LEGEND BANK

NEW ONLINE BANKING AND MOBILE APP
Customer Conversion Communication

Program Narrative

Legend Bank's digital banking offering has always been robust for a community bank. We've given our customers access to functionality and features that allowed banking to be convenient; however, we were strategically focused on providing our customers with advanced digital banking features and functionality. As COVID precautions began limiting our ability to serve customers in-person, in-branch, we knew that our conversion to a new online banking and mobile app was a top priority. Our project team had been working through testing and preparing for the implementation and set the date. On August 18, 2020, Legend Bank converted over 14,000 customers to our new Online Banking and Mobile App. This project was managed by Gina Arriola, our Vice President, Electronic Banking Officer and involved bankers from all areas of the bank to ensure the conversion was a success. Employee involvement and education was crucial to ensure familiarity of the features and functionality of the new system and app as well as the user authentication and first-time login process.

Our education and marketing campaigns for employees and customers were extremely comprehensive. We used a plethora of internal and external marketing and communication channels to reach our employees and customers. Our campaigns included traditional marketing components as well as new, digital, social and video channels to help prepare employees and customers for the transition.

We are proud of the results we achieved and how quickly customers adapted to using the new system. Our results demonstrated how prepared our customers and employees were for conversion. The metrics we use to define success in the transition, included:

- The number of users converted and the high percentage of users on the new system within the first two weeks of implementation.

- The exponential growth of user logins following conversion.

- How quickly our call volume returned to lower than normal levels following the conversion.

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Customer Communication - Marketing Channels

Our customer communication was comprehensive. We actively used all communication channels to reach our customers with our marketing campaign. The campaign messaging was color coded and utilized a timeline to communicate important dates and information as the "go-live" date approached.

Website

- Home page banners

- Conversion landing page

- Intuit products conversion landing pages with specific conversion instruction pages for Windows and Mac for three Quicken products, three Intuit Quickbooks products and Intuit Mint.

- Online Banking and Mobile Banking landing pages

- Product specific landing pages with How-To instructions

- FAQ page

- Website Alerts

HOME PAGE BANNERS

MOBILE LANDING PAGES
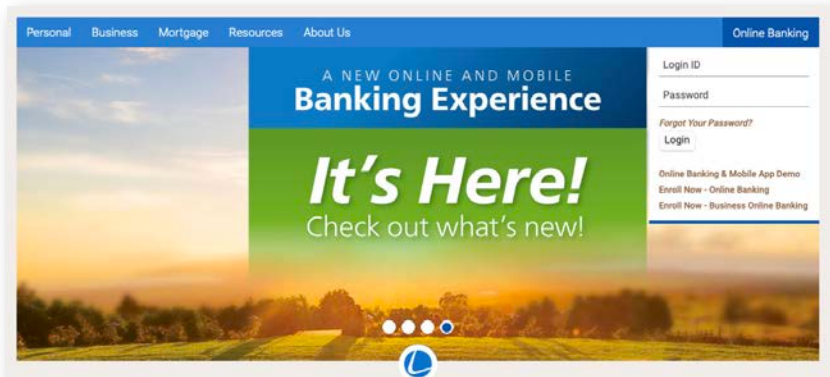
INTUIT TIMELINE

IMPORTANT DATES

Intuit Services

Quicken, QuickBooks, QuickBooks Online and Mint

Aug 17 2pm CST

Last Day to Download Online Banking Transaction Data and complete instructions to disconnect accounts.

Aug 18

Follow Reconnect Steps & Download Transactions into QuickBooks and Quicken via Direct Connect and Web Connect.

Aug 25

Quicken via Express Web Connect, QuickBooks Online and Mint available to download transactions via aggregation.

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Customer Communication - Marketing Channels (cont.)

Video Resource Center with How-To Videos for the following products as well as demo videos for the new Online Banking, Mobile App and Bill Pay. The Video Resource Center can be found here: https://www.legend.bank/videos

Consumer Videos

- Login Process & Device Registration
- Navigating the Home Page
- Using the Activity Center
- Setting up Alerts
- Transferring Funds
- How to Send a Secure Message
- Sending Money with Legend Pay
- Viewing Account Details & History

Business Videos

- Creating Commercial Templates
- How to Import ACH Files
- Manage Recipients
- How to Split Transactions
- How to Submit Tax Payments
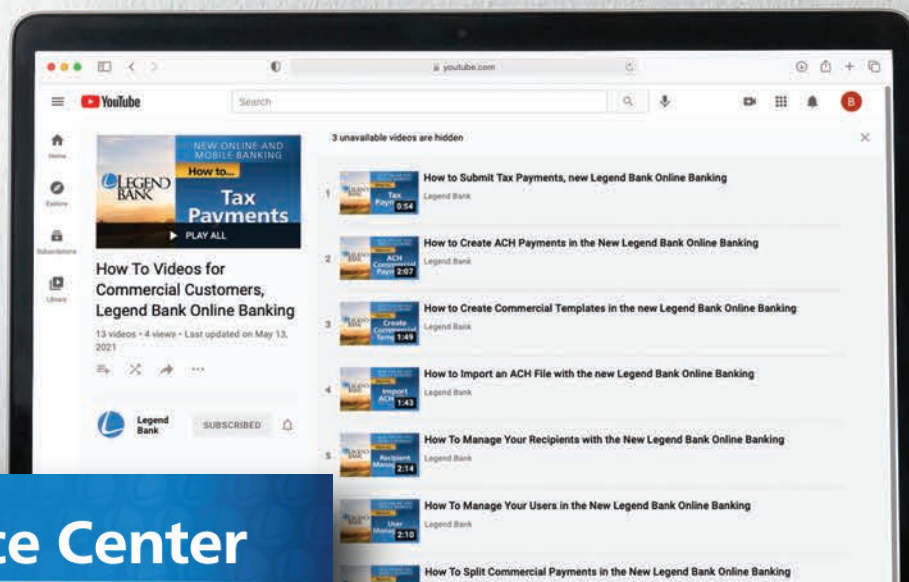- How to Manage Users
- How to Create ACH Commercial Payments

Online Banking and Mobile App

- Mobile app banners and landing pages
- Online Banking Messages and forced pop-up messaging

Video Resource Center

Helping you get the most out of banking with Legend Bank.

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Customer Communication - Marketing Channels (cont.)

In-Branch

- Posters
- Flyers
- Table Tents
- Brochures
- Cash envelopes
- Employee Buttons

Digital Branch Signage

On-Hold/Customer Care

- On Hold Messaging
- Customer Care Greetings

Have You Updated Your Contact Info?

EMPLOYEE
BUTTON

COMING SOON!
LEGEND BANK
A NEW ONLINE & MOBILE
BANKING EXPERIENCE

We know how important it is to have easy-to-use, convenient banking tools at your fingertips. We are excited to announce that in May we will be introducing a new online and mobile banking experience for you.

Upgrade Your Experience. Update Your Contact Info.
To ensure you can log-in to the new system and to make the transition as easy on you as possible, please update your contact information in our current online banking system.

FLYER

CASH
ENVELOPE

COMING SOON!
A NEW ONLINE & MOBILE
BANKING EXPERIENCE!

Please Update Your Contact Info
and let us answer any other questions you may have.

TABLE TENT

COMING SOON!
A NEW ONLINE & MOBILE
BANKING EXPERIENCE

Please Update Your Contact Info
and let us answer any other questions you may have.

Member FDIC

LEGEND BANK
A NEW ONLINE AND MOBILE
Banking Experience
Countdown to Aug 18!

DESKTOP
WALLPAPER

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Customer Communication - Marketing Channels (cont.)

Customer Direct Mail

- Postcard with conversion timeline and important dates for customers

CUSTOMER DIRECT MAIL

Social Media

- Facebook and Twitter posts
- Facebook and Twitter profile images
- YouTube Playlists for Consumer and Business How To Videos

FACEBOOK POSTS

TWITTER POSTS

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Employee Communication Channels

In-Person Updates

- Exec Meetings
- Legend Leaders Committee Meetings
- Bank Managers Meetings

- All Employee Meeting
- Bank-wide Employee Calls Prior to Conversion

Electronic Communication

- All-employee emails

- Conversion Central – One-stop resource for employees to access information on customer communication, important dates, testing information, talking points, FAQs, screenshots, demos, training and all things conversion on our Intranet

- Employee computer desktop wallpaper – encouraging testing

your **banking**
your **device**
your **convenience**

Goals and Objectives

Provide our customers with a more robust new online banking system and mobile app that provided new features to help making banking more convenient, including:

Cardswap: provides customers with a single spot to update their debit card on file for subscription and streaming services, eCommerce merchants and more.

Enhanced Bill Pay with the ability to accept E-Billers along with new Biller Direct, which allows customers to add bills and easily stay on top of payments, receive real-time updates on balances and payments and link accounts and sync their data so all of their bills are in one place.

Person to person payment options: our new system provides customers the ability to pay other Legend Bank customers as well as a way to send money to non-customers as well.

Advanced Personal Financial Management tools to allow customers to see their full financial picture by linking accounts from other financial institutions as well as retirement accounts. This allows customers to see their *Net Worth, Budget, Spending, Trends, and Debts*

Educate employees and customers to ensure a smooth transition.

Educate employees so that they can assist customers with the transition. Provide employees with resources and tools to quickly get answers to help customers. Be prepared and handle customer calls and inquiries quickly and return call volumes to normal business levels in an expedited time frame.

Educate customers so that they are aware of the requirements to make the transition and how to access their account at conversion.

Smoothly transition customers over to the new system following the first-time login process. Ensure a high percentage of customers make the transition and logins using the new system continue to rise, to show that customers are using the new system on their devices.

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GINA ARRIOLA

JANET RICKMAN

JODIE PAYNE

TONI LUCKY

RANDI MITCHELL

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Involvement of Bank Employees

To complete a conversion of this magnitude, it takes a bank-wide effort with focus and attention from every employee, at every location and in every position. Since the Online Banking and Mobile App transition affected personal and commercial customers, employees from all areas were involved in the project to help ensure success.

Project Manager: Our project manager was Gina Arriola, VP Electronic Banking Officer. As the project progressed and Gina moved into a Treasury Management Sales role for Legend Bank, our new Electronic Banking Officer, Janet Rickman assisted with the management and roll out of this transition.

Project Implementation Team: Our Project Implementation Team included bankers from the following departments:

- Electronic Banking
- Marketing
- Customer Care
- Treasury Management
- Compliance
- Deposit Services
- IT
- Lending
- Executives

Employee Testing Team: Our employee testing groups included multiple bankers from the following areas:

- Electronic Banking
- Compliance
- Branch Operations
- Treasury Management
- Lending
- Executives
- IT
- Customer Care
- Marketing
- Deposit Services

After our initial testing, we encouraged all bankers to get involved and test the new system for us prior to rolling it out to our customers.

Q2 Questions Group: To help ensure that employee questions and customer concerns were quickly addressed, while allowing our project managers to focus on the transition, we developed an employee email group named *Q2Questions@legend.bank*. This group triaged questions to provide quick answers as well as directed them to appropriate bankers if more attention or research was needed. This group consisted of Jodie Payne, Chief Operations Officer, EVP, Toni Lucky, Chief Retail Operations Officer, EVP, and Randi Mitchell, Vice President of Marketing. This email address was redirected to our Electronic Banking Officer once we made it through the conversion and inquiries and outreach resumed to normal levels.

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Results

We are proud of the results we achieved and how quickly customers adapted to using the new system. Our results demonstrated how prepared our customers and employees were for conversion.

Customer Care Call Volume
The average calls per business day to Customer Care spiked in August during conversion; however, customers quickly adapted to usage of the new system and calls dropped in September as a result of that.
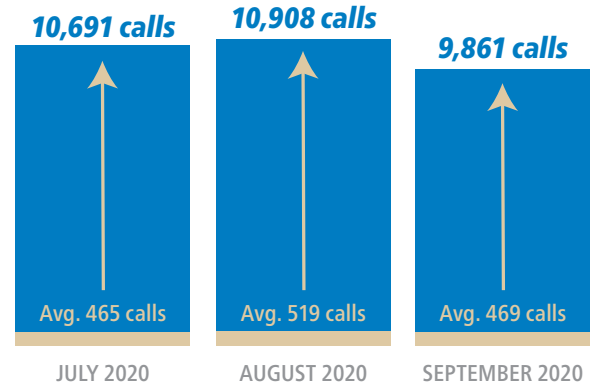
Online Banking Users
We were proud to see so many of our customers convert to our new online banking within two weeks of conversion. From August 18 - August 31, 2020, we had 9,682 online banking customers login to the new system. In September, this number grew to 10,231.

Customer Logins
On the first day of conversion, we had 3,382 logins to the new Online Banking and Mobile App and within three days of conversion, we had 6,295 logins to the new system. Customers continued to quickly adapt to using the new system as you can see from the growth of the number of logins from August through the end of the year.

The percentage of users accessing our Online Banking through the mobile app versus the desktop remained consistent with very little fluctuation in the percentages.
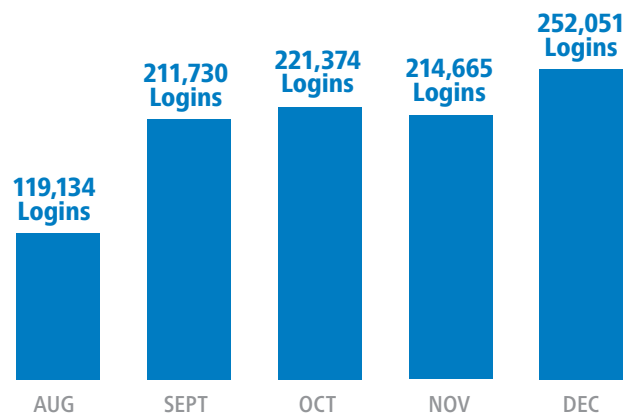
CUSTOMER CARE CALLS PER BUSINESS DAY

10,691 calls	*10,908 calls*	*9,861 calls*
Avg. 465 calls	Avg. 519 calls	Avg. 469 calls
JULY 2020	AUGUST 2020	SEPTEMBER 2020

9,682	10,231
USERS CONVERTED	USERS CONVERTED
First 2wks	**First 6wks**

65% Converted First 2wks

CUSTOMER LOGINS, AUG-DEC 2020

AUG	SEPT	OCT	NOV	DEC
119,134 Logins	211,730 Logins	221,374 Logins	214,665 Logins	252,051 Logins

LOGIN DEVICE AVERAGE, AUG-DEC 2020

70% MOBILE LOGINS	29% DESKTOP LOGINS	1% TABLET LOGINS

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Impact on the Community and Bank

The overall impact on our employees and customers was very positive. This type of transition is quite an undertaking and change can be challenging; however, once our employees and customers became familiar with the way things worked and where everything was located in the new app an online system, they loved it and the new functionality!

Introducing this new Online Banking and Mobile App system to our customers and employees, showed our commitment to providing our customers with advanced technology to bank conveniently anywhere, anytime using their device. We wanted to provide them with more opportunities to *Save Time and Bank Online*. Having a robust online banking system like this helps our customers see that they can bank with us, their local community bank, while enjoying the online features of a national bank. This also gives our employees pride in the bank they work for and excitement to tell their customers about all the features available within our Online and Mobile Banking platform.