

Date

Address

Dear Cash Management Customer:

Crescent State Bank is excited to inform you that we are upgrading our Online Cash Management System effective March 9th, 2009. The new site, Business e-Banking will offer stronger security and a more robust reporting system.

As a valued customer we want to help you adjust to the new system. In this letter are a few of the significant changes that you will notice. We have added a demo online that you can feel free to peruse at your leisure. Finally, we would like to sit down with you at your convenience and show you the new system and talk with you about changes that may impact you personally.

Changes in Business e-Banking

1. **Login Address Will Change-** You will still be able to reach it from our website at www.crescentstatebank.com but you may need to "re-bookmark" the page
2. **Login Information Will Change**

Your New Company ID:

Insert Co. ID

Your New Login:

Insert Login

Your New Password:

Last 4 digits of your Tax ID

Please let us know how we can minimize the impact of the upgrade on your business. We thank you for your patronage and we are happy to help in any way we can.

Sincerely,

Lisa Hildebrand
Crescent State Bank
910-639-5474

Danielle Beagley
Crescent State Bank
919-830-6535

Important Dates Reference Guide

Important Date	Product Affected	Vital Information
February 23-27	Debit Cards	New VISA Debit cards and PINs Mailed
March 6th, 2009	Internal Recurring Transfers	Last day that scheduled transfers in Cash Management will process
	ACH Transactions	Last day to schedule ACH transactions in Cash Management
	Wire Transfers	Last day to schedule wires in Cash Management
	Bill Pay	Pending and recurring bill payments should process as scheduled and convert into the new system No new payments after 12:00pm.
	Online Account History	Print all history that you would like to retain prior to 12:00pm. It will not be available in the new system
	Debit Cards	Stop using old MasterCard Debit card. Activate and begin using new VISA Debit card.
March 9th, 2009	Internal Recurring Transfers	Set up recurring transfers in new system
	ACH Transactions	Set up new ACH batches in new system
	Wire Transfers	Set up new wires in new system
	Bill Pay	Verify that all pending and recurring payments converted to the new system
	Debit Cards	You may now change the system generate PIN for your new debit card through Telephone Access or at any CSB ATM.
March 10th, 2009	Loans	Balance information should reflect accurate data
	Deposit Current Balance	Balance information should reflect accurate data

Questions? Call Lisa Hildebrand at 910-639-5474 or Danielle Beagley at 919-830-6535