

Your Guide To Our
**SYSTEM
UPGRADE**

IMPORTANT INFORMATION ENCLOSED

*FIRST**AMERICAN**BANK*



"Since 1903, we have remained committed to delivering value and supporting the financial success of our customers.

As part of this ongoing commitment, First American Bank is preparing for a system upgrade. This investment in technology is an important step forward in enhancing your overall banking experience and allowing us to better serve you, our valued customers."

GREG MARRS
CEO AND CHAIRMAN

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GENERAL INFORMATION

At First American Bank, we are continually looking for ways to better serve our customers. This system upgrade is designed to improve service quality, modernize our banking technology, strengthen security measures, and provide more convenient services for your everyday banking needs.

Please read through this guide carefully so you are prepared and informed about upcoming changes, important dates, and any actions you may need to take.

Additional information may be communicated as we approach the system upgrade, so please watch for future updates.

Thank you for your patience and continued trust in First American Bank.

Mark Your Calendars



- Our system upgrade will begin at the close of the business day on **Friday, August 21, 2026 and will be completed on Monday, August 24, 2026.**
- All First American Bank branches will be closed on **Saturday, August 22, 2026.**
- We will be open with normal business hours **Monday, August 24, 2026.**
- Online and mobile banking will not be available beginning **Friday, August 21, 2026 at 5:00pm MST and will resume on Monday, August 24, 2026.**

WHAT TO EXPECT AND HOW TO PREPARE

What Will Stay the Same

- Your account number(s) will remain the same, except for mortgage loan account numbers, explained on page 5.
- Your First American Bank routing number (112200439).
- Your existing debit card and PIN.
- Your personal and business checks, as well as deposit slips.
- Your automatic withdrawals and direct deposits will continue without interruption.
- Your deposit account statement cycle date will not change.
- Our website will remain the same: firstamericanbanknm.com.

What Will Change

ONLINE BANKING AND MOBILE APP

- Online Banking and our Mobile Banking App will be temporarily unavailable beginning at 5:00pm MST on Friday, August 21. You may delete our app at this time.

- Starting Monday, August 24 you can access Online Banking and our new Mobile Banking App. Download the new app from the App Store or Google Play Store and search for 'First American Bank Mobile.'



Look for
the red tab!

- For your first login, use your current Username. Your initial password will be your zip code, followed by the last four digits of your Social Security Number. You will then be prompted to create a new password.
- After the upgrade, your Online Banking and Mobile Banking experience will look different with an updated design.

What Will Change Continued

BILL PAY

Our current Bill Pay service will be removed from Online and Mobile Banking at 8:00am MST on August 20.

Bill payments dated for August 26, will be the final payments processed. All payments dated greater than August 26 will be cancelled.

You can access our new Bill Pay service on August 24 through Online Banking and on our new Mobile Banking App.

Your existing Bill Pay payees will automatically transfer to the new Bill Pay service. However, recurring payments and ebills will not transfer and must be set up again in the new system. We recommend downloading your bill pay history before August 20 to use as a reference when setting up recurring payments and ebills.

FIRST LINE TELEPHONE BANKING

This service will be unavailable starting at 5:00pm MST on Friday, August 21 and is expected to be restored Monday, August 24.

After the upgrade, the PIN you currently use to access First Line Banking at 888.746.8300 will change. Your initial PIN will be your date of birth and last four digits of your Social Security Number, using the format below:

Date of Birth			SSN
YYYYMMDDSSSS			
Four-Digit Year	Two-Digit Month	Two-Digit Day	Last Four Digits

To keep your FIRST LINE account active, please call within 30 days of the upgrade. After 30 days, access is inactive and a bank representative can assist you to reset your access.

PAPER STATEMENT FEE

As previously disclosed, accounts receiving paper statements are subject to a paper statement fee listed on your monthly statement as 'Service Charge.' Effective August 24, 2026, this fee will now be clearly labeled 'Paper Statement Fee' on your account statements. No action is required on your part, and the fee amount itself is not changing.

MORTGAGE LOAN ACCOUNT NUMBERS AND PAYMENTS

Your mortgage loan number will be changing from 12 digits to 8 digits. Digits 4–7 will be removed.

Example:

Current: 701260112345 → New: 70112345

Digits 4-7
Removed

You may continue making your mortgage payment as usual. If you use a Bill Pay service, after August 24, please update your loan number with the provider to help ensure timely payment processing.

DEBIT CARD ALERTS & SENDING MONEY

Debit card alerts and controls will be available to set up and manage in our new Mobile Banking App. Availability of these features is expected to closely coincide with the date of August 24; more details will be provided as they become available. Alerts currently managed in the Brella App will be discontinued after the system upgrade.

Beginning August 24, Zelle® will be available through our new Mobile Banking App, making it easy to send and receive money.

ACCOUNT TRANSFERS

Recurring transfers you have set up through Online Banking or the Mobile Banking App will not transfer and must be set up again starting August 24.



BUSINESS BANKING

Important Updates

eBUSINESS BANKING AND eBUSINESS MOBILE APP

- eBusiness Online Banking and Mobile App will be temporarily unavailable beginning at 5:00pm MST on Friday, August 21. You may delete our app at this time.
- Starting Monday, August 24, you can access eBusiness Online Banking and our new eBusiness Mobile App. Download the new app from the App Store or Google Play Store and search for *'First American Bank eBiz.'*
- For your first login, use your current username. Your temporary password will be provided to you separately by our Treasury Management Team.
- After the upgrade, your eBusiness Online Banking and Mobile experience will look different with an updated design.



Look for
the red tab!

BUSINESS BILL PAY

Our new eBusiness Bill Pay service will be available beginning Monday, August 24.

Payments scheduled through our current Bill Pay service will be processed on August 20 and paid on August 21.

Online and Mobile Bill Pay Access. Access to Bill Pay through online banking and mobile banking will end at 2:00pm MST on August 20.

Payment History. Existing recurring payments and ebills will not transfer and will need to be set up again. To retain your Bill Pay payment history, please download it before 2:00pm MST on August 20. Payment history will not be available after that time.

Outstanding & Returned Check Payments. Any Bill Pay checks that are not cashed within 90 days will be refunded to your account. After the upgrade, if a merchant returns a Bill Pay check, it will be sent back to First American Bank for processing.

BUSINESS PAPER STATEMENT FEE

As previously disclosed, accounts receiving paper statements are subject to a paper statement fee listed on your monthly statement as 'Service Charge' or 'Cycle Statements.' Effective August 24, this fee will now be clearly labeled as 'Paper Statement Fee' or 'Business Paper Statement Fee' on your account statements. No action is required on your part, and the fee amount itself is not changing.

TREASURY MANAGEMENT SERVICES

Business Banking customers utilizing Treasury Management services will receive a separate communication with additional information regarding the services below and more:

- eBusiness Online Banking
- User Profiles
- Account Transfers & Templates
- ACH, Wires & Templates
- Positive Pay
- QuickBooks
- Scheduled Transfers
- Statements

SUPPORT & ASSISTANCE

We're Here For You

Local Branch

You may visit or call your local First American Bank branch with any questions you may have. Our employees will be able to provide assistance leading up to the upgrade.



Customer Care: 800.289.6140

Our dedicated Customer Care team is available to answer your questions.

Bank Website

For updates on the system upgrade, please visit: firstamericanbanknm.com.

FREQUENTLY ASKED QUESTIONS

- **Why are we upgrading?**

This is a necessary step forward in improving efficiencies, strengthening our systems, and to offer better tools to enhance our customer's day-to-day banking experience.

- **When will the upgrade happen?**

We will begin our system upgrade after the close of business day on Friday, August 21.

- **Will branch hours be affected during the system upgrade?**

We will operate with normal business hours on Friday, August 21. Only branches open on Saturdays will be impacted – Las Cruces and Silver City branches will be closed on Saturday, August 22.

We will open with normal business hours on Monday, August 24.

- **Will I have access to my funds?**

Yes, your current debit card will work during the upgrade and you will have access to your funds at ATMs. Although First American Bank ATM service interruptions are not expected, you may experience occasional delays during the system upgrade.

- **Will I need a new debit card?**

No, your existing First American Bank debit card will continue to work before, during and after the upgrade period.

- **Will there be changes to my statements?**

There will be minor updates to your statements, but they will look similar to your current statements.

All deposit accounts except Christmas Club will have an August 23, 2026 ending statement with the upgrade. The next deposit account statement will be on your normal deposit account statement cycle date.

- **Will any fees or service charges change?**

If your account is currently charged for paper statements, the fee will now appear as 'Paper Statement Fee' instead of 'Service Charge.' No action is required on your part and the amount of the fee itself is not changing.

FREQUENTLY ASKED QUESTIONS

- **Will the current First American Bank App and eBusiness App change?**

Yes, new apps will be available for download in the App Store and Google Play Store on Monday, August 24.

- **Will I need a new username and password for Online and Mobile Banking?**

Your username will remain the same. When you first login after the system upgrade, use your current username.

Personal Banking Customers: Your temporary password will be your zip code followed by the last four digits of your Social Security Number.

Business Banking Customers: Your temporary password will be provided separately by our Treasury Management Team.

- **Will I have to update my current automatic withdrawals and direct deposits?**

No, your automatic withdrawals and direct deposits will continue without interruption.

- **Will my account transfers change?**

Any automatic transfer or payment that was set up at First American Bank will not change. Recurring transfers you have set up through Online Banking or the Mobile Banking App will not transfer and must be set up again starting August 24.

- **Can I continue making my mortgage payment as usual?**

Yes, you may continue making your mortgage payment as usual. If you use a Bill Pay service, after August 24, please update your loan number with the provider to help ensure timely payment processing.

- **Will the Brella App still be available?**

No, the Brella App will be discontinued after the system upgrade. Debit card alerts and controls will be available to set up and manage in our new Mobile Banking App. Availability of these features is expected to closely coincide with the date of August 24; more details will be provided as they become available.