



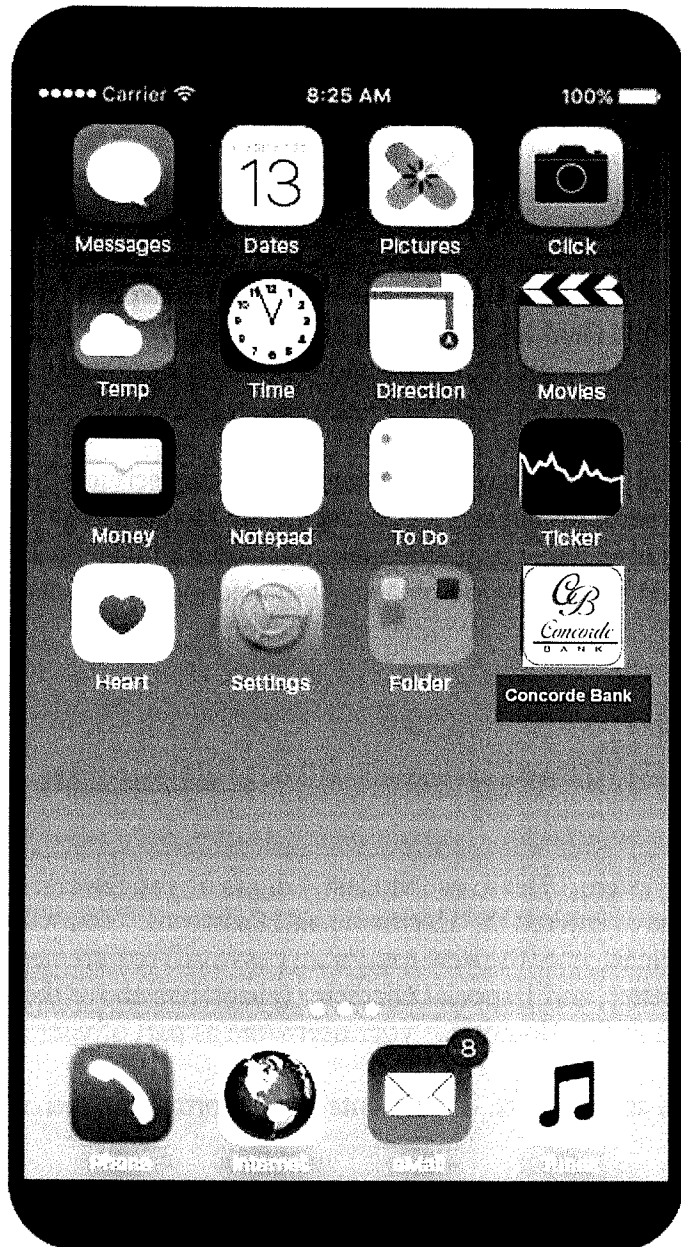
Dear Internet Banking Customer,

I am writing to share some exciting news. On January 11, 2021, Concorde Bank will be rolling out an entirely new Internet Banking experience. As an existing Internet Banking user, you will be one of the first to experience our new Internet Banking services and we will continue to offer Mobile Banking, as well as eStatements. If you have not signed up for these services, we encourage you to do so by clicking the Enroll Now link and fill out the enrollment information.

The goal of this letter is to provide information to successfully log in to our new Internet Banking services for existing customers, and to allow new users to enroll. Our new Internet Banking services are scheduled to go live at approximately 8:00am on January 11, 2021. If you go to <https://www.concordebanks.com> after 8:00am on January 11, 2021, and log on to Internet Banking, you should be directed to the new login page. If the old login information is present, press the F5 key on your keyboard to refresh the browser. You should see a new log in. Please follow the instructions to get logged in.

1. Your existing Access ID (User ID) will be converted to the new system but will be **in all lower case**. Enter your Access ID in the Username field.
2. Your password will **NOT** be converted to the new system. Please use the last 4 digits of your Social Security Number as your password. Click Login after you have entered the Username and Password. You will be asked to change your password before you gain access. Please note the new minimum password requirements are 10 characters in length: 6 alpha, 1 numeric, 1 capital letter, and 1 special character (characters above the numbers on your keyboard). The maximum password length is 17. Do not use your username as part of your password.
3. You will be prompted to enter Challenge Questions and answers. Please enter this information, then click "Submit".
4. You will now see eStatement Enrollment. eStatements allow you to receive an email notice when your account statement is ready. You will then be able to log into Internet Banking to view, save or print your statement. When you select this option, you no longer have to worry about getting paper statements in the mail, ensuring only you see your account information. To enroll in eStatements, select the accounts you wish to receive eStatements on. You will then click on the Electronic Statement Terms and Conditions. Once you have read the terms and conditions, you will find a confirmation code at the bottom. Enter the code in the space provided, click the box agreeing to Electronic Statement Terms and Conditions and click "accept".
5. Business customers using Cash Management will receive separate instructions with new login procedures.
6. Mobile app users will need to download our new app available in Google Play and the App Store. The app will be available on January 11, 2021. Please remove the existing Go App and download the new Concorde Bank App.





Check out our website at [www.concordebanks.com](http://www.concordebanks.com) for information on our other services. If you have any questions, please contact us at 320-222-6111 or 320-995-6111.

We truly appreciate your business and look forward to serving you and providing your financial services for many years.

Sincerely,

Glennyce Iiams  
Operations

Member  
**FDIC**

