

A photograph of a modern, two-story bank building at night. The building has large windows and is illuminated from within. The sign on the building reads "BANK OF GEORGE". A large, stylized logo for "GBANK" is overlaid on the image. The logo consists of a large blue "G" with an orange horizontal bar in the middle, followed by the word "BANK" in blue, bold, sans-serif capital letters with a white outline. The sky is dark blue, and the ground in front of the building is wet and reflective.

GBANK

BANK OF GEORGE IS NOW GBANK.

Member
FDIC



Table of Contents

Table of Contents	2
Welcome to GBank!	3
Branch Locations and Hours	4
Important Dates	5
Business and Personal Deposit Products and Services	6
Electronic Access Services	7
Online Banking Services.....	7
Retail Online Banking	7
Business Online Banking	7
Mobile Banking Services.....	7
Other Access Services	8
ACH and Wire Transfer Activity	8
Treasury Management and Business Services	9
FAQs	10
Online Banking	11
Bill Payment	11
Transfer & Payment Solutions – Zelle (coming in January 2023)	11
Personal Mobile Banking	12

Welcome to GBank!

We are pleased to introduce you to our reimagined platform!

Our commitment is to provide you with a personalized banking experience that is focused on your financial needs and goals. We are making great strides to improve our service and product offerings.

This booklet contains information about changes we are making during a short conversion and transition period from October 7 – October 24 that will impact banking activities. Please review this information carefully to see what services will be impacted, and how to best access your records and information and conduct transactions during this time.

We want to assure you that, with this change, you will still enjoy the same level of service you have come to expect, as well as gain some enhanced products and features.

Additionally, keeping your information secure and private is a priority for us during the conversion process. The conversion process will not compromise the safety of your information in any way.

Again, thank you for your trust in us, and your patience during this transition. GBank is emerging as a strategic business partner and financial institution nationwide. We are excited about the future we are building together, and look forward to helping you achieve all of your financial goals.

Sincerely,

T. Ryan Sullivan
President/CEO
GBank

Branch Locations and Hours

Business hours and branch locations will not change during the system conversion process. If you have any questions or concerns, please contact us at (702) 851-4200 or (702) 851-4300. Our staff is well-prepared and ready to answer any questions you may have about our system conversion.

Main Office	(702) 851-4200	Mon-Fri 8:00 AM-5:00 PM PT
Seven Hills Office	(702) 851-4300	Mon-Fri 8:00 AM-5:00 PM PT
Lost or Stolen Card	(800) 472-3272	24 Hours a day, 7 days a week

Important Dates

Friday, October 7, 2022	Bank of George mobile banking app will be removed from app stores. On Monday, October 24, 2022, the new GBank Business and GBank Mobile banking apps will be available for download in app stores. See “Electronic Access Service”.
Friday, October 7, 2022	At 5:00 PM PT, self-enrollment for online banking will be disabled. Online banking self-enrollment will resume on Monday, October 24, 2022, at G.Bank [G “dot” Bank]
Friday, October 7, 2022	This will be the last day to order new or replacement debit cards. This service will resume on October 24, 2022. Unauthorized transactions and card deactivation will remain in place during this time, but a new card order will be delayed.
Friday, October 14, 2022	At 3:00 PM PT on Friday, October 14, 2022, the eBills feature in Bill Pay will be deactivated. Connectivity will resume at 9:00 AM PT on Monday, October 24, 2022. During this time, you will not be able to establish new or view existing eBills.
Tuesday, October 18, 2022	At 5:00 PM PT, Mobile Check Deposits will be disabled in mobile banking. Connectivity will resume at 9:00 AM PT on Monday, October 24, 2022. During this time, please visit a Bank of George Branch or any ATM deposit location.
Tuesday, October 18, 2022	At 5:00 PM PT, Remote Deposit Capture feature will be disabled. Connectivity will resume at 9:00 AM PT on Monday, October 24, 2022. For deposits between Wednesday, October 19, and Friday, October 21, 2022, please visit a Bank of George branch or any ATM deposit location.
Thursday, October 20, 2022	This will be the last day Bill Pay payments will be processed. Payments previously scheduled for processing between October 21 and October 23 will not be processed. Please adjust your bill pay schedule accordingly. Bill pay will resume at 9:00 AM PT on Monday, October 24, 2022.
Friday, October 21, 2022	At 3:00 PM PT, Bank of George Online Banking will be permanently deactivated. GBank Online banking will resume on Monday, October 24, 2022. All customers will need to reset their passwords for Retail and Business Online Banking. New temporary passwords will be sent via email prior to October 24, 2022.
October 21, 2022 – 5:00 PM to October 24, 2022, 9:00 AM	Point-of-sale or ATM transactions using your debit card may experience periods of downtime during conversion weekend. Please be sure to have a secondary form of payment available.

Business and Personal Deposit Products and Services

This section describes several important changes. Please read it carefully for a detailed explanation of these changes.

Account Numbers	Your account number will not change. You can continue using your personalized checks, deposit tickets, and debit card.
Product Features	The type of account you are in on October 21, 2022 will also stay the same. The current features and benefits of your account will not change.
Fed Routing Transit Number	Our Routing Transit Number will also remain the same.
Fee Schedule	Fees for products and services will remain the same at this time.
Funds Availability	Funds availability under Regulation CC will remain the same for your deposits.
Interest Rates	Interest-bearing checking and savings accounts are variable-rate accounts. The interest rate and associated annual percentage yield (APY) may vary as often as daily. The interest rate and APY you are earning on October 21, 2022, will be the same on October 24, 2022.
Statements and Statement Cycle	Your statement will have a new look after our conversion, but the information contained will be the same. Your statement cycle will not change.
Checking, Savings and Money Market Accounts	<p>Closing statements will be issued on October 21, 2022, from our current processor for checking, savings, and money market accounts. Your statement cycle will resume with its normal schedule after October 24, 2022.</p> <p>If you currently receive images of paid checks with your statement, you will continue to receive these images. If you currently do not receive check images with your statement, images will be included going forward.</p>
Certificates of Deposits	Your CD accounts will convert with the same account number, interest rate, APY, Term, and Maturity Date.
Safe Deposit Boxes	Safe Deposit Boxes will have a unique account number and will no longer be tied to the box number. Please watch for your notice or contact us with questions.

Electronic Access Services

Online Banking Services

On October 24, 2022, GBank will unveil our enhanced Retail and Business Online Banking. Our website (G.Bank) [G “dot” Bank] will have a new look that highlights products and services while being user-friendly and easy to navigate.

There is a suite of Online Education Center options to explore! Our new systems are highlighted. Through short tutorials, you can learn as little or as much about the services that we have to offer.

While our previous processing system provided customers with a single sign-on for both retail and business online banking, our new system is slightly different. To provide customers with greater security and access to new products and services, Retail Online Banking and Business Online Banking will have separate sign on information:

Retail Online Banking

- Existing consumer customers will already be enrolled. No need for a new username.
 - Your temporary password will be BOG#### (last four of SSN)
- Once you have signed into Retail Online Banking, you will have access to all of your accounts and be able to view balances and make transfers.
- Your payee information will be converted and does not need to be re-entered.
- Online Banking transaction history will be available within 3-5 business days from October 24, 2022.
- All customers will need to re-establish any account alerts previously set.

Business Online Banking

- Business customers will choose Business Online Banking to view their accounts.
- Business customers will already be enrolled. No need for a new username
 - Your temporary password will be BOGBIZ#### (last four of TIN)
- Existing recurring ACH and Wire templates will need to have recurrence re-established.
- Business customers will need to access GBank Business Online Banking to initiate the first wire and set up frequency.
- All Business customers will need to re-establish any account alerts previously set.

NOTE: All online banking customers will be asked to accept the revised online banking terms and conditions upon re-enrollment.

Mobile Banking Services

- On Monday, October 24, 2022, GBank will launch our new GBank Personal and GBank Business mobile banking apps. Please visit your app store to download the new apps, compatible with Android and Apple devices. Mobile devices using other operating systems may not be compatible.



Other Access Services



Debit Cards and ATM Cards	<p>New consumer Debit Cards and ATM Cards will not be required at this time. Your current Debit Card will continue to work uninterrupted after October 24, 2022.</p> <p>From October 21 – October 24, 2022, there may be service disruptions as the systems are converted to the new processor. Please be sure to have a secondary form of payment available. During this time, card limits are: \$1,000 for Point of Sale (daily) \$1,005 for ATM (daily)</p> <p>**NOTE: Balance inquiries and transfers will not be available at the ATM during this time**</p>
ATM Fees	<p>There is no charge when you use your Check Card at a GBank or MoneyPass ATM. There may be a fee assessed when you use an ATM not owned and operated by GBank or within the MoneyPass network, this fee is \$1.00 per withdrawal. This charge is in addition to the fee that may be imposed by the operator of the ATM.</p>
Debit Card Daily Limits	<p>Online limits effective October 24, 2022 (daily) Point of Sale (POS) \$2,500 ATM \$1,010</p> <p>Offline limits effective October 24, 2022 (daily) Point of Sale (POS) \$500 ATM \$305</p>

ACH and Wire Transfer Activity

Direct Deposit Activity	<p>Direct Deposit information will not need to be changed. The routing number and all account numbers will remain the same.</p>
ACH Debits & Automatic Payments	<p>Automatic payments and ACH Debits will also not need to be changed. (For ACH files processed through your online banking, please refer to “Business Online Banking”.)</p>
Incoming/Outgoing Wire Transfers	<p>There are no changes to Incoming or Outgoing Wire Transfer instructions. (For Wires processed through your online banking, please refer to “Business Online Banking”.)</p>

Treasury Management and Business Services

Please see below for items related to your Treasury and Business Services.

Online Merchant Capture:

Scan checks from your place of business directly into your bank account. You can sign-up for various user levels, approval limits, and management reviews. With Online Merchant Capture, you'll have more freedom to focus on your core business without losing valuable time leaving the office.

- Tutorials will be available on our new website G.Bank (G "dot" Bank) to assist you with the transition to the new systems.
- Our team is ready to help! If there are any issues, please contact your personal banker or the GBank team at (702) 851-4200 Mon-Fri 8:00 AM – 5:00 PM PT

Check Positive Pay:

Check Positive Pay services will be migrated to the new system. There will be a new look and feel to how the items are decisioned.

- Tutorials will be available on our new website G.Bank (G "dot" Bank) to assist you with the transition to the new system.
- Our team is ready to help! If there are any issues, please contact your personal banker or the GBank team at (702) 851-4200 Mon-Fri 8:00 AM – 5:00 PM PT

Quicken and Quickbooks:

Account reconciliation through Quicken and Quickbooks will have a new look and feel.

- Tutorials will be available on our new website G.Bank (G "dot" Bank), to assist you with the transition to the new system.
- Our team is ready to help! If there are any issues, please contact your personal banker or the GBank team at (702) 851-4200 Mon-Fri 8:00 AM – 5:00 PM PT



FAQs

We are excited to introduce the new GBank platform with increased functionality and efficiency. Our [online banking](#) and [mobile banking](#) are redesigned to provide you with the fastest and most efficient service possible. As technology continually advances, it is our commitment that we will too! These changes allow us to offer you more capabilities and enhance your overall banking experience.

Why change the name?

Bank of George has been reimagined with a new brand celebrating our technological advancements in the digital space – GBank! The new shorter name better connects with GBank Financial Holdings Inc. (OTCQX: GBFH), the parent company for Bank of George – [Now GBank!](#)

When do the changes take effect?

On October 24, 2022, you will enjoy the online banking enhancements and mobile apps right away. You will also see the changes reflected on our new logo, website, social media, and all of our other branded items.

Has the Bank been sold?

No, we have not been sold, nor are we for sale. Rest assured, the same effective Bank of George team who proudly serves you today, will continue to serve you as the GBank team.

What do I need to take action on?

Online banking: You will need to visit our website (G.Bank (G “dot” Bank) and change your login credentials. Then follow the prompts to use the new features. You will need to create two logins if you have both a business and a personal account (see page 7 of this guide).

Mobile banking: Download the new app(s) from your Apple or Android store. Look for the GBank Business and the GBank Personal Apps. With GBank Business and GBank Personal mobile banking, you can start banking from anywhere and get 24/7 access to all your banking needs.



Will my current debit card continue to work?

Your debit card will continue to work. You do not have to do anything currently to access your account via your debit card. There may be service disruptions from October 21 – October 24, 2022, as we move to the new processing network.

Please have a second form of payment available during this time.

Automatic transactions that are linked to your debit card will not change. There is no need to reach out to vendors for these previously scheduled automatic transactions.

Will my Bank of George contacts have new email addresses?

Yes. The new email addresses will change to “@G.Bank.” (i.e. SallyJo@G.Bank). During this transition, your old “@Bankofgeorge.com” contacts will be forwarded to the new @G.Bank email addresses. Please update the new “@G.bank” change in your contacts.

What are the G.Bank website and app features?

Here is a list of the features:

Online Banking

- View real-time account balances and check images (may be delayed as we transition)
- Transaction history
- Transfer money between accounts or to other institutions
- Track expenses with spending reports
- Reduce paper waste by enrolling in e-Statements
- Set up custom alerts and receive notifications on account activity
- Stay protected with multi-layer security and data encryption

Bill Payment

- Send e-payments quickly—most bills are paid within 1-2 days with options to expedite
- Receive e-bills from participating companies
- Schedule recurring automatic payments or one-time payments

Transfer & Payment Solutions – Zelle (coming in January 2023)

- Send money to individuals in as little as one business day simply by using their email address or mobile number
- Personalize your gift payments with an e-greeting template
- Set up future or recurring payments
- Access the largest person-to-person payment network with over 1,800 participating banks and credit unions
- Send money 24/7 through your smartphone.

Personal Mobile Banking

Mobiliti™ allows you to access your bank accounts via your mobile phone.

Text features include:

- Balance Inquiry
- Transaction History

Mobile Browser and App features include:

- Balance Inquiry
- Transaction History
- Transfer Funds Between Accounts
- Bill Pay

Mobile banking is compatible with Android and Apple devices. Mobile devices using other operating systems may not be compatible.

Is my account safe?

We want to assure you that keeping your information secure and private is our priority. Our new systems will not compromise your account safety or the privacy of your information in any way. Just be sure to keep your new login credentials secure and don't share them with anyone.

Can I still visit the Bank?

Business hours and branch locations have not changed. Our staff is well-prepared and ready to answer any questions you may have.

What if I have other questions?

Call us at (702) 851-4200 or (702) 851-4300. We're here to help!