

From the **CEO**

At Glens Falls National Bank, we are always developing new ways to give you the best banking experience.

That's why we will be **fully upgrading our core banking system in September**. While mostly behind the scenes, this is an important step to improve efficiency and make future enhancements to your digital banking experience.

Such a major system upgrade will impact services during the weekend of September 16-18. I want to thank you in advance for your patience and understanding. Many of these service interruptions are listed in this guide, so please keep this for reference.

We'll be in touch as the upgrade nears. Look for reminders by email and in the systems you use, and check our website for the latest updates. Please make sure we have your current email and mailing address. You can update your contact information in-branch, by phone and through our Internet Banking and Personal Mobile Banking App.

We're here for you before, during and after the upgrade. Thank you again for your understanding and for choosing us as your banking partner.



Tom Murphy
President and CEO

Glens Falls National
Bank and Trust Company

250 Glen Street
Glens Falls, NY 12801

Important System Upgrade!

Thank you for your patience and understanding.



Learn More! Visit gfnational.com/upgrade,
call (518) 793-4121 or ask at your local branch.

Member FDIC/Equal Housing Lender

KEEP THIS GUIDE!



System Upgrade

Your guide to temporary service disruptions.

WEEKEND OF SEPTEMBER 16-18

Glens Falls National
Bank and Trust Company

FAQs

When is this happening?

Our upgrade will take place over a weekend from September 16-18. We will begin using our new and improved system on Monday, September 19.

What can I expect?

- **Our branch network will be closed on Saturday, September 17.**
- **Our online services will be unavailable** during upgrade weekend.
- **Extended phone support will be available during the weekend.**
Call us at (518) 793-4121.
- **ATM and debit card usage may be briefly interrupted.**

What's not affected?

There will be **no changes** to your account number, debit card, rates or online Loan Payment Center. Services provided through Wealth Management and Upstate Agency, LLC are not affected.

Should I do anything to prepare?

Please be aware that services will be impacted during this upgrade weekend from September 16-18. In case debit card service is briefly interrupted, we recommend you have an alternate form of payment ready for the weekend. Also, check our website in the weeks before the upgrade and look for specific messaging on the platforms you use.

Is my personal and banking information safe?

Yes, rest assured that your personal and account information will remain secure throughout this upgrade process.



PROTECT YOURSELF FROM FRAUD

NEVER give out your personal or banking information, including passwords or login information. We will never ask for it.



Customer Impact

Please take note of how these services are affected during upgrade weekend.

ACCOUNT BALANCES	Please be aware that account balances may not reflect pending transactions during upgrade weekend. Updated balances will be available on Monday, September 19.
ATMs	ATMs will be available, but balance inquiries may not reflect pending transactions during the weekend.
BRANCH/PHONE AVAILABILITY	All branches will close at 5 p.m. on Friday, September 16, and will remain closed on Saturday, September 17 since we will be upgrading our systems over the weekend. There will be expanded phone service hours. Call us at (518) 793-4121. We will be open as normal on Monday, September 19.
DEBIT CARDS	Use your debit cards as normal. However, we recommend you have an alternate form of payment ready for the weekend in case service is briefly interrupted.
INTERNET AND MOBILE BANKING	You will not be able to log in during upgrade weekend. Access will be unavailable from the night of September 16 until the upgrade is complete. We will post messaging with more precise timing.
ON-CALL BANKING	On-Call Banking will not be available during the upgrade timeframe. The service will return on Monday morning. You will need to re-enroll at that time. We will post more information on our website and send a letter to active users.
ONLINE LOAN PAYMENT CENTER	We do not anticipate any access issues during our upgrade. You may schedule payments and use the system as normal.
STATEMENTS	All statements will have a new look after this upgrade. Everyone will receive their last statement on our old system beginning September 16. Your next regular statement after September 20 will have the new look.
Business Customers Only	
BUSINESS ONLINE BANKING	You will not be able to log in during upgrade weekend. Access will be unavailable from the night of September 16 until the upgrade is complete. We will post messaging with more precise timing. Alerts and scheduled transfers should go through as normal, but we will let you know if that changes.
MERCHANT SERVICES	We do not anticipate any issues with payment solutions during our upgrade.

Get the Latest! Visit gfnational.com/upgrade to stay up to date.