



# GUIDE TO BUCKEYE'S BANKING UPGRADE

Information and Frequently Asked  
Questions for the upcoming Buckeye  
Community Bank technology upgrade

**QUESTIONS? THE BUCKEYE TEAM IS HERE FOR YOU**



440-233-8800



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As your banking partner, we are honored that you chose Buckeye Community Bank from the many choices available to you. We take pride in being your trusted partner because it's more than just transactions to us – it's a relationship we deeply value.

We're excited to share the news of an upcoming technology upgrade that will provide you with new, improved tools and functionality as Buckeye continues to provide you with unmatched banking.

In the coming weeks, we will undertake a significant technology upgrade, what we refer to internally as the "Core Conversion" project. This initiative is pivotal to enhance our infrastructure to better serve you and local businesses.

### **Why Are We Doing This?**

Our current system has served us well; however, as we look to the future, it's imperative that we evolve to meet and exceed the dynamic needs of clients like you. The new technology core allows us to introduce new services, improve system efficiency, and ensure even stronger security measures to protect your information.

### **What to Expect During the Transition:**

We're committed to making this transition as seamless as possible. Nevertheless, it's important that you are aware that some services might be temporarily unavailable during the transition period. Specific details regarding these service interruptions, including dates and times, will be communicated to you well in advance.

### **What You Need to Do:**

- **Stay Informed:** We'll keep you updated through emails, Buckeye's website and our social media channels with important information regarding the technology core conversion.
- **Update Your Details:** If there have been any changes to your contact information, please update us by letting your Buckeye banker know, calling Buckeye at 440-233-8800 or visiting Buckeye's main or LaGrange branch to ensure you receive all communications.

### **We're Here for You:**

We understand that change, even when beneficial, can bring questions. Our dedicated team is ready to assist you through this transition. You can reach us at **440-233-8800**, email the technology team at **conversion@buckeyebank.com**, visit us online at **buckeyebank.com/upgrade** or drop by one of Buckeye's branches.

Thank you for your continued trust and support. Your support fuels our commitment to providing personal, meaningful banking experiences. We're excited about the opportunities this technology update brings and how it will allow Buckeye to better serve you.

Sincerely,

A handwritten signature in black ink that reads "Ben P. Norton".

Ben P. Norton  
President and CEO

## NEW FEATURES & SERVICES

With Buckeye Community Bank's new technology upgrade, you will enjoy an enhanced personal and commercial banking experience. With the core conversion, the bank's technology becomes more flexible, faster and more personalized. Among these benefits are improved digital banking tools, faster transaction processing and enhanced security. Among the key improvements are:

- **Faster Transaction Processing:** Receive money, transfer funds and make payments quicker
- **Mobile and Online Banking Upgrades:** A more intuitive and feature-rich mobile and online banking experience
- **Customizable Financial Dashboards:** Easy-to-use dashboards for tracking spending, creating budgets and setting financial goals
- **Seamless Experience:** Synced data and activity across all channels, whether using mobile apps, online banking or visiting a branch
- **Custom Alerts and Notifications**
- **Improved Security Features:** Real-time monitoring and alerts for suspicious activity and unusual transactions
- **Advanced Financial Tools:** Built-in tools and the ability to aggregate financial data from various accounts, even from other institutions, to get a complete view of your financial health

## WHAT IS STAYING THE SAME

The Buckeye products, services and personal attention you know are not changing. With the technology upgrade, Buckeye can offer the latest banking technology while maintaining our local touch.

What's not changing:

- Account numbers
- Debit cards and PINs
- Checks
- Branch hours
- Buckeye's website ([buckeyebank.com](https://buckeyebank.com))

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## SERVICES SCHEDULE ON KEY DATES

The follow is a schedule of service Buckeye Community Bank availability for the November 8-11, 2024, conversion weekend, so you'll know what to expect. We encourage you to visit [buckeyebank.com/upgrade](https://buckeyebank.com/upgrade) for the latest updates.

BUCKEYE SERVICES	FRIDAY NOV. 8	SATURDAY NOV. 9	SUNDAY NOV. 10	MONDAY NOV. 11	TUESDAY NOV. 12
BRANCH HOURS	NORMAL HOURS 9 a.m. - 5 p.m.	CLOSED	CLOSED	CLOSED (Veterans Day)	NORMAL HOURS 9 a.m. - 5 p.m.
ONLINE BANKING	AVAILABLE until 5 p.m.	UNAVAILABLE	UNAVAILABLE	AVAILABLE	AVAILABLE
MOBILE BANKING	AVAILABLE until 5 p.m.	UNAVAILABLE	UNAVAILABLE	AVAILABLE	AVAILABLE
DEBIT CARDS	AVAILABLE	AVAILABLE	AVAILABLE	AVAILABLE	AVAILABLE
CREDIT CARDS	AVAILABLE	AVAILABLE	AVAILABLE	AVAILABLE	AVAILABLE
NIGHT DROP	AVAILABLE	AVAILABLE	AVAILABLE	AVAILABLE	AVAILABLE
ONLINE BILL PAY	AVAILABLE	UNAVAILABLE	UNAVAILABLE	AVAILABLE	AVAILABLE
ATM	AVAILABLE	AVAILABLE	AVAILABLE	AVAILABLE	AVAILABLE
DIRECT DEPOSIT RECEIVED	AVAILABLE	AVAILABLE TUESDAY, 11/12	AVAILABLE TUESDAY, 11/12	AVAILABLE	AVAILABLE
LOAN PAYMENT PROCESSING	AVAILABLE	UNAVAILABLE	UNAVAILABLE	AVAILABLE	AVAILABLE
AUTOMATIC ACH PAYMENTS OR TRANSFERS	AVAILABLE	PRE-ARRANGED ACH PAYMENTS OR TRANSFERS WILL PROCESS ACCORDING TO PROPER DATE OF THE TRANSACTION			AVAILABLE
PRE-ARRANGED SCHEDULED TRANSFERS	AVAILABLE	PRE-SCHEDULED TRANSFERS WILL PROCESS ACCORDING TO PROPER DATE OF THE TRANSACTION			AVAILABLE
ONLINE MORTGAGE APPLICATION	AVAILABLE	AVAILABLE	AVAILABLE	AVAILABLE	AVAILABLE

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# PRE-UPGRADE CHECKLIST

Buckeye's branches and offices will be closed for the upgrade on Saturday, November 9, and Veterans Day will be observed on Monday, November 11.

## Online Bill Pay

Please schedule ahead, as bill payment will not be available Friday, November 8, 2024, after 5 p.m. through Tuesday, November 12, 2024, at 9 a.m. Reoccurring payments scheduled prior to Friday, November 8, will proceed as normal.

## Make Deposits & Loan Payments by 5 p.m., Friday, November 8

Deposits, remote deposit captures and loan payments must be made by 5 p.m. on Friday, November 8, 2024. Recurring payments that were previously scheduled will be processed normally.

## Buckeye ATMs will be Available During Conversion

You can withdraw cash from your normal ATM during the update at reduced limits, but you won't be able to access your account information (such as balance inquiries and transfers).

## Buckeye Debit Cards

Debit Card purchases, withdrawals and point-of-sale transactions will be available, however, with temporarily reduced limits for the duration of the upgrade weekend from November 8-11, 2024.

## Download E-Statements

E-statements will be available until Friday, November 8, through Buckeye's Online Banking. We recommend downloading and saving your previous statements before Friday, November 8, if you anticipate needing them during this time. If you need a record of activity before e-statements are available, please get in touch with the Buckeye team.

# ACTION STEPS AFTER THE UPGRADE

## Log-In to the Buckeye Mobile App to Upgrade

The new Buckeye app will be available on Monday, November 11, for both Apple and Android devices. To upgrade your app:

- Log into your current Buckeye app.
- You should receive a prompt that states "Upgrade Available."
- Click "update" and follow the prompts to download the new Buckeye app from the Apple App Store or Google Play.
- Use your existing username and password to log into the new app.
- Once you log in to the new app, you may be prompted to create a new password. (Note: Your username and password will be the same for both Buckeye's Online and Mobile Banking.)

## Update Your Online Banking Bookmarks

You will continue to access Buckeye's online banking platform at buckeyebank.com. If you have previously bookmarked the NetTeller account login page, you will need to update your bookmark on November 11.

## Ensure your browser is supported after the upgrade?

After the upgrade, the new system will support the most up-to-date versions of popular browsers, including Google Chrome, Microsoft Edge, Firefox and Safari.

*Please note that online banking will no longer support Internet Explorer and legacy versions of Microsoft Edge (prior to version 70). We recommend updating your browser to the latest version for optimal performance and security.*



## FREQUENTLY ASKED QUESTIONS

### CORE CONVERSION NOVEMBER 9-11, 2024

To ensure you're fully informed about the exciting technological advancements at Buckeye Community Bank, we've compiled answers to the most commonly asked questions surrounding the core conversion scheduled for November 9-11, 2024.

Should you have additional questions, the dedicated Buckeye team is here to guide you through every step of this enhancement period.

For further assistance:

- **Call us** at 440-233-8800
- **Email our team** at [conversion@buckeyebank.com](mailto:conversion@buckeyebank.com)
- **Visit the upgrade webpage** at [buckeyebank.com/upgrade](https://buckeyebank.com/upgrade)
- Stop by in person at any Buckeye branch

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# MOBILE & ONLINE BANKING FAQs

## **Will Buckeye Online Banking and Mobile Banking be accessible during the core conversion upgrade?**

Online and mobile banking services will be unavailable during the upgrade weekend. The system will be offline starting the evening of Friday, November 8, 2024, and is scheduled to be available again on Monday, November 11.

## **Will I need to update my online banking credentials after the upgrade?**

Your username will remain the same, but you may be prompted to reset your password for security purposes when you log in after the upgrade.

## **Will my online bill payments and scheduled transfers be carried over to the new system?**

All scheduled transfers and bill payments will be automatically transferred to the new system. To ensure accuracy, we recommend double-checking your scheduled payments after the upgrade.

## **Will my mobile banking alerts and notifications still work?**

After the upgrade, you will still be able to receive alerts and notifications, although you may need to reconfigure some settings.

## **What should I do if I cannot log in after the upgrade?**

If you're unable to log in, first try resetting your password. If that doesn't work, contact Buckeye's team at 440-233-8800 or visit your local Buckeye branch for assistance.

## **Will the Buckeye Mobile App change?**

Yes. The new Buckeye mobile app will be available on Monday, November 11, for both Apple and Android devices. To upgrade your app:

- Log into your current Buckeye app.
- You should receive a prompt that states "Upgrade Available."
- Click "update" and follow the prompts to download the new Buckeye app from the Apple App Store or Google Play.
- Use your existing username and password to log into the new app.
- Once you log in to the new app, you may be prompted to create a new password. (Note: Your username and password will be the same for both Buckeye's Online and Mobile Banking.)

## **Update Your Online Banking Bookmark**

You will continue to access Buckeye's online banking platform at [buckeyebank.com](https://buckeyebank.com). If you have previously bookmarked the NetTeller account login page, you will need to update your bookmark on November 11.

## **Ensure your browser is supported after the upgrade?**

After the upgrade, the new system will support the most up-to-date versions of popular browsers, including Google Chrome, Microsoft Edge, Firefox and Safari.

## **QUESTIONS? THE BUCKEYE TEAM IS HERE FOR YOU**



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# BUSINESS BANKING FAQs

## **How will the upgrade affect my existing ACH Origination and Positive Pay setups?**

Your ACH Origination and Positive Pay services will seamlessly transfer to the new system. All templates, payee lists, and transaction history will carry over, and you'll notice enhanced reporting and more efficient transaction management. There will be no disruption to your services during the upgrade.

## **Will my access to Merchant Services be impacted during the upgrade?**

There may be a brief period of downtime during the core banking upgrade. However, Merchant Processing services will remain unaffected in the long term. Once the upgrade is complete, you will benefit from faster settlement times and improved transaction reporting. We will communicate the specific timing of any potential disruptions ahead of time to minimize impact.

## **Will I still have access to my business account transaction history post-upgrade?**

Yes, your transaction history will remain available. However, initially, you will only see 120 days of history upon the first login after the upgrade. The system will then begin retrieving older transaction data in the background, eventually pulling all available history from the core. We recommend exporting your data before the upgrade if you need extensive transaction records.

## **Will my Bill Pay payees and scheduled/recurring payments be transferred during the upgrade?**

Yes, all your existing Bill Pay payees and scheduled and recurring payments will transfer seamlessly to the new system. You will not need to re-enter payee information or reschedule payments. However, we recommend reviewing your scheduled transactions after the upgrade to ensure everything is accurate and running as expected.

## **How will the technology upgrade impact existing QuickBooks Online and QuickBooks Desktop integrations?**

For clients using QuickBooks Online, there will be a temporary disruption in connectivity to your accounts during the transition. The connection may be down for 5 to 7 business days after the upgrade while Intuit updates its systems to link with our new core platform. However, you can still manually download transaction files from Business Online Banking as a workaround during this period. For QuickBooks Desktop users, your accounts will also experience a brief downtime. Still, you can use Web Connect to manually import transaction data into QuickBooks until the API connection is fully restored. We recommend checking your account connection after the upgrade and verifying that transactions are syncing correctly.

## **Ensure your browser is supported after the upgrade?**

After the upgrade, the new system will support the most up-to-date versions of popular browsers, including Google Chrome, Microsoft Edge, Firefox and Safari.

*Please note that online banking will no longer support Internet Explorer and legacy versions of Microsoft Edge (prior to version 70). We recommend updating your browser to the latest version for optimal performance and security.*

## MANAGING YOUR LOANS FAQs

### **Will my loan payments be affected during the system upgrade?**

Loan payments will continue to be processed as scheduled. However, there may be a short delay in processing times during the upgrade period. We recommend making loan payments before the planned upgrade to avoid any issues.

### **Will my loan details, such as interest rate and payment schedule, change after the upgrade?**

No, all loan terms, including your interest rate, payment schedule and loan balance, will remain the same. The upgrade will not impact any existing loan agreements.

### **Can I still apply for a loan during the system upgrade?**

Yes, you will still be able to apply for a loan. Although, processing times may be slightly delayed during the conversion period. Buckeye's loan officers will be available to assist you with any applications or inquiries.

### **Will I be able to access my loan information through online and mobile banking after the upgrade?**

Yes, after the system upgrade, you will have full access to your loan information, including loan balances, payment due dates and transaction history through online and mobile banking. The new system will also provide enhanced tools for managing your loans.

### **What about the payments and recurring payments scheduled for future dates?**

Scheduled payments will be transferred to the new system. Once you are logged into the new Buckeye online environment, please review your scheduled payments and payees to ensure their presence and accuracy.

### **What should I do if a loan payment doesn't appear or is incorrect after the system upgrade?**

If you notice a loan payment is missing or incorrect, contact Buckeye's loan servicing department immediately at 440-233-8801 for assistance. Buckeye's team will work with you to resolve the issue as quickly as possible.

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## CHECKS & DEPOSITS FAQs

### **Will my checks continue to be processed during the upgrade?**

Checks will continue to be processed as usual. However, processing times may be slightly delayed during the conversion period.

### **Can I still use my current Buckeye checks after the upgrade?**

Your current checks can be used since your checking account numbers will not change.

### **Will mobile check deposits be available during the system conversion?**

No, mobile check deposit will not be available during the upgrade weekend of November 9-11, 2024. Once the system is fully operational, mobile deposit will have improved features and faster processing.

### **Is there a delay in processing deposits during the upgrade?**

Processing times may be slightly delayed during the upgrade. If possible, we recommend depositing checks before the scheduled upgrade date. You also can always use the night deposit at one of Buckeye's branches and those deposits will be recorded on the next business day.

## ACCOUNT STATEMENTS FAQs

### **Will I still receive my monthly account statements during the system upgrade?**

Yes, your monthly statements will still be delivered as usual for retail banking accounts. For commercial clients, you will receive an additional statement in November. The format of monthly account statements may change slightly to reflect the new system. After the conversion, monthly statement cycles will remain the same.

### **How far back will I be able to access my account history after the upgrade?**

You will continue to have access to your transaction history for up to 12 months online. Older statements will still be available by request.

### **Will the format of my statements change after the upgrade?**

The format may differ slightly due to the new system, but all relevant information will still be available.

### **Can I see real-time transaction history during the upgrade?**

There may be a brief period during the conversion when transaction history is unavailable in real time, but this will be temporary.

### **Will my account balances reflect real-time data after the upgrade?**

Yes, once the upgrade is complete, your account balances will reflect real-time data just as they do now.

## ATM & DEBIT CARD FAQs

### **Will I still be able to use my debit card during the upgrade?**

Debit card purchases, withdrawals and point-of-sale transactions will be available but with temporarily reduced limits from November 8-11, 2024, during the upgrade weekend. Additionally, there may be brief periods during the conversion when balance updates are delayed.

### **Will ATM services be available during the conversion?**

ATMs will remain operational for withdrawals; however, balance inquiries may not populate with real-time data during the system upgrade. Additionally, withdrawal limits will be temporarily reduced during the upgrade weekend.

### **Will I get a new debit or ATM card because of the upgrade?**

No, your debit card or ATM card will not be changing.

### **Will I need to update my PIN after the upgrade?**

No, your existing PIN will continue to work, and no updates are required unless you wish to change it for security purposes.

### **Will I still receive instant alerts for debit card transactions?**

Yes, you will continue to receive transaction alerts. However, there may be brief delays in notifications during the upgrade period.

### **What should I do if I notice incorrect transactions during the upgrade period?**

If you notice any incorrect transactions, please contact the Buckeye team at 440-233-8800 so that the issue can be investigated and resolved as quickly as possible.

### **Are account transactions still monitored for fraud during the conversion?**

Our security team will continue to monitor client transactions during the conversion period. If you receive a call or text from the security team regarding a transaction, please respond directly to the security team.

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## CREDIT CARD FAQs

**Is the upgrade going to affect my Buckeye credit card transactions?**

No, the processing of credit card transactions will continue as usual, and there should be no interruptions in service.

**After the upgrade, will I need to update my credit card PIN?**

No, your credit card PIN will not need to be changed as part of the system upgrade.

**Will my credit card limit or balance be affected?**

Your credit card limit or balance will not change. We recommend reviewing your credit card account after the upgrade to ensure accuracy.

**After the upgrade, will my credit card alerts and notifications continue?**

Your credit card alerts will continue, though you may need to verify your notification preferences in the updated online or mobile banking platform.

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# GOT MORE QUESTIONS?

***The Buckeye Community Bank  
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