



When do we launch the new digital banking experience?

Summer 2023

Is the new experience for Personal or Business customers?

The new platform will combine both our personal and business digital banking into one convenient place. All current personal and business customers will convert to the new system. This means no more HB Biz and Horicon Bank Mobile Banking app – our new app will be a one-stop shop!

Why switch?

You deserve better tools to manage your finances – and the new platform can deliver those tools with account aggregation (bring even external accounts into the app), financial wellness tools, consolidated credit and debit card controls (no more separate app for our credit card customers) and best of all – both personal and business all in one place.

Will I have to re-enroll?

Yes. The enrollment process will be very similar to the process of resetting your password. The first time you login, you will use the same username and password you have now. You will then be prompted to change your password with a two-step authentication process (sending a passcode via text or phone).

Business customers will re-enroll using the same process as personal customers. **A Business ID will no longer be needed.**

Will my User IDs be the same?

Yes, User IDs will remain the same.

Will the current App be updated automatically?

No. The current App will not work. We recommend deleting the current app after the new platform is launched and installing the new app from the play stores when it's available.

Will my bookmark or favorited site still work?

No. Please remove old bookmarks and go to www.horiconbank.com. Select the Digital Banking Login and then save the new link. If using the website on a mobile device, please download the app from the play store.



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Will bill pay information convert to the new platform?

Ascend provides an easier user experience for Bill Pay than our current system. When we launch Ascend, your payees and scheduled payments will transfer to the new Bill Pay system. We recommend upon first login that you review your payees and payments to verify all information transferred correctly.

Your Bill Pay history WILL NOT transfer to the Bill Payment System within Ascend. You will be able to see payments made in the account you use for bill payments, but you will not be able to see payments made prior to Ascend in the new Bill Pay system. If you need a record of past bill payments, we recommend logging into the current Bill Pay system and downloading a copy of your history to a PDF prior to 7/27/23.

Will I be able to view eStatements on the app and how do I see them?

Yes, statements can be reviewed by going to the eStatements option and are available for the past 24 months. If you are currently enrolled in eStatements, you will continue to be enrolled in Ascend. If statements are combined, remember to view the primary statement to see all accounts. If eStatements are not currently enabled, you can enroll in the new system under the Accounts tab.

Do I still need to notify the bank if I lost my debit card?

Yes, notify the bank as soon as possible.

Will my current account alerts transfer over?

No, but you will be able to choose from an updated list of alerts that best fit your needs. There will be some alerts that will be automatically set up for you and will not be able to be removed.

Will my account nicknames transfer to Ascend?

Account nicknames you may have set up in the current Internet Banking platform will not transfer to Ascend. We recommend making a note of any account nicknames you may have added in the existing platform so that you can readd those in Ascend.

What new features will be available in Ascend?

- See all your accounts in one place – even accounts outside of Horicon Bank
- Quick Balance Feature – see your account balance with a touch of your phone
- Financial Wellness Tools – keep track of your credit score and learn how to improve it
- Spending Analysis – ability to see and categorize your spending for easier tracking



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I use Quicken / Quickbooks / Mint. Is there anything I need to do before launch to prepare for Ascend?

If you are a Quicken, Quickbooks or Mint user, you will need to take a few steps to ensure a smooth conversion. Resources are available in the Help Center at horiconbank.com or by visiting: horiconbank.com/quicken-quickbooks.html.

Will any features we currently have access to NOT be available in Ascend?

Debit card controls and RoboSave will not be available in the initial release of Ascend.

- With the next release of Ascend, you will be able to turn your debit card off and on and set specific controls for the way your card can be used. Until the release of this functionality, we recommend downloading the Shazam Brella app for similar control ability. You can also call our helpful Customer Support Center at 888.343.3040 for debit card support 24 hours a day, 7 days a week.
- If you currently have RoboSave set up, the feature will continue to save for you. If you need to stop RoboSave at any time, please call us at 888.343.3040 and we will adjust or delete the automated savings for you. We hope to be able to add RoboSave to Ascend in a future version of the app.

What do I need to do now for myself or my business?

We will reach out to you with more information as we get closer to the launch of the new platform. Watch your email and our horiconbank.com website for more details!



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