

ENHANCED DIGITAL BANKING (((LIVE))) OCT 21, 2024

**Redwood Capital Bank
is excited to announce
we are enhancing your
digital banking experience!**

For more detailed information, please visit
www.redwoodcapitalbank.com or visit
your local Redwood Capital Bank branch.
Here is important information about
the digital banking upgrade.

WHEN WILL THE NEW SYSTEM BE LAUNCHED?

Our scheduled go-live date on the Apiture platform
is Monday, October 21, 2024.

WILL THERE BE DOWNTIME?

Yes. Our web and mobile banking systems are
scheduled to be offline from 5:00 p.m. on
Thursday, October 17, 2024 until we bring up
the new system on Monday, October 21, 2024.

WHAT WILL HAPPEN WITH SCHEDULED PAYMENTS SUCH AS BILL PAY, ACH AND EXTERNAL TRANSFERS WHILE THE SYSTEMS ARE OFFLINE?

Payments that are scheduled prior to the system
going offline on Thursday, October 17, 2024
will be processed normally.

WILL MY LOGIN INFORMATION CHANGE?

Your username will be modified to all lowercase characters and the new system has new password parameters that will require you to create a new password. Depending upon how they are set up on our current system, some business users may have additional user ID changes.

WHAT IF I HAVE QUESTIONS DURING CONVERSION WEEKEND?

Bank staff will be available to answer phone calls from 9:00 a.m. to 5:00 p.m. on Saturday, October 19, 2024 and Sunday, October 20, 2024.

WHAT ARE SOME OF THE IMPROVEMENTS IN THE NEW SYSTEM?

A detailed list of product enhancements can be found at: www.redwoodcapitalbank.com. Customers can expect expanded mobile capabilities, improved performance and reliability, "My Spending" personal finance management and "My Credit Score" credit score management.

WHAT ABOUT FRAUD?

We want you to always be diligent about fraud awareness. This is especially true during the conversion.

ZELLE®

Zelle® will be unavailable during conversion weekend and will be back online on Tuesday, October 22, 2024.



www.redwoodcapitalbank.com

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