

# SYSTEM UPGRADE BOOKLET

Welcome to a new and  
improved way to bank.





Dear Valued Customer:

Crescent State Bank will undergo a system upgrade the weekend of March 6-8, 2009. We believe you will find that most changes are simply upgraded features and benefits, allowing you to do your banking more efficiently and easily. The functionality will be far more intuitive and progressive which will allow easier access to accounts and faster processing of transactions.

Here are some of the new features and benefits to look forward to:

- You will receive a new VISA debit card to replace your old MasterCard debit card
- Online banking changes
- Enhanced bill pay including bill presentment
- E-statements

We have prepared this booklet to help you anticipate changes, scheduled downtime, and other necessary information. We have made every effort to minimize the inconvenience to you.

If you have any questions that are not addressed here, please contact a member of our staff. We'll be glad to help. We value your relationship with us and our ongoing mission is to maintain our own high standards of customer service—to know you by sight, greet you by name, and thank you for your business at every opportunity. We look forward to continuing to serve you.

Sincerely,



Michael G. Carlton  
President and CEO



# QUESTIONS & ANSWERS

## General Questions

1. Will my account numbers change?  
No. Account numbers will remain the same.
2. Can I continue to use my checks and deposit slips?  
Yes. You may continue to use your current checks and pre-printed deposit slips.
3. Will my direct deposits, automatic transfers, or automatic payments from my checking account continue without interruption?  
Yes. We have taken special care to insure that these services continue as always.
4. Will my business Electronic Deposit (Remote Deposit) machine still work?  
Yes. The machine will still work and still connect to the system with no changes on your part required. However on March 6th the cutoff time for deposits will be earlier than usual. Please consult the timeline in this book for an exact time.

## Deposit Account Questions

1. Will my account statement change?  
You should notice little change with the appearance of your paper statement.
2. Will my statement date change?  
All customers will receive a statement after processing on March 6th. Normal statement processing will resume March 31, 2009.
3. Will my combined statement change?  
You will now get your statement based on the statement cycle of the primary account and it will include activity and summary information for all the combined accounts. Service charging and interest payment will also be based on the statement cycle on the primary account.



## QUESTIONS & ANSWERS

### 4. Will my Quarterly Savings Statement Change?

You will no longer receive a quarterly statement that service charges quarterly and pays interest monthly. Savings accounts will pay interest and service charge at the time the statement cycles. (Service charges will be 1/3 the current amount to accommodate the change).

## Loan Questions

### 1. Will my loan payment due date change?

If you have a Crescent Line of Credit or Overdraft Protection Line of Credit your March payment will be due on March 26th, 2009. After March 31st, all payments will revert to their originally scheduled dates. Other loan payment due dates will stay exactly the same.

### 2. Will the amount of my loan payment change?

There will not be any changes to payment amounts.

## Debit Card Questions

### 1. Can I continue to use my current Mastercard Debit Card?

**You may continue to use your current debit card and personal identification number (PIN) until 5:00 pm March 6th, 2009. Prior to February 27, 2009, you will receive a new Crescent State Bank VISA debit card and PIN. You may begin using the new Crescent State Bank VISA debit card March 6th, 2009 after 3:00pm.**

### 2. How can I activate my new Visa Debit Card?

Beginning March 6th through March 8th you can activate your new Visa Debit Card in one of the following manners: visit any ATM and use your PIN (mailed separately) to make a transaction or visit a local merchant and make a purchase using your new Visa Debit Card with the PIN mailed to you. The card will be activated from either type of transaction.



## QUESTIONS & ANSWERS

3. Will my Crescent State Bank Mastercard Debit Card PIN number change?

Yes. Your new PIN will be sent to you in a separate mailer after you receive your new card. You may change the system generated PIN to a number of your choosing at any Crescent State Bank ATM machine or in our Telephone Access System on or after 9:00 am March 9th, 2009.

4. Do I need to change automatic payments made with my Crescent State Bank Mastercard Debit Card?

**Yes. You are responsible for changing ALL automatic payments linked to your Crescent State Bank Mastercard Debit Card.**

### Consumer Internet Banking Questions

1. I currently use Internet banking and online bill pay. Will I still have access to these services?

Yes. You will have access to your accounts through our Internet banking services. Most of the functionality currently in our Online Banking will remain the same. The Bill Pay system will be upgraded. Please see the timeline in this book for service interruptions the weekend of March 6-8, 2009.

2. Will my ID/password change?

On March 9th, 2009 your ID will remain the same, however your password will change to the last four digits of your SSN/EIN. You will be prompted to change this the first time you login. You will also be prompted to answer new identity security questions.

3. What will change in Online Banking?

The login address will change- you may need to set up a new bookmark in your internet browser. The look and navigation will change in our new Consumer eBanking. There will now be a separate login for Consumer eBanking and Business eBanking. You may view screenshots of the new site online at [www.crescentstatebank.com/systemupgrade](http://www.crescentstatebank.com/systemupgrade).



## QUESTIONS & ANSWERS

### 4. What will change in Bill Pay?

The new consumer internet banking product will offer an expanded group of payments made electronically. The process for electronic payments will be unchanged. The process for payments that still need to be made via paper check will change. Rather than the check being drawn off your checking account directly, the funds will be drafted from your account prior to the check being created. The funds will be deposited to a central account on which the check will be drawn. You must have available funds in your account prior to the check being created in order for the payment to be processed. You will be notified if a bill is rejected due to insufficient funds.

### 5. Will my payees, recurring and scheduled payments in Bill Pay convert?

**Crescent State Bank is working diligently to convert all payees, recurring payments and pending payments. However, we ask that you print a current list of payees, pending and recurring payments prior to 12:00 pm March 6th and compare that list to what is converted on March 9th.**

### 6. How can I prepare?

Your history in online banking and bill pay will not convert. We encourage you to print any screens that you may find necessary post conversion. Crescent State Bank will have your history available if you need it, but you may choose to keep copies for yourself.

### 7. Will my scheduled internal transfers such as loan payments convert?

No- all recurring transfers in online banking will need to be set again.



## QUESTIONS & ANSWERS

8. Will I still be able to use Quicken, Quickbooks and Microsoft Money?

Yes, these services are available with the new Consumer eBanking however you will need to re-enroll in the respective services.

Additional information can be found at:

Intuit: <http://fi.intuit.com/support/conversionguides/>  
and

Microsoft Money: <http://www.microsoft.com/money/server.msp>

9. Will Business Banking (Cash Management) change?

Yes. Business Banking customers will be notified separately regarding changes to Cash Management. Please note that there will now be separate logins for Consumer eBanking and Business eBanking (formerly Cash Management)

10. What if I have questions?

After March 9th, Crescent State Bank will provide 24/7 help for Consumer eBanking customers. Please call 866.812.1315 if you have any questions or issues.

### Telephone Banking

1. I currently use telephone banking to check my balance. Will I still have access?

Yes. Telephone banking will be available for your continued use after conversion weekend. For service interruption dates please consult the timeline in this book.

2. Will my PIN remain the same?

On March 9th, 2009 your password will change to the last four digits of your SSN/EIN. You will be prompted to change this the first time you login.



**Service  
Interruptions  
Timeline**



# Service Interruptions

Crescent State Bank has made every possible attempt to reduce the direct impact to customers during this system upgrade. Given the nature of system improvements however, there will be some delays and interruptions in service.

Please consult the following timeline for service interruption dates. We apologize for any inconvenience. For up to the minute changes and notifications please visit [www.crescentstatebank.com/systemupgrade](http://www.crescentstatebank.com/systemupgrade).

<b>Debit Cards</b>	
<i>Important date/time:</i>	<i>Description</i>
Week of February 23rd, 2009	New cards and PINs mailed
March 6th, 2009 2:59 pm	Discontinue use of old cards
March 6th, 2009 3:00 pm	Use new VISA debit cards
March 9th, 2009 9:00 am	PIN may be changed at CSB ATMs or through Telephone Banking

<b>Online Banking/Bill Pay/Telephone Access</b>	
<i>Important date/time:</i>	<i>Description</i>
March 6th, 2009 12:00 pm	No new bill payments/transfers will be accepted after this time
March 6th, 2009 12:01 pm	System will be placed in Standby mode. You will be able to only view history, transactions, accounts. No new activities can be performed.
March 9th, 9:00 am	New Consumer eBanking and Telephone Access will be live. Check all bill pay accounts to insure proper conversion of payees, pending and recurring payments.



## Service Interruptions cont.

### Crescent State Bank Electronic Deposit (Business Remote Deposit System)

<i>Important date:</i>	<i>Description</i>
March 6th, 2009 2:00 pm	All deposits must be made before this time to receive same day credit. Deposits made after 2:00 pm will be credited Monday, March 9th, 2009.

# Office Locations

\* ATM locations

## Wake County Offices

### Headquarters\*

1005 High House Road  
Cary, NC 27513  
919/ 460.7770

1155 Kildaire Farm Road\*  
Cary, NC 27511  
919/ 467.7400

303 South Salem Street\*  
Apex, NC 27502  
919/ 303.7500

945 Vandora Springs Road  
Garner, NC 27529  
919/ 662.7330

6408 Falls of the Neuse\*  
Raleigh, NC 27615  
919/ 876.4260

700 Holly Springs Road\*  
Holly Springs, NC 27540  
919/552.7677

7120 Knightdale Blvd.  
Knightdale, NC\*  
919/ 266.1536

**COMING SOON!**  
7100 Creedmoor Road  
& 4711 Six Forks Road  
Raleigh, NC

## Lee and Johnston County Offices

870 Spring Lane\*  
Sanford, NC 27330  
919/ 708.7055

315 E. Main Street\*  
Clayton, NC 27520  
919/ 550.2050

## Moore County Offices

185 W. Morganton Road\*  
Southern Pines, NC 28387  
910/ 693.3336

211 M Central Park Avenue\*  
Pinehurst, NC 28374  
910/ 295.9993

## New Hanover County Offices

1508 Military Cutoff Road  
Suite 100  
Wilmington, NC 28403  
910/ 344.2265

2506 Independence Blvd.\*  
Wilmington, NC 28412  
910/794.3077



*We Belong Together*

[www.crescentstatebank.com](http://www.crescentstatebank.com)