



## SOFTWARE UPDATE – OCTOBER 17-20, 2025

Over the past year, we have been diligently preparing, testing and building a stronger core banking system designed to help our employees serve you more effectively. We are excited to share that **Phase 1 of this system will go live over the weekend of October 17-20, 2025.** At the same time, we will also be celebrating an important milestone with the opening of our **first North Carolina branch in Laurinburg, NC on October 20th.**

During this transition weekend, you may experience some temporary interruptions in your banking services. This notice is to make you aware of those possible interruptions in advance. We truly appreciate your support, patience, and grace as we enhance our systems to ensure your banking experience remains simple, reliable, and focused on you.

### ENHANCING HOW WE WORK, SO BANKING STAYS SIMPLE FOR YOU!

#### **Anticipated Service Interruptions — October 17 at 6PM—Morning of October 20**

##### **Digital Banking and TCB 2Go App**

*System will be placed in inquiry-only mode. You will be able to view history, transactions, and accounts, but no money can be moved within the app.*

##### **Bill Pay**

Previously scheduled bill payments will continue uninterrupted.

##### **iTalk Telephone Banking**

*Customers will still be able to reset PINs, authenticate and hear account history inquiries, but will not have access to money movement, most card maintenance and ACH inquiries.*

##### **Debit Cards**

*Cards should function during the weekend with very limited interruptions. There will be a system transition of cards on Monday morning that may have limited interruptions, but this will only be during a 2-hour time.*

##### **Card Balance Notice**

*You will not see transactions that were completed over the weekend on your digital banking platforms therefore this may elevate your balance until all weekend items settle, which could take 2-3 days.*



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### Deposit Accounts:

- The appearance of your checking, savings and money market account statements may change slightly. If you have any questions about the new format, please contact your local branch for assistance.

### Loans:

- The appearance of your loan statements may change slightly. If you have any questions about the new format, please contact your local branch for assistance.
- Remember that loan payments are now being processed in our Coastal Market. Loan payment mailing address is:  
The Citizens Bank, PO Box 50520, Myrtle Beach, SC 29579

### Digital Banking and TCB 2Go App:

- Your username and password are not changing.
- Starting at 6pm on October 17 and going through mid-morning on October 20, you will be able to view history, transactions and accounts but no money can be moved or transferred within digital banking or the TCB 2Go App.
- Bill Pay will also be offline.
- On Monday mid-morning, digital banking should be live with no functionality changes. You may still not see debit card transactions until all weekend items settle, which could take 2-3 days.
- You will not lose access to your previous history, scheduled and recurring transactions or deposit account e-statement access from prior to the system upgrade.

### iTalk Phone Banking:

- Starting at 6pm on October 17 and going through mid-morning on October 20, you will be able to hear history, transactions and accounts but no money can be moved or transferred within iTalk.

### Debit Cards:

- Starting at 6pm on October 17 and going through mid-morning on October 20, we will not be able to add Travel Notes to your card. If you need travel notes, please add prior to 6PM on Friday, October 17.

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