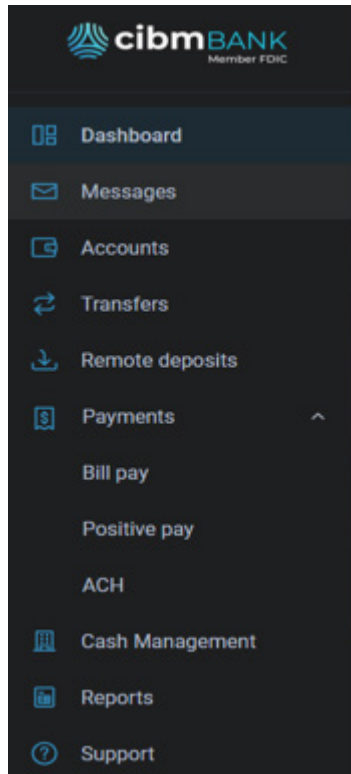


CIBM Bank is providing this newsletter to inform our clients of important banking regulations, fraud prevention tips, and general information.

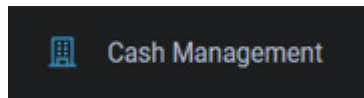
## Explore our upgraded digital banking!

All digital services are now available within the updated online banking platform for CIBM. All ACH services (including Same Day ACH for those who are enrolled) are accessible. Also available are: Positive Pay services, Bill Pay, Remote Deposit, Reports, Wires, and more!



With these upgrades, our Cash Management handoff will be sunsetting Summer 2027. Please begin using your applicable features on the landing site to prepare for this change.

**This Cash Management menu option will be leaving the CIBM Bank home page soon:**



## What other products can CIBM Bank offer to your business?

|                                    |                                                    |
|------------------------------------|----------------------------------------------------|
| Remote Deposit                     | Certificates of Deposit                            |
| Lockbox Services                   | Health Savings Accounts                            |
| ACH Origination                    | Lines of Credit                                    |
| Wires                              | Term Loans                                         |
| Positive Pay                       | Real Estate Loans                                  |
| Bill Payments                      | Credit Cards                                       |
| Alerts and Reports                 | SBA Loans                                          |
| Capital Markets                    | Fast Track Loans                                   |
| Basic or Premier Checking Accounts | Interest-Earning Savings and Money Market Accounts |

**Reach out to your local branch or Treasury Management Officer for more information on any of these services.**

## CIBM is Proud to Offer Multiple Digital Services to Help You!

Allowing you to bank from virtually anywhere. We strongly encourage you to utilize these self-service options. Open new personal accounts right from our website! You can also access your accounts online 24/7 with online banking, the CIBM Bank app, and iTalk Telephone Banking System (800-423-0806). With all solutions you can check balances, transfer funds, make payments and deposits. It's easy and convenient.

### **Upcoming CIBM Bank Holiday Closings – All Branches of CIBM and the Federal Reserve will be closed.**

- Monday, October 12th – Columbus Day
- Wednesday, November 11th - Veteran's Day
- Thursday, November 26th - Thanksgiving Day

**CIBM Bank takes your security seriously:** CIBM Bank is committed to protecting your personal and account information. We have account monitoring systems and other controls in place to recognize and help prevent fraud. We will never attempt to gain your personal or account information via email, text message or phone calls. Attempts such as these should be considered fraud. If you are contacted in this manner or believe you are the victim of bank fraud, contact us immediately.