

October 1, 2018



**Welcome To The United Valley Bank Family: New Name, Same Roots**

On October 15, 2018, First National Bank Mahnommen Twin Valley will become part of the United Valley Bank family and will take on the United Valley Bank name. For those of you who are not familiar with United Valley Bank, we are a community bank that has been serving northwestern Minnesota and northeastern North Dakota for more than a century. We're founded on local community banking values, and we understand the importance of neighbors and the power of local decisions.

You will see a different name on the letterhead and the building, but the team inside will be the same. The changes you will see will be positive ones: additional support, new resources and more options. To help ease you through this transition, here are some details you may want to know:

- **Expanded Bank Hours** – The lobby and drive up hours will be 8am-5pm, Monday through Friday.
- **Cutoff Times** –
  - ACH Origination: 2:00PM
  - Mobile Deposit: 2:00PM
  - Wire Transfer: 3:00PM
  - Banking Business Day: 4:00PM
  - Merchant Capture: 4:00PM
  - Telebank/Online Banking Transfers: 4:00PM
- **Account Information** – Your account information will not change. **Your account numbers will stay the same, and you will be able to use your existing check blanks.**
- **Debit Cards** – You can use your existing debit cards, and United Valley Bank debit cards will be issued to you on your expiration date. There will no longer be a monthly fee for debit cards.
- **Statement Cycles** – If your statement cycle ends on the last day of the month, it will remain on the last day of the month. If your statement cycle does not end on the last day of the month, it will be the first Tuesday of each month. You will receive a final First National Bank Mahnommen Twin Valley statement dated October 12, 2018.
- **Savings Account Statements** – Savings account statements will now be mailed monthly instead of quarterly, and savings account interest will now compound monthly instead of quarterly.
- **Telebank** – If you utilize Telebanking, you will need to re-enroll. The telephone number will remain the same. We will be happy to assist you.
- **Website** – Our website will now be [www.uvbank.net](http://www.uvbank.net), and you will use your **same username and password** to log in to online banking.
- **Online Bill Payment** – Access to Online Bill Payment will be unavailable starting October 9<sup>th</sup> at 3:00PM Central Time, and will resume October 15<sup>th</sup>.
- **Mobile Banking** – To utilize mobile banking, you will need to uninstall and reinstall the TouchBanking application on your mobile device *after* October 15<sup>th</sup>. Use APP CODE: GoMobile0808. For assistance please call your local branch.
- **Bank Locations** – Effective October 15<sup>th</sup>, you may transact business from our locations in Grand Forks and Cavalier, ND or Hallock and Argyle MN.

If you have any questions regarding this transition or the details mentioned above, please contact us.

Mahnommen, MN (218) 935-5251

Twin Valley, MN (218) 584-5161

Warm regards,

Timothy R. Siegle  
CEO / President  
United Valley Bank

Peter J. Haddeland  
President  
First National Bank