

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

**FDIC** FDIC-Insured - Backed by the full faith and credit of the U.S. Government

 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 featuring enhanced security, a new mobile banking app, and more! It's a powerful suite of digital services built for the way you want to bank.

### System Downtime

#### 07/06 at 3:00 PM EST

Mobile Deposit via our Personal Mobile Banking app will be disabled.

#### 07/06 at 7:00 PM

Personal Online and Mobile Banking will go into Inquiry Only mode. **No transactions will be permitted while in Inquiry Mode.**

#### 07/06 at 9:00 PM

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

#### 07/08 at 8:30 AM

The new system will go live.

### Important – Action Required

#### Confirm Contact Information

To ensure a smooth first-time login on the new system, it is important that we have your **current phone number on file**. Please [log in](#) to your Online Banking account to review and update this information as soon as possible.

#### Username and Password

You will be **required** to log in with your **username and password** for the first time on the new system. This applies to both 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, please contact us for assistance.
- If you are unsure of your password, you can easily reset it by selecting “Forgot Password” from the Online or Mobile Banking login screen.

### General Account Information

Most of your account details will be available and ready to use within the new system including transaction history, scheduled payments, internal transfers, alerts, and eStatement settings.

#### Non-Transferable Services

The following settings will **not** transfer to the new system:

- Card Controls via “Cards” in Mobile Banking
- External Transfers
- Personal Finance Manager

You will need to set these services up or register for them again once the new system is live. **Please make note of or save your current settings and any related history for these services before July 8th.**

#### Bill Pay Users

Scheduled payments will transfer to the new system. Your payment history will **not**. Please be sure to save a copy of this **before July 8th**.

Payee addresses in Bill Pay need to be **complete and accurate** for payee information to transfer to the new system. Please review and make corrections **by July 6th**.

We also recommend making note of your current payees and account numbers so you can confirm all information transferred correctly once the new system is live.

#### First-Time Login

No changes to your login credentials are expected. You will log in for the first time using your current username and password whether online or via our mobile app.

##### Enhanced Security:

After entering your login credentials, you will be prompted to enroll for our new security update, One-Time Passcodes. Simply enter the phone number you'd like to use to receive your security codes in the future. That's it! The next time we need to verify your account, a code will be sent to this phone number to verify your identity. Enter this passcode into the system and submit to securely login.

### Questions?

Visit [www.bedfed.com](http://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 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.**

### System Downtime

#### 07/06 at 3:00 PM EST

Mobile Deposit via our Personal Mobile Banking app will be disabled.

#### 07/06 at 7:00 PM

Personal Online and Mobile Banking will go into Inquiry Only mode. **No transactions will be permitted while in Inquiry Mode.**

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

#### 07/08 at 8:30 AM

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### Important – Action Required

#### Confirm Contact Information

To ensure a smooth first-time login on the new system, it is important that we have your **current phone number on file**. Please [log in](#) to your Online Banking account to review and update this information as soon as possible.

#### Username and Password

You will be **required** to log in with your **username and password** for the first time on the new system. This applies to both 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, please contact us for assistance.
- If you are unsure of your password, you can easily reset it by selecting “Forgot Password” from the Online or Mobile Banking login screen.

### General Account Information

Most of your account details will be available and ready to use within the new system including transaction history, scheduled payments, internal transfers, alerts, and eStatement settings.

#### Non-Transferable Services

The following settings will **not** transfer to the new system:

- Card Controls via “Cards” in Mobile Banking
- External Transfers
- Personal Finance Manager

You will need to set these services up or register for them again once the new system is live. **Please make note of or save your current settings and any related history for these services before July 8th.**

#### Bill Pay Users

Scheduled payments will transfer to the new system. Your payment history will **not**. Please be sure to save a copy of this **before July 8th**.

Payee addresses in Bill Pay need to be **complete and accurate** for payee information to transfer to the new system. Please review and make corrections **by July 6th**.

We also recommend making note of your current payees and account numbers so you can confirm all information transferred correctly once the new system is live.

#### First-Time Login

No changes to your login credentials are expected. You will log in for the first time using your current username and password whether online or via our mobile app.

##### Enhanced Security:

After entering your login credentials, you will be prompted to enroll for our new security update, One-Time Passcodes. Simply enter the phone number you’d like to use to receive your security codes in the future. That’s it! The next time we need to verify your account, a code will be sent to this phone number to verify your identity. Enter this passcode into the system and submit to securely login.

### NEW Mobile Banking App

As part of the upgrade, we will also be launching 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.

#### Important Notes:

- 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.**
- If you have push alerts set up currently, please be sure to make note of these prior to July 6th. **Push alerts will not transfer to the new system.**

### Questions?

Visit [www.bedfed.com](http://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 digital banking products, give us a call at 812-275-5907.

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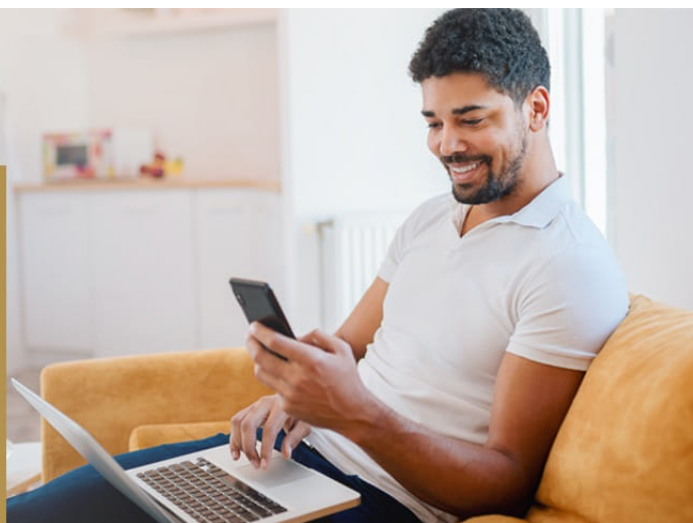
**Subject:** Our new Digital Banking System is here!  
**From:** Bedford Federal Savings Bank <office@bedfed.com>

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



We are excited to offer you an updated system with a user-friendly interface, improved functionality, enhanced security, and convenient features 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. You will be prompted to enroll for our new security update, One-Time Passcodes. Simply enter the phone number you'd like to use to receive your security codes in the future. That's it! The next time we need to verify your account, a code will be sent to this phone number to verify your identity. Enter this passcode into the system and submit to securely login.

- If you are unsure of your username, please contact us for assistance.
- If you are unsure of your password, you can easily reset it by selecting "Forgot Password" from the Online or Mobile Banking login screen.

## Review Account Settings

Most of your account details are available and ready to use in the new system including transaction history, scheduled payments, internal transfers, alerts, and eStatement settings. We strongly recommend reviewing all of this information closely. If you spot any discrepancies, please reach out to us at 812-275-5907.

### Set Up Services

You will need to set up external transfers, card controls in the new Mobile Banking app, and re-register for our Personal Finance Manager. These settings from the previous system did not transfer.

### Recurring Internal Transfers

These were carried over as is. If you want to make edits to these in the new system, you will need to set up the transfer again and delete the old one.

### Bill Pay Users

Please check to make sure your Bill Pay payees were transferred correctly.

## Download our NEW Mobile Banking app!

The new app allows both personal and business account holders to access their accounts from one easy-to-use app! To download the new app, search for Bedford Federal Savings Bank in your device's app store. Our previous app is no longer available and can be deleted.



### Reminders:

- 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.
- Push alerts did not transfer. You will need to set up any push alerts you'd like to receive within the new app.

## Questions?

Visit [www.bedfed.com](http://www.bedfed.com) for more information and to view helpful video tutorials. If you have questions or want to know more about our digital banking products, give us a call at 812-275-5907.

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