



What to Expect & When

System Conversion begins Friday, February 17, 2023



What to Expect During the System Conversion

The following is an overview of what to expect during the system conversion weekend beginning on **Friday, February 17, 2023**. The conversion will be completed on **Tuesday, February 21, 2023**.

ATM Access	<ul style="list-style-type: none">Beginning at 5 p.m. on Friday, February 17, 2023, ATMs will be available for cash withdrawals only.Full ATM functionality will resume on Tuesday, February 21, 2023.
ATM/Debit Cards	<ul style="list-style-type: none">There will be no change to your current ATM/Debit Card. Please continue using your current PCSB ATM/Debit Card as normal.
Branches	<ul style="list-style-type: none">PCSB Branches will be open for normal banking hours on Friday, February 17, 2023.PCSB Branches will be closed Saturday, February 18, 2023, through Monday, February 20, 2023, for the system conversion, and will reopen for normal banking hours on Tuesday, February 21, 2023.
Checks	<ul style="list-style-type: none">You may continue to use your current PCSB Bank checks following completion of the system conversion.
Direct Deposit & Automatic Payments	<ul style="list-style-type: none">Direct deposit and automatic payments will continue to be processed without change.
Loans	<ul style="list-style-type: none">The terms of your loan will not change.A separate Notice of Servicing Transfer will be mailed to all consumer mortgage loan customers before February 2, 2023.Home Equity LOC and Credit Reserve customers will receive more time to make your loan payment. Beginning with your first statement issued after February 18, 2023, your payment due date will now be twenty-five (25) days from the date the statement is issued.All consumer and commercial loan payments made to PCSB Bank after February 17, 2023, should be mailed to: PCSB Bank Loan Servicing Department PO Box 170820 Boston, MA 02117

Online & Mobile Banking

- PCSB's Online & Mobile Banking experience will be updated as part of the system conversion. If you currently use PCSB Online & Mobile Banking for personal or small business banking, please refer to the *Online & Mobile Banking Overview* included in this packet for more information about logging in for the first time.
- PCSB Online & Mobile Banking will be available for balance inquiries only as of **5 p.m. on Friday, February 17, 2023**.
- On **February 17, 2023**, access to check images for your accounts will be temporarily interrupted. Check images for the previous 18 months will be unavailable as of close of business on **February 17, 2023**, and will remain unavailable until at least **April 7, 2023**. As we get closer to this date we will provide updates on any changes in the timing of check image availability. If you require copies of these items, please contact your local branch for assistance. We apologize for any inconvenience.
- On **Monday, February 20, 2023**, you may access the new PCSB Online & Mobile Banking.

Online Bill Pay

- If you currently use PCSB Online Bill Pay, please refer to the *Online & Mobile Banking Overview* included in this packet.
- PCSB Bill Pay for business banking customers will be unavailable as of **9 a.m. on Monday, February 13, 2023**. Prior to this date, payments can be scheduled to occur through **1 p.m. on Friday, February 17, 2023**.
- PCSB Bill Pay for personal banking customers will be unavailable at **5 p.m. on Friday, February 17, 2023**. Previously scheduled and recurring payments will process uninterrupted.
- Beginning on **Monday, February 20, 2023**, all customers will be able to access the new PCSB Bill Pay.

QuickBooks®/ Quicken® Software

- If you use QuickBooks® or Quicken® software, please visit **PCSB.com/Conversion** for more information.

Statements & Transaction History

- A final statement from the current PCSB Bank system will be issued the **week of February 20, 2023**, and will reflect your end-of-day balances as of **February 17, 2023**.
- Following completion of the system conversion, if your statement currently cycles on the 5th, 15th, or 20th of the month, then it will cycle on the 10th of the month. If your statement currently cycles on the 25th or at the end of the month, then it will cycle at the end of the month.
- On **February 17, 2023**, access to statements for your accounts will be temporarily interrupted. Statements history for the previous 18 months will be unavailable as of close of business on **February 17, 2023**, and will remain unavailable until at least **April 7, 2023**. As we get closer to this date we will provide updates on any changes in the timing of statement availability. If you require copies of these items, please contact your local branch for assistance. We apologize for any inconvenience.

Telephone Banking

- Telephone banking will be available for balance inquiries only beginning at **5 p.m. on Friday, February 17, 2023, through Monday, February 20, 2023**.
- Telephone banking will be available on the new PCSB system at **8 a.m. on Tuesday, February 21, 2023**. To use the new Telephone banking system for the first time, you will need to enter your account number and Social Security number and establish a PIN.

Questions? Visit **PCSB.com/Conversion** or contact your local PCSB Bank branch.

When to Expect Changes during the System Conversion

<p>WEEK OF MONDAY, FEBRUARY 13</p>	<ul style="list-style-type: none"> • On Monday, February 13, at 9 a.m., Business Bill Pay will be unavailable to PCSB business banking customers. Please schedule important payments that are needed by Friday, February 17 prior to this date and time.
<p>FRIDAY, FEBRUARY 17</p>	<ul style="list-style-type: none"> • All PCSB Bank Branches will be open for normal business hours. • Beginning at 5 p.m., ATMs will be available for cash withdrawals only. • The last Bill Pay payment for business and commercial customers will occur at 1 p.m. • Online & Mobile Banking will be available for balance inquiries only as of 5 p.m. • Bill Pay for current PCSB personal banking customers will be unavailable as of 5 p.m. • At 5 p.m. Telephone banking will be available for balance inquiries only.
<p>SATURDAY & SUNDAY, FEBRUARY 18-19</p>	<ul style="list-style-type: none"> • PCSB Bank Branches will be closed. • Call Center support will be available from 8 a.m. to 2 p.m. at 888-808-4700 on Saturday, but closed on Sunday. • PCSB Bank ATMs will remain available for withdrawals only. • Telephone banking will be available for balance inquiries only. • Online & Mobile Banking will remain available for balance inquiries only.
<p>MONDAY, FEBRUARY 20 (PRESIDENT'S DAY)</p>	<ul style="list-style-type: none"> • PCSB Bank Branches will be closed. • Personal and Small Business Banking customers can log into and access the new PCSB Online & Mobile Banking and Bill Pay. You may also download the new PCSB Bank-NY mobile app. • Telephone banking will be available for inquiries only.
<p>TUESDAY, FEBRUARY 21</p>	<ul style="list-style-type: none"> • PCSB Bank Branches will be open for normal banking hours. • ATM access will resume full functionality. • The Call Center will be available beginning at 8 a.m. Hours for the Call Center may be found at pcsb.com. • Telephone banking will be available at 8 a.m. • Zelle® will be available in Online & Mobile Banking for personal banking customers.

Questions? Visit [PCSB.com/Conversion](https://www.pcsb.com/Conversion) or contact your local PCSB Bank branch.