommend printing your payees and scheduled bill payments on or before Wednesday, May 22 at 6:00 pm MT to keep for your records.

LANB eBills will be disabled after Friday, May 17. You can re-enroll each eBill beginning Thursday, May 30 in Enterprise's bill pay system. Payees eligible for the eBill service will appear with a link under the payee's name when you view your list.

Financial Management Software

If you currently use a financial management software like Quicken® or Quickbooks® in conjunction with Online Banking, remember to redirect your software to Enterprise Bank & Trust's Online Banking on or after Monday, May 27. It is recommended that you download transactions prior to Friday, May 24.

Fraud Services

ACH DEBIT FILTER

Beginning May 28, all ACH Debit Filter exceptions must be answered each day no later than 1:00 pm MT. Users will receive a reminder email prior to the 1:00 pm MT cutoff. All unanswered exceptions will be returned at 1:00 pm MT.

POSITIVE PAY

An unpaid check issue file must be loaded prior to the morning of Tuesday, May 28 to avoid unnecessary exceptions. Please send a copy of your unpaid check file to Mark Pike at mpike@enterprisebank.com the afternoon of Friday, May 24.

Beginning Tuesday, May 28, all check positive pay exceptions must be answered no later than 1:00 pm MT. Users will receive a reminder email prior to the 1:00 pm MT cutoff. All unanswered exceptions will be returned at 1:00 pm MT.

RISK & FRAUD ANALYTICS

Enterprise Bank & Trust's risk and fraud analytics system (RFA), may place certain suspicious ACH and/or wire transactions on hold until the transactions can be verified by the client. At times, we may call to verify these transactions before they are released.

REMOTE DEPOSIT CAPTURE

For your existing Remote Deposit system to function on the Enterprise Bank & Trust platform, a software upgrade must be performed. Details of this upgrade were emailed to you on or about May 9. Enterprise Bank & Trust is working with Benchmark Technology Group to assist in facilitating this upgrade. Benchmark Technology Group has specialized in providing banking solutions for over thirty years and has extensive experience in performing upgrades to customer desktops through remote access.

CONSIDERATIONS:

- You will not be able to submit deposits on the LANB system beginning Friday, May 24 at 2:00 pm MT. Enterprise Bank & Trust's system will be available beginning Tuesday, May 28.
- If you schedule your upgrade prior to Friday, May 24 you will not be able to deposit remotely to Enterprise Bank & Trust until Online Banking and Remote Deposit are activated on Tuesday, May 28.
- If you schedule your upgrade on or after May 24 you will not be able to deposit remotely until the Enterprise Bank & Trust software has been installed to your workstation and Online Banking and Remote Deposit are activated on Tuesday May 28.

Wire Transfers

The routing number for Enterprise Bank & Trust is 081006162. Beginning Tuesday, May 28 please utilize this routing number for all domestic incoming and outgoing wire transfers. Please note that all wire transfer recipients and templates will be moved over to Enterprise Bank & Trust's Online Banking system.

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