



Town & Country
Bank and Trust Co.

Introducing your new Digital Banking Experience!

We're excited to bring you a **NEW** banking experience on February 20th! To help ease the transition to your new digital platform, please refer to the **Quick Reference Guide** on the back of this sheet for login instructions and a quick desktop overview. Additional reference guides will be available in the "Resources" section of our website prior to February 20th.

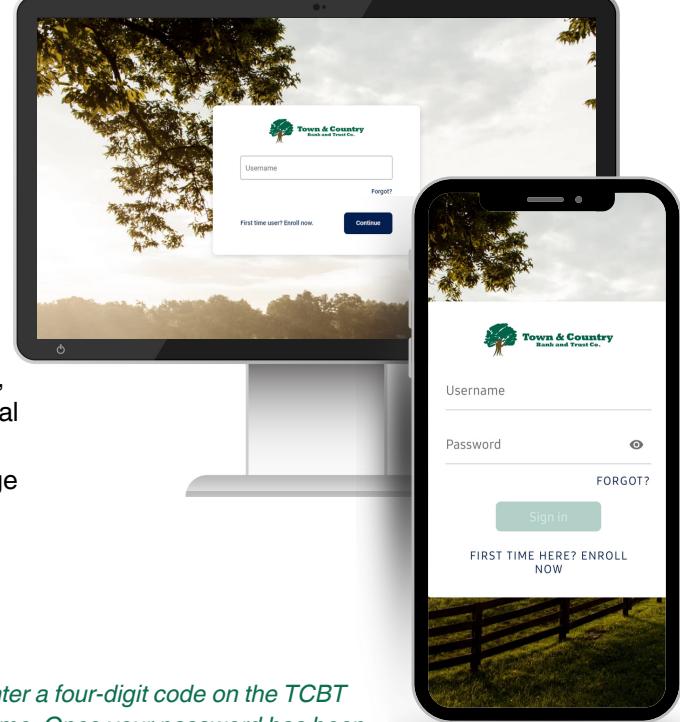
The image shows a laptop screen and a smartphone screen side-by-side, both displaying the Town & Country digital banking platform. The laptop screen is larger and shows a more detailed view of the interface, including account summaries, a navigation bar with 'Transfer', 'Pay a bill', 'Pay a person', 'Message', and 'eStatements' buttons, and sections for 'Transfers' (with a 'Make a transfer' button) and 'Messages' (with a 'New conversation' and a 'Welcome!' message). The smartphone screen shows a similar layout but with a smaller 'Transactions' section at the bottom, listing recent transfers and deposits. Both screens have a dark green background with white text and icons, and a large tree graphic visible behind the interface.

Logging in for the first time

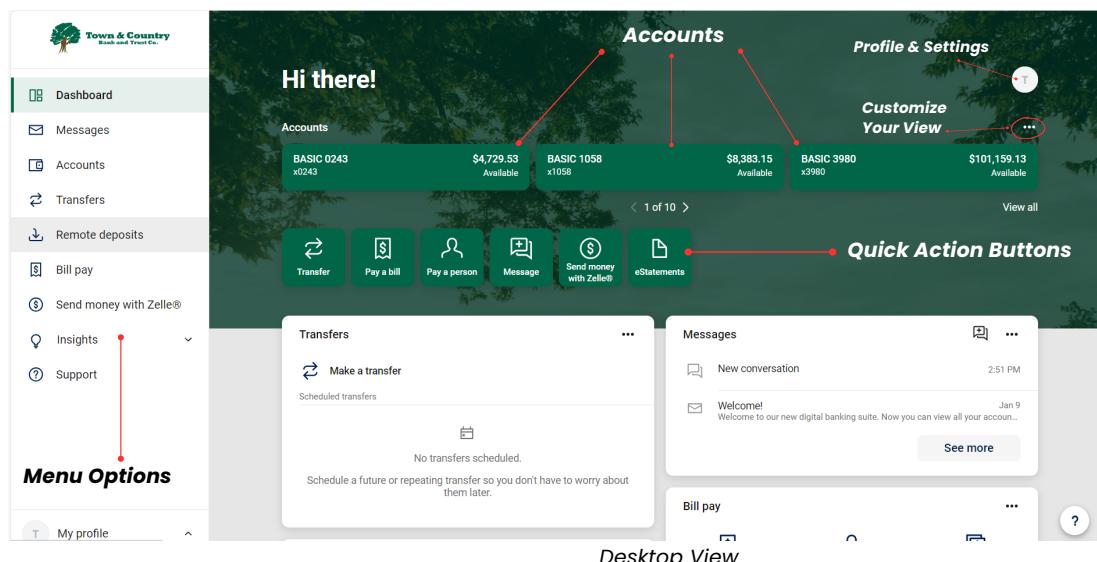
Whether you are logging in on your desktop or your mobile device, please follow the step-by-step instructions below to get started. For online banking, please visit our website to access the login portal. For mobile login, please make sure you download our new mobile banking app from your app store. The new app is called “**TCBT Mobile Banking**”.

1. Enter your existing username and temporary password and click login.
a. Refer to this guide that you received in the mail for your temporary password or call our Customer Resource Center at 502-348-3911.
2. Create your new password. Password must be 10 characters minimum, and include both uppercase and lowercase letters, numbers, and special characters.
3. You will be prompted to enter a phone number to receive a text message or phone call to receive a verification code for two-step verification.
4. Enter the verification code and click verify.*
5. Once logged in please review and agree to the Terms and Conditions.
6. You are now ready to enjoy your new digital banking platform!

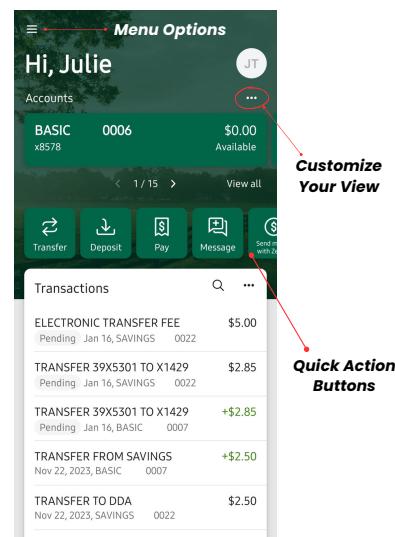
*If you check the “**Don’t ask for codes again**” box while using online banking or enter a four-digit code on the TCBT Mobile Banking App, then you will only be required to follow these login steps one time. Once your password has been created and the two-step verification process has been completed, you’ll be able to login like normal moving forward.



Desktop at a glance



Desktop View



Mobile View



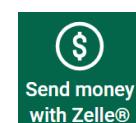
Transfer



Pay a bill Pay a person



Message



Send money with Zelle®



eStatements

Transfer

Conveniently move money between your TCBT accounts or to accounts located at other financial institutions.

Bill Pay

As previously mentioned, your bill pay information will transfer over to your new digital banking platform. Using this feature, you will be able to pay bills, pay an individual, schedule and unschedule payments, view your payment history, and more!

Start a Message

You will now be able to start a conversation with a member of our Customer Resource Center using the “Message” feature within your new digital banking platform. You may start a conversation during business hours, or leave a message after hours, and receive a response the next business day.

Zelle®

Your favorite way to send money isn’t going anywhere! Zelle is a convenient way to send and receive money with friends, family and others you trust, even if they bank somewhere different than you. Zelle will now be available in online banking as well as the mobile app!

e-Statements

Beginning in March, e-Statements will be available for you to view on each of your TCBT accounts. Simply click on an account to see more details, tap or click “e-Statements”, and then select “Download”. It’s that easy!