

Subject: We're upgrading Online and Mobile Banking!
From: Bedford Federal Savings Bank <office@bedfed.com>

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 Equal Housing Lender



We're Upgrading Your Digital Banking Experience

JULY 8, 2026



Our new and improved system will combine Personal and Business Online Banking into one easy-to-access platform and will feature all of the essential tools you use today with friendlier navigation, increased security, a new mobile banking app, an enhanced payment and invoicing solution and more!

System Downtime

07/06 at 9:00 PM EST

Business Bill Pay will be disabled and final bill payments made via current system.

07/07 at 9:00 PM

Business Online and Mobile Banking will be disabled.

07/08 at 8:30 AM

The new system will go live.

Important – Username and Password Required

You will be **required** to log in with your **username and password** for the first time on the new system. This applies to both Business Online and Mobile Banking.

Mobile Banking Users: If you currently use biometrics to log in, you will need to reestablish this feature within the new app. **Your username and password are required for first-time login.**

Please be sure you know your login credentials before July 8th.

If you are unsure of your username or password, you can reset both from the Business Online or Mobile Banking login screen.

- Click “Forgot Username” to reset your username.
- Click “Forgot Password” to reset your password.

General Account Information

Most of your account details will be available and ready to use within the new system including transaction history, bill pay payee information, scheduled payments, recurring and scheduled internal transfers, ACH templates as well as your settings for eStatements, Merchant Deposits, Positive Pay and Wire Transfers.

Internal Transfer Templates

Internal Transfer templates **will not transfer** to the new system. Please download these templates before July 6th as they will need to be reestablished in the new system.

ACH Users

ACH history **will not transfer** to the new system. Be sure to download this information before July 6th. We recommend creating templates for each unique ACH file, if you have not done so, before July 6th as the “Copy” feature is not supported within the new system.

Wire Users

Your recurring wire transfer templates will transfer over to the new system. In preparation for the upgrade we do recommend creating a "Payee" for each. The new system will offer streamlined functionality called "Payee" that combines the current Templates, Payees and Use Existing Wire functions.

Quicken®/QuickBooks® Users

Updates to Quicken/QuickBooks connections will need to be completed as part of the upgrade to ensure uninterrupted service. Instructions can be found on our website at www.bedfed.com.

First-Time Login & Token Enablement

Once the new system is live, you will log in for the first time using your current username and password. After entering your credentials, you will need to complete the Token Enablement process.

Note: If you are unsure of your username or password, click "Forgot Username" or "Forgot Password" from the login screen to reset these.

New Mobile Banking App

The upgrade includes a new Mobile Banking app that allows both personal and business account holders to access their accounts from one easy-to-use app. The new app will be available when the system goes live on July 8th. Our Business Mobile Banking app will no longer be available after the upgrade.

Important:

If you currently use biometrics to log in, you will need to reestablish this feature in the new app. **Your username and password are required for first-time login.**

Introducing: An Enhanced Payment and Invoicing Solution

We are excited to introduce a more convenient, all-in-one solution to manage your business payments. **This new service will replace our current Bill Pay system and will be available when the new system goes live on July 8th.**

No action is required on your part. All of your account information will transfer to the new payment solution including payees, payment history, scheduled and recurring payments, as well as eBills.

Contact our Business Banking team or visit www.bedfed.com to learn more.

Questions?

Visit www.bedfed.com for more information about the upgrade and to view helpful video tutorials. If you have questions or want to know more about our business digital banking products, give us a call at 812-275-5907.

Bedford Federal Savings Bank
1030 15th St. | Bedford, IN 47421

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Subject: System Upgrade Coming Soon!
From: Bedford Federal Savings Bank <office@bedfed.com>

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System Upgrade COMING SOON



On July 8th, 2026, we will be launching a new Digital Banking experience built for the way *you want to bank*.

In preparation for the upgrade, please review the important information below.

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Subject: Our new Digital Banking System is here!
From: Bedford Federal Savings Bank <office@bedfed.com>

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Equal Housing Lender



The new and improved **Digital Banking** is here!



We are excited to offer you an updated system with a user-friendly interface, improved functionality, an enhanced business payments solution, a new mobile banking app, and more to help you achieve your financial goals and meet your everyday banking needs wherever you go.

It's a powerful suite of digital services built for the way you want to bank – all from one easy to access platform, no matter the account.

First-Time Login Process

[Log in](#) using your existing username and password. After entering your credentials, please complete the Token Enablement process.

Note: If you are unsure of your username or password, click "Forgot Username" or "Forgot Password" from the login screen to reset these.

Review Account Settings

Please be sure to review your account details carefully to ensure everything transferred correctly. Pay close attention to your Bill Pay Payee information, scheduled payments and internal transfers, and any migrated ACH templates and participants prior to scheduling any new batches, transfers or payments.

Set Up Services

You will need to reestablish your Internal Transfer templates. These did not transfer over from the previous system.

Quicken®/QuickBooks® Users

You will need to deactivate your existing connection and enable a new connection with the new system. Instructions for how to do so can be found at www.bedfed.com.

Download our NEW Mobile Banking app!

It's easy! Search for Bedford Federal Savings Bank in your device's app store and download the new app. Then, log in with your existing username and password.



Reminders:

- Our previous Business Mobile Banking app is no longer available and can be deleted. Use the new app for both personal and business accounts.
- If you used biometrics to log in previously, you will need to reestablish this feature in the new app after your first-time login using your username and password.

Experience our Enhanced Payment and Invoicing Solution

Take advantage of a more convenient, all-in-one solution to manage your business payments. You can add vendors, pay bills, and set approval limits to gain better control over your cash flow. Need to send invoices? Upgrade your subscription and manage your business billing all from one place. Contact our Business Banking team or visit www.bedfed.com to learn more.

Reminder:

- All of your account information was transferred and is available in the new system including payees, payment history, scheduled and recurring payments, as well as eBills.

Questions?

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