Exciting Changes Underway to Digital Banking!



What changes are happening?

Raiz has partnered with an industry leading provider in digital banking to enhance the platform for our financial services. These exciting changes will take effect on July 24, 2023

We are taking digital banking to the next level by providing feature enhancements designed to deliver a quick, seamless and more intuitive experience than ever before.

New and Enhanced Features

- Open new accounts and apply for loans online
- Personal financial management and budget tools
- Savings goals
- Quick access to accounts and available balances
- Advanced bill pay features and scheduling
- Mobile estatements
- Person-to-person payments with Zelle. (Coming Fall 2023)
- Monitor outside accounts
- Member-to-member and account-toaccount transfers
- Increased card management & controls
- Check your credit score score shown is calculated based on the Vantage 3.0 model for educational purposes.
- Easily redeem pre-qualified offers.
- Manage your cryptocurrency buy and sell Bitcoin with your Raiz account.
- Enhanced business services
- Voice-enabled chat for faster answers to your questions.

How to Get Started

Once we switch over to the new digital banking system, the current login process will change.

Existing Users of Digital Banking

After we convert to the new system, users with an Android device will need to download the new Raiz app from the <u>Google Play Store</u>. While those with an iPhone will need to update the Raiz app version from the <u>Apple App Store</u>. Your username will remain the same, but you must reset and create a new password.

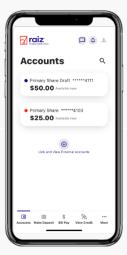
The following steps will show you how to login and reset your password:

- After you update or download it for the first time, open the app.
- Enter your current online banking username and click on "Forgot Password?" link.
- 3 Accept the digital banking disclosure.
- Confirm your contact information, and verify your identity, then click "Continue."
- Select your preferred verification method, and enter the verification code you received. Then, click "Verify".
- Create your new password. Passwords should be at least 8 characters long, but no more than 15. It should include an upper and lowercase character, and a number. Special characters are allowed.

It's that simple! You are now ready to use our new system.

New Users of Digital Banking

If you have never registered or have not used digital or mobile banking with us in the last year, you will need to register as a new user. New user registration will open on July 28. Simply download the application on your mobile device. Available on Google Play or Apple Stores. Click the "First Time User – Enroll Here" link. This will prompt the system to walk you through the setup process.



We're here to help!

If you are unable to login, please chat with us online at www.raiz.us or contact us at 1-877-378-3281 for assistance.