

# Where technology is a beautiful thing.

## Welcome to Hanover's Technology News

### Here's What's Happening.

Hanover will be upgrading its core processing system and online, mobile, and cash management services. You will see many new features and benefits in our Online Banking services and ATMs. Our goal is to provide you with banking services that are better, faster, more efficient and more secure.

Going forward, we will be providing information about what is new, what is changing, and what you can expect as we transition from the existing platform to our new technology. We will include videos on Hanover's new online services so that you can preview the new services and learn how easy it will be for you to access the improved functionality. We will let you know as soon as the **Hanover Online Resources** page is available.

To changeover to the new platform, Hanover Bank will close early on Friday, February 22, at 3:00 p.m., and we will have limited services available over the transition weekend, until we reopen with normal banking hours on Monday, February 25. We encourage you to keep this information available to refer to during those days.

When our branches open, or when you access Hanover Bank's Online Banking service on or after Monday, February 25, 2019, you will be accessing our new system. We know that you may have questions about our technology upgrade and we are here to help. Beginning on February 25, we will also have expanded hours for customer support, should you have any questions or require assistance.



### Technology Upgrade Schedule

**How to: Access Your Account Information, Make Deposits, and Access Funds during the Transition Period February 22 – February 25, 2019.**

SERVICE	DATE	AVAILABILITY
Customer Support 1.877.548.8880	February 22 – February 25	After 3:00 p.m. on February 22 through February 24, available for <b>lost or stolen debit cards only</b> . Fully available with extended Customer Support Hours February 25 – March 8 Monday – Friday 8:00 a.m. – 6:00 p.m. Saturday 9:00 a.m. – 3:00 p.m.
Branches	February 22 – February 25	Friday, February 22: Close at 3 p.m. Saturday, February 23: Closed Monday, February 25: Regular hours
Online Banking	February 22 – February 25	Friday, February 22: Available until 5:00 p.m. then Inquiry Only Saturday, February 23: Inquiry Only Sunday, February 24: Inquiry Only Monday, February 25: New system available
Online Bill Pay	February 22 – February 25	Friday, February 22: Available until 5:00 p.m. Saturday, February 23: Unavailable Sunday, February 24: Unavailable Monday, February 25: New System Available
Mobile Banking	February 22 – February 25	Friday, February 22: Available until 5:00 p.m. Saturday, February 23: Unavailable Sunday, February 24: Unavailable Monday, February 25: New System Available
ATMs and Debit Cards	February 22 – February 25	Fully available throughout conversion.

**Note to Customers:** Throughout our technology upgrade, your account information will be available to you through Hanover's ATM network or through any other ATM, and through our current Online Banking system (Inquiry Only). You can make deposits to your accounts during this time through any Hanover Bank ATM.



Sign In

- Business
- Borrow ▾
- Personal ▾
- Investor Relations
- Rates
- About ▾
- Contact ▾



## What You Need to Know for Day 1 on Our New Technology Platform

### Online Banking & Bill Pay

The first change you will see is that you will be able to log in directly from the Hanover Bank website home page. A secure Log In window will be located there. **There is a separate Log In and Mobile App for Business clients.**

## Online Banking First Time Log In Instructions

### Personal Online Banking

1. Go to Hanover Bank's website, hanoverbank.com
2. Select **Personal** in the Online Banking Log In box.
3. **Your current Log In ID will be transferred to the new platform.** Enter your current Log In ID in the User Name box, using all lower case characters, with no spaces; if the Log In ID consists of multiple words, spaces must be removed. There is a maximum of 19 characters. If the Log In ID is more than 19 characters, it will be truncated.
4. Click Log In.
5. Your Password will be the last 4 digits of your Social Security Number.
6. Upon Log In you will be prompted to enter a new, strong Password. Please follow the guidelines on this page to create a strong password. **All Passwords must be 6-19 characters and are case sensitive.**
7. If your previous Log In ID did not meet the 6 character minimum specification, you will be prompted to choose a new Log In ID.
8. You will be prompted to choose new security questions.
9. You will be prompted to accept "Terms and Conditions" of use. You must accept Terms and Conditions upon your first Log In.
10. Your Personal Online Banking Home screen will be displayed.

### Business Online Banking

1. Go to Hanover Bank's website, hanoverbank.com
2. Select **Business** in the Online Banking Log In box.
3. **Your current Log In ID will be transferred to the new platform.** Enter your current Log In ID in the User Name box, using all lower case characters, with no spaces; if the Log In ID consists of multiple words, spaces must be removed. There is a maximum of 19 characters. If the Log In ID is more than 19 characters, it will be truncated.
4. Click Log In.
5. Your Password will be the company's full EIN.
6. Upon Log In you will be prompted to enter a new, strong Password. Please follow the guidelines on this page to create a strong password. **All Passwords must be 6-19 characters and are case sensitive.**
7. If your previous Log In ID did not meet the 6 character minimum specification, you will be prompted to choose a new Log In ID.
8. You will be prompted to choose new security questions.
9. You will be prompted to accept "Terms and Conditions" of use. You must accept Terms and Conditions upon your first Log In.
10. Your Business Online Banking Home screen will be displayed.

Please access the tutorial video located on the **Hanover Online Resources** page for detailed instructions and information about all the features of the new Online Banking service.

If you have any difficulty following these steps, please call our Customer Support Team at **1.877.548.8880** during the hours listed below.



## Additional Information Regarding Changes You will Notice once the Transition is Complete.

The information below details highlights of the changes you will experience. We ask that you read through this information to help to ensure that the transition to Hanover Bank's new system is as smooth and easy as possible. Thank you in advance for your patience as we implement this changeover. We know that once complete, Hanover will be able to bring a higher level of service to you, and we look forward to this opportunity.

### ATMs and Debit Cards

There is no change to your Hanover Bank Visa Debit Card. Please note that during the transition period, February 22, 2019 – February 25, 2019, you will be able to access your account information and access funds through any ATM, and make purchases. Additionally, you will be able to make deposits at any Hanover Bank ATM.

### Mobile Banking

After you sign in our new Online Banking service, on or after February 25, 2019, download the new Hanover Mobile Banking apps from iTunes App Store or Google Play, and log in using your new Online Banking User ID and Password. **There will be two separate Mobile Banking apps, Personal Mobile and Business Mobile.** Carrier data rates may apply.

### Online Bill Pay

Beginning on Friday, February 22, at 5:00 p.m., Bill Pay service will be unavailable. Full service will be available upon regular Hanover Bank opening on Monday, February 25, 2019.

#### Accessing the new Online Bill Pay System.

As is the case currently with Personal Bill Pay service, business clients will now also be able to access Business Bill Pay service through Business Online Banking, with one convenient Log In.

If you already have Online Bill Pay service with Hanover Bank, it will be necessary to re-enter Payees, Recurring Payments, Scheduled Payments, and eBills. We apologize for this inconvenience. Please hold your Payee invoices aside in the coming weeks so that the information you will need is handy.

#### Signing Up.

**Personal Online Banking** customers can sign up for Online Bill Pay service from their Online Banking. Please follow the prompts for set-up. Additionally, there will be an Online Bill Pay video located on the **Hanover Online Resources** page.

**Business Online Banking** clients will not see an option for Bill Pay service. To sign up, please call Hanover Customer Support, 1.877.548.8880, and get started on Business Bill Pay service. This will allow you to pay bills, add payees, access bill payment history, and organize expenses, all from your Payment Center screen.

#### Bill Pay History.

Bill Pay History will be available in the new Bill Pay service going forward. Past Bill Pay History will not map over to the new platform. A Hanover Bank representative will be able to assist you in researching specific payments.

### Account to Account (A2A) Transfers (Personal Only)

Personal A2A transfers to and from your accounts at other financial institutions will now be available through **External Transfer**. Please follow the prompts in **Personal Online Banking** to access this service. If you require assistance in setting up this function, please contact our Customer Support telephone service.

### Security

The new platform uses a multi-layered security system that incorporates Log In credentials, Device/Challenge Questions, and Location/Geographic Indicators. Once your identification has been validated by the system, your Password screen will be displayed.

### Customer Support and Automated Account Information

While we anticipate that our Technology Upgrade will be a smooth transition, we are here to help if you have questions or need assistance. An expanded support schedule begins on February 25, 2019, the first day of the new service, through March 8, 2019.

**1.877.548.8880**

- Monday – Friday 8:00 a.m. – 6 p.m.
- Saturday 9:00 a.m. – 3:00 p.m.

Thank you for your patience during the upgrade period. We are excited about the enhanced services and new benefits we are able to bring to you through this technology upgrade. Many thanks also for maintaining your banking relationship with Hanover Bank, where we truly strive to be the bank of you.