



**NEW TECHNOLOGY. SAME TRUSTED SERVICE.
COMING TO YOU IN SEPTEMBER 2026**

Member
FDIC



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DEAR VALUED CUSTOMER,

At The Commercial Bank, we are always working to improve the service we provide to our customers—whether in person at one of our five branches, online through our website, by telephone, or via our mobile app. That’s why we are delighted to announce some exciting new enhancements to our core banking software. This new technology will allow us to continue to make your banking experience even better!

We will begin using our new and improved system on **Monday, September 14, 2026.**

During the upgrade, some of our services may be temporarily unavailable. This guide includes details about those services, the changes we are making, and will serve as a reference for you over the next few weeks. Please keep it handy!

Thank you for your patience as we put the finishing touches on our new and improved core banking platform. We are excited to provide these enhancements to you!



Mike Sale

MIKE SALE
PRESIDENT AND CEO



IMPORTANT DATES: *TECHNOLOGY TIMELINE*

Monday, August 31, 2026

- Prepare for the Bill Pay system to be unavailable from **September 8th through September 14th**. Pay ALL bills due during that period ahead of time.

Thursday, September 10, 2026

- Download any check copies or eStatements you wish to retain. All branches will be able to supply those to you upon request.
- The deposit function at our ATMs will be unavailable starting at noon.
- After **4:30 p.m.** online banking, mobile banking, and telephone banking, will **not** be available.
- Daily debit card limits and ATM withdrawal limits will be adjusted temporarily.
- Any recurring internal transfer scheduled after this date will be postponed until **Monday, September 14th**.

Friday, September 11, 2026

- The Commercial Bank will be open normal business hours.
- Online banking, mobile banking, and telephone banking will **not** be available.
- The Commercial Bank ATMs will be available for use but the deposit function will **not** be available.
- Daily debit card limits and ATMs withdrawal limits will be adjusted temporarily.
- Delete The Commercial Bank app that is currently on your phone.

Saturday, September 12, 2026

- The Commercial Bank will be closed as normal.
- Online banking, mobile banking, and telephone banking will **not** be available.
- Daily debit card limits and ATMs withdrawal limits will be adjusted temporarily.

Sunday, September 13, 2026

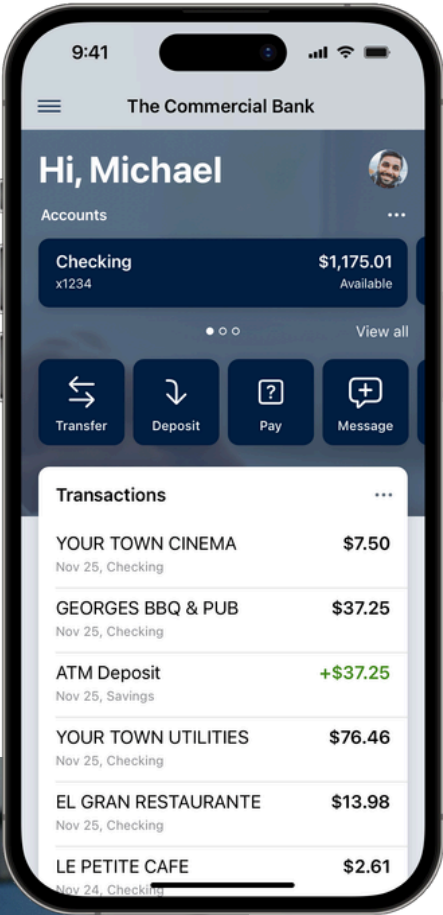
- The Commercial Bank will be closed as normal.
- Online banking, mobile banking, and telephone banking will **not** be available.
- Daily debit card limits and ATMs withdrawal limits will be adjusted temporarily.

Monday, September 14, 2026

- The Commercial Bank branches will open normal business hours, and our teammates will be available to assist you in accessing your account on the new system.
- Daily debit card limits return to normal.
- Online Banking (business and personal) will be available.
- Mobile Banking will be available via our **NEW** app. Download the new app to get started. See page 11 for the QR Code link to our new mobile app.

INTRODUCING WHAT'S NEXT...

OUR NEW DIGITAL LOOK AND DEBIT CARDS



NEW APP FEATURES COMING SOON

Beginning September 14, 2026, experience new enhancements in The Commercial Bank mobile app.

While several features will be available at launch, additional capabilities will be introduced in the weeks that follow, with more updates arriving through October.

PERSON-TO-PERSON PAYMENTS

Send money to anyone directly through Online and Mobile Banking.

INSTANT ISSUE MASTERCARD DEBIT CARDS

Tap to pay functionality included. Walk out of our branch with your card in hand.

ADVANCED SECURITY & FRAUD MONITORING

Enhanced capabilities to keep your accounts safe around the clock.

BUSINESS WIRES & ACH ON MOBILE

Review, approve, and send business wires and ACH transfers from your phone.

ONLINE ACCOUNT OPENING

Open new accounts anytime, anywhere — no branch visit required.

COMING FALL 2026

ZELLE

Zelle is a secure way to send money to friends and family no matter where they bank in the U.S. — available right inside your The Commercial Bank mobile app.

MOBILE WALLET

Apple Pay, Samsung Pay, and Google Pay — all available right from your phone.

Apple Pay is a registered trademark of Apple Inc. Google Pay is a trademark of Google LLC. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd.



HELPFUL INFORMATION



SYSTEM AVAILABILITY

After 4:30 p.m. on Thursday, September 10, 2026, online and mobile banking will be **unavailable**.

These systems will be available again on Monday, September 14, 2026 at 9:00 a.m. when our new digital banking platform comes online. When the new and improved platform becomes available, you will have full access to your accounts, transfers, Bill Pay and more.

You may conduct your banking through our branches on Friday, September 11, 2026 during normal business hours.

DEBIT CARDS

During the period from Thursday, September 10th through Sunday, September 13th, the current daily transaction limits on your debit card will be changed temporarily. The bank's standard limits should be reinstated no later than 9:00 a.m. on Monday, September 14th. Please consider planning ahead and withdrawing any cash that you might need prior to this period.



You will not immediately receive a new debit card as part of the system upgrade.

Your current debit card should function as normal on Monday, September 14th. Updated debit cards will be issued in phases over the forthcoming months. No action is required at this time.

DIGITAL BANKING

We are excited about the new enhancements and ease of navigation, which will be available with our new digital banking platform! You will find the presentation of information and navigability to be greatly improved.

Your account username will automatically be transferred to the new platform. Your initial password will be the last 4 digits of your TIN (SSN for personal, EIN for business).

Once you've successfully logged in to the system, you will be forced to change your password. You will then be sent an email with a verification code to verify your identity. If you do not receive an email with your verification code, please call the bank at 706-743-8184 to update your email address. Next you will need to select your multi-factor authentication type. Lastly, you will need to read and agree to our user agreement.

Website Bookmarks

If you access Online Banking from a bookmarked login page on your computer, you may need to update your bookmark after the system upgrade. We recommend accessing Online Banking through The Commercial Bank's website and creating a new bookmark once you have successfully logged in to the new platform.

After 4:30 p.m. on Thursday, September 10th, online and mobile banking will be unavailable.

These systems will be available again on Monday, September 14th when our new digital banking platform comes online.

HELPFUL INFORMATION



ESTABLISHED INTERNAL TRANSFERS

Your recurring internal transfers will be available in the upgraded system.

eALERTS

Established eAlerts in the current online banking system will **not** convert to our improved system. We invite you to re-establish those to keep you up to date on your account balances, deposits, transfers, and more!

ACCOUNT NICKNAMES

Your existing account nicknames will transfer to the new system.

ONLINE BANKING HISTORY

Your upgraded Online Banking service will host up to 18 months of your account history once all transactions are converted.

eSTATEMENTS

If you currently have eStatements, your enrollment preferences will convert over. There will be 18 months of history available, though it will be converted over on a rolling schedule and available for viewing and downloading towards the end of the year.



PERSONAL BILL PAY

The improved Bill Pay system is much easier to navigate and use! Your current Bill Pay company payees and Bill Pay history will be available in the updated system. Payments can still be expedited. Your Bill Pay alerts, P2P payees and reminders will need to be re-established.

The Bill Pay system will be down between **September 8th and September 14th**. You will **NOT** be able to schedule any bill pays during that time. Please plan accordingly and pay bills ahead of time if the due dates fall between September 8th and September 14th.

HELPFUL INFORMATION



BUSINESS BILL PAY

Your current Business Bill Pay payees will be available in the improved system.

REMOTE DEPOSIT CAPTURE

Your scanner will not change. We anticipate that RDC will be available on the new system on Monday, September 14th.

ACH ORIGATION

ACH service will continue as before and your ACH templates will convert to the updated system.

COPIES OF CHECKS

Checks that clear your account on or after September 11th will be available in digital banking. Copies of checks from before September 11th will **not** be available online, so please print or download any copies you need by September 10th. You can also request a copy of checks from one of our five branches.

TELEPHONE BANKING

Effective September 11th, telephone banking will **not** be available. It will be available again at 9:00 a.m. on September 14th. You will need to re-enroll using your full account number and social security number. You will then follow the prompts to reset your PIN.



HELPFUL INFORMATION



ATMs

The Commercial Bank ATM's deposit function will be unavailable Thursday, September 10th until the week of September 14th. Please make deposits at any of our five locations or use our night drops located in the first lane of the drive-thrus. During the week of Monday, September 14th to Friday, September 18th we will be working to transition the ATMs to our updated system. During that time, we will experience some short downtimes.

QUICKBOOKS ONLINE INTEGRATION

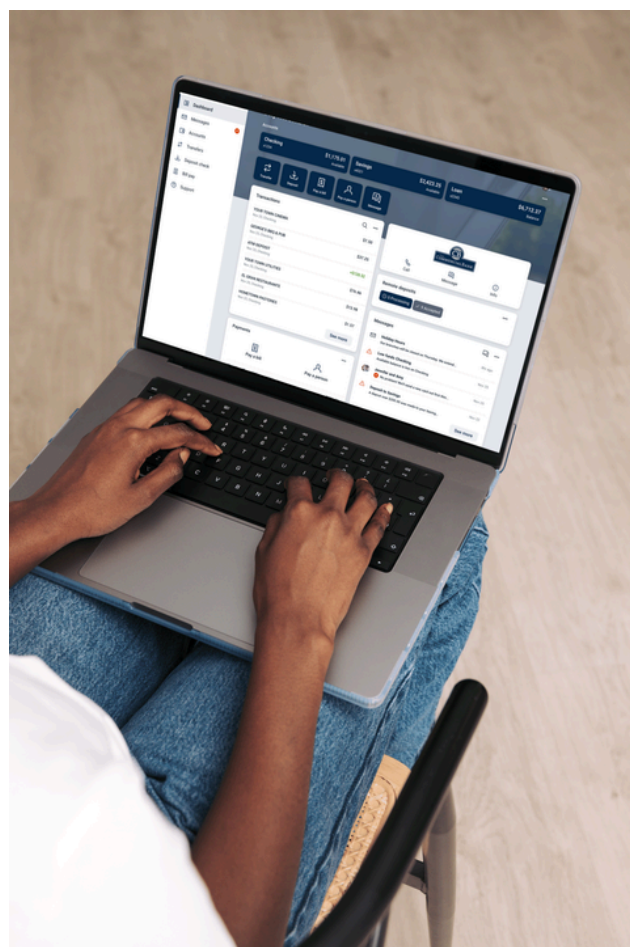
Online banking customers who use QuickBooks Online/Intuit Web Connect to import transactions automatically can expect a connection interruption of 3 to 10 days commencing on Friday, September 11th. Once QuickBooks/Intuit has completed their work effort, the import jobs should start to back up automatically to fill in the gaps in transaction data.

MONTHLY STATEMENTS FOR DEPOSIT ACCOUNTS

You will receive two statements for the month of September - one from the former system that covers activity through September 10th and one from the new system that covers activity from September 11th to September 30th. Deposit account customers will be mailed a statement on or after September 11th, even if you have selected eStatements.

If you would like to print or save copies of eStatements, September 10th is the last day you can download these documents. There will be 18 months of eStatement history available, though it will be converted over on a rolling schedule and available for viewing and downloading towards the end of the year.

Going forward, you will continue to receive periodic account statements as you do now. These will have a slightly different look; however, complete information about transactions and balances for your account will be represented. Statements will now be mailed at the end of each month.





Download Our New Mobile App

The new app will be available on **September 14, 2026**
Search for "*The Commercial Bank of Georgia*" in your app store.

Or Scan Below



iPhone / App Store

apps.apple.com/us/app/the-commercial-bank-of-georgia/id6781020080



Android / Google Play

play.google.com/store/apps/details?id=net.thecommercialbank.grip

Don't forget to delete the old app from your device after **September 11th**.

NEW TECHNOLOGY. SAME TRUSTED SERVICE.



CRAWFORD

102 N. Church Street
Crawford, GA 30630
706-743-8184



DANIELSVILLE

210 General Daniels Avenue N.
Danielsville, GA 30633
706-795-2274



COLBERT

35 N. 4th Street
Colbert, GA 30628
706-909-0209



WINTERVILLE

100 Moores Grove Road
Winterville, GA 30683
706-743-8184



ATHENS/OCONEE

1357 Oconee Connector
Building 200
Watkinsville, GA 30677
706-227-6117

Have questions? We're here to help! Stop by any of our five branches or give us a call — our team is always happy to assist you.



Phone: (706) 743-8184



Email: ebankingsupport@thecommercialbank.net



Our Website: www.thecommercialbank.net

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