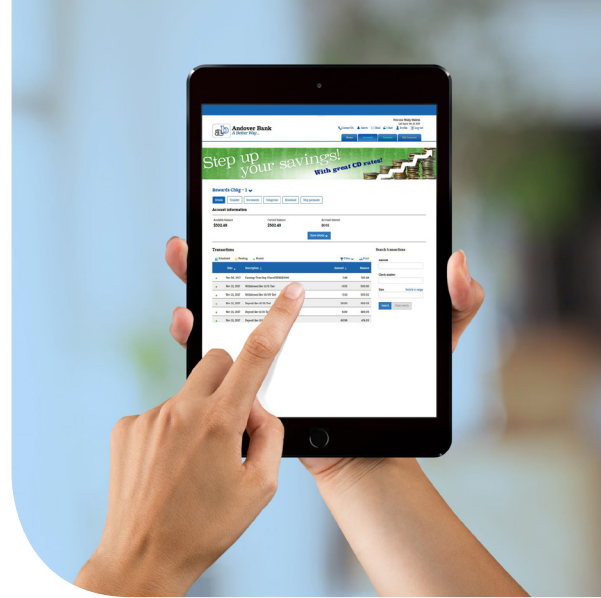




Andover Bank
A Better Way...

600 East Main Street
PO Box 1300
Andover, OH 44003



Dear Online Banking User,

We are excited to announce that we are improving our online banking system. **These enhancements are coming January 15, 2018.** Please be sure to re-save the Andover Bank Online Banking link in your favorites.

Here are the 8 changes that will take effect:

- 1. Simplified Sign-In.** The process has been streamlined with all login fields on a single page. Your Access ID and password will not change.
- 2. Streamlined Homepage.** The most commonly used functions will now be available at login. Easily access account balances, transfers, recent transactions and bill payments from the home screen.
- 3. Responsive Design.** This will provide the same experience for you, whether you're on a phone, tablet or computer.
- 4. Intuitive Navigation.** All features and functionality will be easier to access and manage with our improved navigation structure.
- 5. Bill Pay.** Bill pay will be fully integrated with online banking and no longer launch a second browser window.
- 6. Transaction History Layout.** Transaction history will now be combined into a single view, making it easier to track.
- 7. Improved Transfer Features.** You will now be able to access express and scheduled transfers within the same work-flow, which will make it quicker to initiate one-time and recurring transfers.
- 8. User Guidance.** Step-by-step instructions will be available for all features and functionality.

We hope you find these enhancements easier and more convenient to access your money. If you have any questions, please call us at 844-259-5473.

Sincerely,

Craig A. Cumberworth

Craig Cumberworth
SVP, Retail Banking

We're Improving Your Online Banking Experience!

- > Intuitive Navigation
- > Responsive Design
- > Better Experience

Questions?

- > Call 844-259-5473
- > Visit your nearest Andover Bank Branch



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1-844-259-5473
andoverbankohio.com