



Dear Valued Customer,

On **October 7, 2020**, MRV Banks Online Banking's Bill Payment service will get a new look and improved navigation features aimed at making your online experience even better! Details of these exciting enhancements, as well as "what you need to know" and tips on how to prepare for these changes are noted below...**so please READ ON!**

MRV BANKS Online Bill Pay Enhancements:

- Streamlined Bill Payment **navigation** will enable you to **move easily between approval, payment, and history** tasks. This new design will facilitate paying and approving multiple bills at once.
- **Better positioned links for administrative-type tasks** such as reports and user settings. These links will now appear to the right of the payment windows.
- Bill Pay's powerful **reporting tool now includes graphs** to aid in analyzing how your money is spent.
- View and plan payments based on your account balance(s) with Bill Pay's **new "Balance Worksheet"**.
- **NEW: A new security feature that alerts you** when a new account was added to your Bill Payment service. Designed to prevent fraudsters from adding an unauthorized payment funding account to your Bill Payment relationship, **this new feature will send you an email alert** at your first login notifying you that a new funding account has been added.

What You Need To Know and Tips On Preparing for October 7, 2020:

- Our online Bill Pay service **will NOT** be available for your use through MRV Banks Online Banking beginning at **3:00 AM CST and ending approximately at 7:00 AM CST**. **TIP:** Your access to Bill Pay services and managing Payees through our Consumer Mobile Banking application will not be affected during this time period.
- Any bills you may have scheduled in advance of Wednesday October 7th **will not** be affected, even those bills that you have instructed us to pay on Wednesday. **TIP:** Schedule payments and create new payees before October 7, 2020.
- This maintenance window will only affect your access to bill payment services. The other features of MRV Banks Online Banking will be available for your use on Wednesday October 7th. **TIP:** Plan for Bill Pay's downtime by entering any bill payment instructions you may have anticipated entering during the Wednesday October 7th business day after 7:00 AM CST.
- Adding individuals as new payees for electronic payments will no longer be available after Wednesday October 7, 2020 through Bill Payment. If you add a person as a new Bill Pay payee after this date, the person will be paid via a paper check. Individual payees existing prior to Wednesday October 7, 2020 will not be affected. **TIP:** If you need to send funds electronically to an individual, please register to use our External Transfer service.

We apologize for any inconvenience this temporary disruption to MRV Banks Online Bill Pay services may cause. However, we trust that the resulting enhancements will help ease your Bill Payment service usage, increase efficiency and save you time.

If you have any questions, please contact Customer Support at 573-880-7444 (Monday – Friday 8:00 AM to 5:00 PM CST) or your local MRV Banks branch.

Sincerely,

MRV Banks

Bill Pay **will not change the default funding account you have already assigned for your Bill Payments. You will receive this alert any time that you open a new account that is eligible for use in Bill Pay.*