



WELCOME TO PREFERRED BANK ONLINE BANKING SERVICE

PLEASE READ THIS IMPORTANT INFORMATION REGARDING THE ONLINE BANKING CONVERSION

We appreciate the opportunity to serve you. If you have any questions regarding this communication, please do not hesitate to contact us Monday through Friday at (718) 886-1788 from 8:00 A.M. to 6:00 P.M. Eastern Time or reach us toll-free at (888) 673-1808 from 8:30 A.M. Pacific Time to 5:30 P.M. Pacific Time.

System Availability: In order to facilitate the online banking system conversion, access to United International Bank (UIB) online banking system will be unavailable as follows:

- **Online Banking:** The UIB online banking system will be permanently shut down effective Friday, February 5, 2016 at 6:30 P.M. Eastern Time. The Preferred Bank online banking system will be available on Monday, February 8, 2016 at 8:00 A.M. Eastern Time. First time login instructions for all online banking users are provided on page 3 of this document.
- **Online Bill Payment:** On Friday, February 5, 2016 at 1:00 P.M. Eastern Time, the UIB online bill payment system will be permanently shut down. The Preferred Bank bill payment system will be available on Monday, February 8, 2016 at 8:00 A.M. Eastern Time.

Login Information: Please visit Preferred Bank's online banking at www.preferredbank.com. Your login credentials for online banking remain unchanged. If you are currently enrolled in personal online banking, you will continue to use your current Access ID and password that you currently use with UIB. If you are enrolled for business online banking, you will continue to use your Access ID and token that you are currently using with UIB. Preferred Bank's online banking is supported by all web browsers. For further assistance please contact the customer support number listed below.

- **Personal Online Banking Terms and Conditions and E-Sign Agreement:** At initial log in to Preferred Bank online banking, you will be prompted to accept Preferred Bank's E-Sign Agreement and PBnet Personal Online Banking Electronic Services Agreement.
- **Business Banking Terms and Conditions:** Enclosed in this mailing is a copy of the Preferred Bank PBnet Online Banking Service Description. This agreement replaces the UIB Online Banking Electronic Agreement and Disclosure as of February 8, 2016. For your convenience, this agreement is also available online. By signing in to the online banking, you agree to the terms and conditions of this new agreement.

Account Transaction History: Account transaction history will not be converted from the current UIB online banking to Preferred Bank online banking. For future reference, we recommend that you print or download your transaction history prior to February 5, 2016 at 6:30 P.M. Eastern Time. For further assistance please contact the customer support number listed below.

Electronic Statements (eStatements): You may enroll to eStatements to view your statements online. Statement history is stored for 12 months. You will need Adobe Reader version 7.0 and above to view and download eStatements. For further assistance please contact the customer support number listed below.

- **Personal Online Banking:** At initial log in to Preferred Bank online banking site, you will be prompted to enroll to eStatement. Please see page 3 for instructions.
- **Business Online Banking:** Enclosed in this mailing is a PBnet Business eStatement Enrollment Agreement form. Please sign and return the form to enroll to eStatements.

Transactions: For internal fund transfers, you must re-schedule any recurring or future dated transactions. We recommend that you record the recurring fund transfer records from the current UIB system prior to February 5, 2016 at 6:30 P.M. Eastern Time, for ease with re-establishing these transactions on or after February 8, 2016. For further assistance please contact the customer support number listed below.

Online Bill Payment: If you use bill payment services with UIB, your payee information, history, and recurring payments will not be converted to Preferred Bank. Please print or download your bill payment history prior to February 5, 2016 at 1:00 P.M. Eastern Time for future reference. We highly recommend that you print a copy of your current payees to confirm payee information. Access to UIB's bill payment

service will be disabled from Friday, February 5, 2016 at 1:00 P.M. Eastern Time to Monday, February 8, 2016 at 8:00 A.M. Eastern Time. Bill payments with effective dates prior to Thursday, February 4, 2016 will process as normal. If you have bill payments due during the conversion period, we recommend you schedule those payments to be paid on or prior to February 4, 2016 to ensure timely delivery.

- **Action Required**: After February 8, 2016 8:00 A.M. Eastern Time, please log in Preferred Bank's website at www.preferredbank.com to re-enroll for Preferred Bank's bill payment service and add the payee information. Refer to page 4 for enrollment instructions. For further assistance please contact the customer support number listed below.
- **Online Bill Payment Processing**: For electronic payments the processing date is normally *two business days prior* to the payment due date. For payments made by check, the processing date is normally *four business days prior* to the payment due date. To ensure a same day processing date, bill payments must be entered before 2:00 P.M. Eastern Time.
- **Online Bill Payment Limits**: Please note that transaction limits apply for both personal and business bill payment. The transaction limit for consumer and business bill payment is \$999,999.99 per payment. Popmoney will continue to be available only to consumers.

At initial log in, you will be prompted to accept the Terms and Conditions of the Bill Payment Service. Please retain a copy of this agreement for future reference. For your convenience, this agreement is also available online.

Telebanc: Preferred Bank also offers automated telephone banking services. You may enroll in Telebanc to obtain information on your account such as checking your balance, reviewing recent and pending transactions and transferring between Preferred Bank accounts. Telebanc is available 24 hours a day/seven days a week. Please call our toll-free Telebanc phone number, (877) 773-3663, to access this service.

After February 8, 2016, if you have any questions, please contact our customer support line at (888) 673-1808 Monday through Friday with extended hours of 9:00 A.M. – 9:00 P.M. Eastern Time.

FIRST TIME LOGIN INSTRUCTIONS FOR ALL USERS

Beginning February 8, 2016 at 8:00 A.M. Eastern Time, you may access your online banking by visiting www.preferredbank.com.

- **Personal Online Banking:** Click on “**Personal**” bullet located in the upper right hand corner. Please enter the same Login ID you use today with UIB in the Access ID field. After you click “Login” you will be prompted to enter the same password you are currently using.
- **Business Online Banking:** Click on “**Business**” bullet located in the upper right hand corner. Please enter the same Login ID you use today with UIB in the Access ID field. After you click “Login” you will be prompted to enter the password generated by the token that tokens that were originally established with UIB.



PREFERRED BANK
The Preferred Way to Bank

Home | Personal Banking | Business Banking | Treasury Management | About Us | Investor Relations

Bank When and Where You Want
In today's fast paced environment, Preferred Bank realizes how important it is for you to have the most up-to-date information regarding your financial status and conduct your banking business outside of a traditional bank branch. Preferred Bank offers electronic banking services that will allow you to bank when and where you want. It's all part of the Preferred Way to Bank.
[Learn More](#)

We Offer Business Loans
We offer a variety of loans to meet your business needs. From Real Estate & Construction Loans to Commercial Loans, Preferred Bank's strong capital base allows us to offer you customized financing while providing the level of customer service you expect from an independent community bank.
[Learn More](#)

ONLINE BANKING
PBnet: Personal Business
Access ID Login
Summary Page

First Time User: Personal | Business
Bill Pay Demo: Personal | Business

Welcome to Preferred Bank
With our online branch you can read about our available account options, get current interest rates, and use our secure online banking service to check your accounts and pay bills. All of this is available to you 24 hours a day, seven days a week from the convenience of your home or office. Visit one of our twelve [local branches](#) to open a personal or business account or to apply for a loan.
You may contact us toll-free at (888) 673-1808 from 8:30am - 5:30pm, Monday through Friday, excluding legal holidays.

Member FDIC EQUAL HOUSING LENDER

Home | Privacy Policy | Disclosures | Online Security | Locations/Hours | Calculators

eSTATEMENT ENROLLMENT

eStatement Enrollment

Information

Receive your monthly statements, fast and securely with E-Statements!

When your statement is available for download, you will receive notification via email to access your bank statement and check images.

Eliminate paper storage hassles - save your statement electronically! You can view, download, or print your statements.

eStatement Enrollment

SUPER NOW email notification when statement available

SAVINGS-REG/BUS email notification when statement available

Verify or Change E-mail Address:

Confirm E-mail Address:

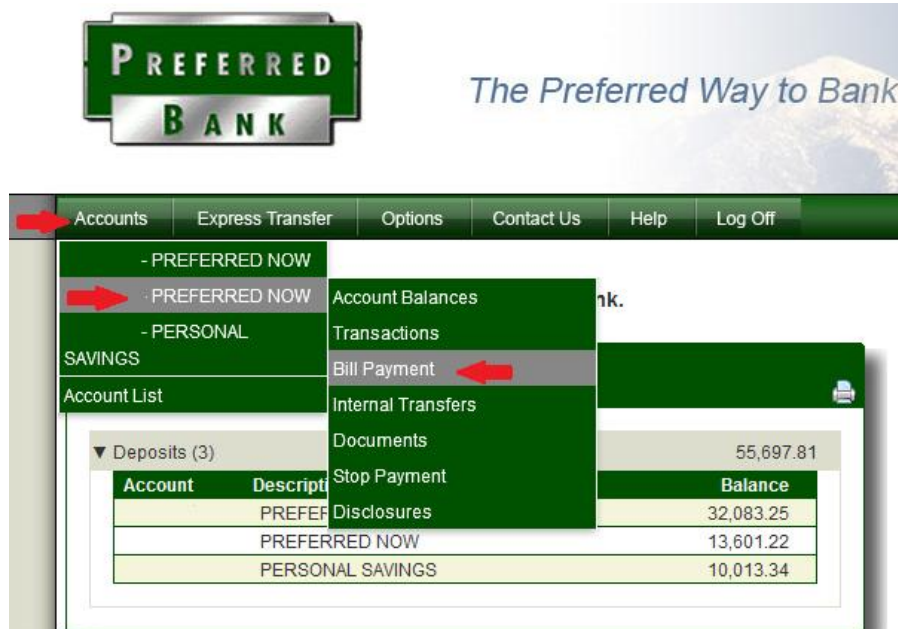
By clicking “Accept” below, you have read and agreed with the [disclosure](#).

FIRST TIME LOGIN INSTRUCTIONS FOR BILL PAYMENT

If you utilize Consumer Bill Payment, you may access bill payment by pointing your cursor to the "Account" tab, then to a Checking Account, and selecting the **Bill Payment** link. You will be directed to the main bill payment page.

If you utilize Business Bill Payment, you may access bill payment by clicking on "Management Tools" and selecting "**Bill Payments**". You will be directed to the main bill payment page.

Consumer Bill Payment



Business Bill Payment

