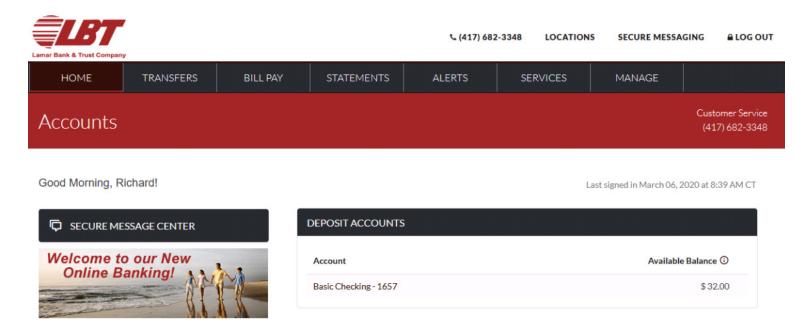
# Online & Mobile Banking — What's New?



#### What's new?

Everything! Your first glimpse of newness is the online banking portal, which has been refreshed with a new, modern look.

LBT's new online banking platform will be launching on March 16, 2020.

## How do I access LBT's new online banking?

You will still access online banking from LBT's website, <a href="www.LBT.com">www.LBT.com</a>. Upon logging into the new online banking portal for the first time, you will enter your Social Security number as your Username. Once entered, you will be prompted for a password which will be the last 4 digits of your SSN. You will then receive an out of band message (by text, phone, or email). Enter the **security code** that is within the message and then you will be prompted to change your Username and your Password. Don't worry, you will be prompted to follow the easy step-by-step instructions.

# Visit our website for step-by-step video instructions!

# Will my online banking login ID and password change?

Yes. When you log in the first time, you will be prompted to choose a login ID (Username) and a new password.

## What is the purpose of the security code?

The security code is an added layer of security. Sending a verification code by text, phone, or email is a secure process of identifying that your login with your username and password is valid. You will select the method by which you will receive the code. This is referred to as out-of-band authentication.

#### Will I always have to receive a secure code when I log in?

If you are using a device that you trust, you will have the opportunity to turn off the out-of-band authentication for that device. Keep in mind that if you use a different device than the one you "trusted", you will be required to receive the secure code with the new device. Remember this is an added layer of security.

#### Will I still have the Bill Payments I already have set up?

Yes, nothing is changing with Bill Payments. The payments and payees you have set up will still be there. Plus, we are now offering two faster forms of payment: overnight checks and same day payments. There are additional fees for these expedited services, but having this option can bring peace of mind when you need a payment delivered quickly.

#### Will I need to download a new mobile banking app for my phone?

If you are already using LBT Mobile, you will be prompted for an update to the app the first time you launch the app on or after March 16. If you do not already have our app, go to iTunes for IOS or Play Store for Android to install the mobile banking app. Search for Lamar Bank.

#### Will I need to re-enroll for online banking or e-Statements?

If you currently have online banking, you do not have to re-enroll. You will just follow the steps in the video the first time you log on. If you are already receiving e-Statements, you do not have to re-enroll — nothing will change. If you are not currently enrolled in online banking, click on the "Enroll" link in the upper right corner of our website at <a href="https://www.LBT.com">www.LBT.com</a> to get started. For e-Statement enrollment, go to the Statement tab once you are logged into online banking. You will be able to enroll in e-Statements there.

# What's new with Statements in online banking?

You may now access 18 months of statements from online banking.

# Will all of my transaction history transfer to the new online banking system?

Yes, all of your transaction history will still be available. Plus, you will now see a running balance with your transactions.

We have been preparing for several months to ensure a smooth transition to our new platform. However, we understand that, as with any conversion, there may be some instances when customers have difficulty with the new system.

Please know that we are ready to assist you in any way to help make this a good experience.

