

A better banking **experience.**

TECHNOLOGY UPGRADE GUIDE 2025



**ALAMERICA
BANK**



A Letter From Our President

Dear Valued Customer,

We know you have many options when it comes to choosing a financial partner, and we are truly grateful that you have chosen to bank with us. As part of our continued commitment to delivering a better banking experience, we are pleased to announce that, effective Monday, September 15, 2025, Alamerica Bank will become BHM Bank.

This transition reflects more than just a change in name—it represents a renewed focus on innovation, customer service, and long-term growth. To support this exciting evolution, we are upgrading our core banking system. This new system will provide faster, more secure, and more personalized service, and it will allow us to offer an expanded range of modern banking solutions designed with your needs in mind.

The core banking system is the technology that manages all essential banking activities, including opening and servicing accounts, processing transactions, maintaining account information, and supporting loan operations. By upgrading this system, we are laying the groundwork for a more efficient and responsive banking experience.

The core conversion will take place during the weekend of Friday, September 12 through Sunday, September 14, 2025. While most of the process will take place behind the scenes, there may be brief, temporary service disruptions during that time. We have prepared detailed materials to help guide you through what to expect and how to plan for any interruptions.

To help ensure a smooth transition, we recommend that you take a moment to plan any important transactions ahead of time, review your account information, and confirm any scheduled payments. Should you have any questions or need assistance, please don't hesitate to reach out.

Our team is ready and available to support you throughout this process. You can contact us by phone at 205-558-4600, Monday through Friday from 9:00am to 4:00pm. You may also visit our website at www.alamericabank.com or stop by our branch to speak with a member of our staff, all of whom have been trained to assist with any concerns you may have.

Thank you for the trust you have placed in us. We are honored to serve you and are genuinely excited about the opportunities this next chapter will bring. As BHM Bank, we look forward to continuing to grow with you and provide exceptional service for years to come.

Sincerely,

Jason Eppenger

President & CEO



UPGRADE CHECKLIST:

To make it easier for you, here is a quick checklist you can use for any actions you must take to ensure your banking is uninterrupted.

If you use Consumer Online Banking:

- ☐ Your user ID will stay the same (unless otherwise notified by the bank), but you will need to re-enroll after the conversion on September 15th.

If you mail in Loan Payments:

- ☐ Our mailing address will not be changing. Please continue to send payments to our Highland Ave office, but you will need to change Alamerica Bank to BHM Bank:

BHM Bank
2170 Highland Ave, Suite 150
Birmingham, AL 35205

If you use Business Online Banking:

- ☐ Your user ID will stay the same (unless otherwise notified by the bank), but you will need to re-enroll after the conversion on September 15th.

Questions? Contact Us:

 **205-558-4600**  **info@alamericabank.com**

A New Chapter for BHM: Our legacy leads the way.

We are proud of our legacy as a minority-owned bank. It represents who we are, the people we serve, and our firmly planted, yet ever-growing roots. As we have grown, we realize our impact is defined not just by our past experiences, but what those experiences teach us and how they create better tomorrows.



Our goal is simple: to be known as a great bank, rich in history that delivers real value, and puts people first. We are a minority-owned bank that believes, from experience and deeply held convictions, we can create opportunities for everyone.

We are here to serve the underserved, create hope for those feeling hopeless, and to help bear the load, all while operating with integrity, transparency, and care. We believe in being accessible, responsive, and real. Everyone who walks through our doors, uses our website, or calls a branch is valuable and unique.





As a community bank, we pride ourselves on:

Personal guidance.

We promise to lead every interaction with clarity and honesty.

Quick, local decision-making.

Our unique understanding of the market makes for fast and reliable decisions.

A welcoming environment.

Where everyone belongs, every word is heard, and security is a priority.

A leadership team that is tuned in, transparent, and in touch with your needs.

We are not just rebranding, we are rethinking what it means to bank in Birmingham. We heard you, we see you and we know there is a gap to fill. We are investing in technology, tools, and talent that create sustainable growth and real results for the real people of Birmingham.

Our soul as your neighbor will never change, but our abilities and desire to better serve you will always be growing. As we evolve, our heart remains the same: community first, always.

Thank you for allowing us to be a part of your story.

System Upgrade

Important Dates & Information

Keep an eye out for these important dates, and refer to the following pages for specific information on upcoming changes.

What is a Core System?

The core processing system is the computer system that Alamerica Bank uses to maintain customers' accounts and loans, and to process transactions.

Why is Alamerica Bank Upgrading to a New Core System?

Our new core system will allow us to serve you more efficiently and enable us to offer you more technology and enhanced products and services in the future.

Go to [page 9](#) for What is Changing for Consumers.

Go to [page 13](#) for What is Changing for Businesses.

When Will These System Updates Happen?

System updates will take place on Saturday, September 13th, and Sunday, September 14th. Our branch will close at 5:00pm on Friday, September 12th and reopen Monday, September 15th at 9:00am. Our Online Banking will be down starting Friday, September 12th at 5:00pm and will be back up on Monday, September 15th by 12:00pm. Direct deposits scheduled for September 15th will come through as planned. Your current debit card will work as normal September 12th - 14th.

Customer Service Availability

Our team will be available to answer calls on Monday, September 15th starting at 9:00am.

FRIDAY, SEPTEMBER 12th

Hours: Our branch will close at the normally scheduled time at 5:00pm Friday evening.

ATM Access: ATM withdrawals available. ATM deposits available until 3:00pm. Transfers and balance inquiries unavailable after 3:30pm.

Online Banking: Online Banking available until 5:00pm.

Debit/ATM Cards: Your current Alamerica Bank Debit/ATM card will work as normal from Friday, September 12th, throughout the weekend.

SATURDAY & SUNDAY, SEPTEMBER 13th-14th

Hours: Branch will be closed.

ATM Access: ATM withdrawals available.

ATM deposits, transfers and balance inquiries are unavailable.

Online Banking: Not available.

Debit/ATM Cards: Your current Alamerica Bank Debit/ATM card will work as normal, and will work throughout the weekend of September 13th-14th.





MONDAY, SEPTEMBER 15th

Hours: Branch will reopen for normal business hours. The technology upgrade is complete.

ATM Access: ATM withdrawals, deposits, transfers and balance inquiries are available.

Online Banking: Scheduled to be available by 12:00pm.

ACTIONS TO TAKE AFTER SEPTEMBER 15th:

-  **Review your new statements** - Your statements will look a little different, but contain all the information you are used to seeing. Consumer deposit statements will be generated on the 16th of each month. Business deposit statements will be generated on the 1st of each month. A final statement from our old system will be generated on September 12th for both Consumer and Business accounts.
-  **Online Banking** - You will need to re-enroll in online banking and set up a new password.
-  **Mobile Banking** - Enroll and download our new mobile banking app.
-  **Debit/ATM Card** - Your old Debit/ATM Card will no longer work starting on September 15th. If you have not done so already, please activate and set up the PIN for your new Debit/ATM Card that you have received.

Enhanced Digital Banking Features

To better serve our customers and streamline your banking experience, we have introduced a wide array of digital banking tools. Below is a list of our new offerings designed to improve convenience, security, and financial control for both personal and business users:

1. Zelle® Integration – Coming Soon!

Send and receive money instantly with Zelle®, available directly through our mobile and online banking platforms. Whether you are splitting a bill, paying rent, or gifting funds, Zelle® offers a fast, safe, and easy way to send money to people you trust — no need to exchange cash or checks.

2. Simplified Wire Transfers and ACH Origination

Enjoy a faster and more user-friendly experience when initiating wire transfers or setting up ACH payments. Our enhanced platform reduces complexity while increasing accuracy and processing speed for both domestic and international transactions.

3. Upgraded Online Banking Experience

Our revamped online banking portal offers a cleaner, more intuitive interface with improved navigation and a personalized dashboard that brings your financial picture into focus.

NEW FEATURES INCLUDE:

• E-Statements:

Go paperless and access your statements anytime, anywhere. View, download, and print your transaction history securely.

• Online Funds Transfer:

Move money between your own accounts or to other accounts within the bank seamlessly and instantly.

• Online Bill Pay:

Schedule and automate payments to virtually any biller in the U.S., reducing late fees and saving time.

*Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

4. New Mobile Banking App

Experience our new mobile banking app optimized for both iOS and Android devices. Key features include:

- **Real-time transaction alerts**
- **Budgeting tools and insights**
- **Seamless access to mobile check deposit, bill pay, and transfers**
- **And More!**

5. Mobile Deposit

Deposit checks anytime, anywhere using your smartphone. Simply snap a photo of your endorsed check and deposit it securely through the mobile app—no need to visit a branch or ATM.

6. Debit Card Controls

Take full control of your debit card usage with our integrated card management tools:

- **Instantly turn your card on or off in case of loss or theft**
- **Set transaction limits**
- **Control where your card can be used (e.g., online, in-store, international)**
- **Enable alerts for transactions or attempted charges**

7. Business Online Banking with Accounting Software Integration

Our business banking platform is now equipped with advanced features tailored for small to mid-sized businesses:

- **Direct integration with QuickBooks®, Quicken®, and similar platforms**
- **Real-time balance and transaction sync**
- **ACH payment management for payroll and vendors**
- **Multi-user access with customizable permissions**
- **Secure file transfers and detailed audit trails**

What is changing for consumers?

We want to make your technology upgrade as smooth & seamless as possible! This section will advise you on what is changing, what is staying the same, and which accounts may be affected.

What is changing:

- Mobile Banking will be available with our new mobile app.
- Online Banking is getting better with a streamlined, simple look and new features including Card Controls, Internal/External Transfers, Bill Pay, QuickBooks® and so much more!
- Online banking passwords: you will need to re-enroll in online banking on September 15th.
- Your current Debit/ATM cards will be deactivated on September 15th. Please activate the new Debit/ATM cards you received in the mail.
- Zelle®, a fast and easy way to send and receive money from friends, family, and others you trust will be coming soon.
- Your statements will now be available electronically.
- Checking and Savings products will have improved features.
- More efficient in-person service when you visit our branch office.

What is staying the same:

- | | |
|---|-----------------------------------|
| • Account numbers | • Your checks |
| • Loan account numbers and billing schedule | • Access to ATMs |
| • Existing direct deposits | • Branch hours |
| • Loan payments | • Our routing and transit numbers |

*Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



Consumer Accounts

You may notice some changes to your personal checking, savings and money market accounts. See below for updates.

IMPORTANT ACCOUNT INFORMATION:

Your account numbers will remain the same. You can continue to write checks and use your current Debit/ATM card through September 14th. Direct deposits and debits will be transferred automatically.

Statements:

Consumer deposit statements will be generated on the 16th of each month. We will maintain the previous 6 months of statements. Should you need older statements, we ask that you make this request by September 10th.

Certificates of Deposit (CDs) & Individual Retirement Accounts (IRAs):

All CDs and IRAs will have the same account numbers. IRA plan numbers will remain the same.

Online Banking

During our upgrade on September 13th and September 14th, you will not have access to Online Banking. Online Banking is scheduled to be available by 12:00pm on Monday, September 15th.

Your Online Banking account information will automatically migrate over to our upgraded system. Your Online Banking user ID will be carried over (unless otherwise notified by the bank).

CUSTOMER ACTION ITEMS

Debit/ATM Card - Your current Debit/ATM card will be deactivated on Monday, September 15th. You will need to activate the new Debit/ATM card you received in the mail.

Online Banking - On or after September 15th you will need to re-enroll and set up a new password for Online Banking.

External Transfers - Existing external transfers you have set up will need to be re-established on September 15th.

COMING SOON: Mobile Banking

We are bringing you new mobile banking capabilities and upgraded services.

Enroll - You will need to enroll in mobile banking after the upgrade here: alamericabank.com/technology-upgrade.

Mobile App - There will be one single app for BHM Mobile Banking for both consumer and business users.

Zelle® - A fast and easy way to send and receive money from friends, family, and others you trust will be **coming soon**.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



What is changing for your business?

We want to keep your business running as smoothly as possible during our technology upgrade! This section will advise you on what is changing for your business banking services, what is staying the same, and which accounts may be affected.

What is changing:

- Mobile Banking will be available with our new mobile app.
- Online Banking passwords: you will need to re-enroll in Online Banking on September 15th.
- Your current Debit/ATM cards will be deactivated on September 15th. Please activate the new Debit/ATM cards you received in the mail.
- Online Banking is getting better with a streamlined, simple look and feel with new features including Card Controls, Internal/ External Transfers, Bill Pay, QuickBooks® and so much more!
- Zelle®, a fast and easy way to send and receive money from friends, family, and others you trust will be coming soon.
- Your statements will now be available electronically.
- More efficient in-person service when you visit our branch office.

What is staying the same:

- | | |
|---|-----------------------------------|
| • Account numbers | • Your checks |
| • Loan account numbers and billing schedule | • Access to ATMs |
| • Existing direct deposits | • Branch hours |
| • Loan payments | • Our routing and transit numbers |

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Business Accounts

You may notice some changes to your business checking, savings and money market accounts. See below for updates.

IMPORTANT ACCOUNT INFORMATION:

Your account numbers will remain the same. You can continue to write checks and use your current Debit/ATM card through September 14th. Direct deposits and debits will be transferred automatically.

Statements:

All Business Accounts will be generated on the 1st of the month. We will maintain the previous 6 months of statements. Should you need older statements, we ask that you make this request by September 10th.

Business Online Banking

All Business Online Banking services will be unavailable during our upgrade on September 12th starting at 5:00pm through September 14th. Business Online Banking is scheduled to be available by 12:00pm on Monday, September 15th. Following the upgrade, you will need to re-enroll and create a new password to access Business Online Banking.

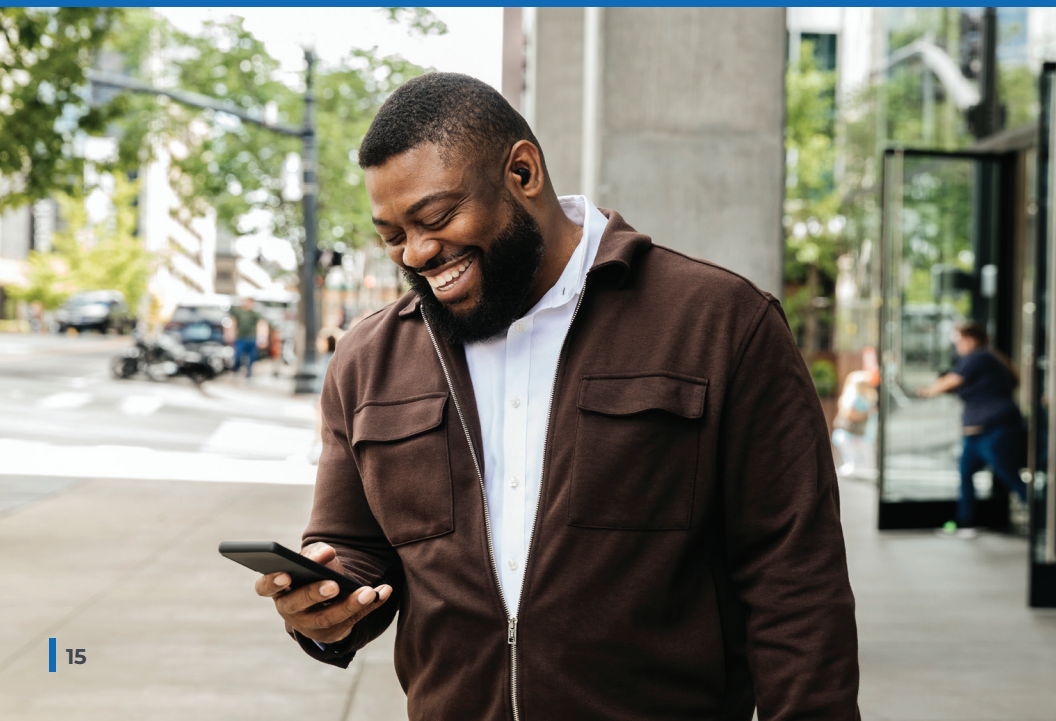
Accounts:

All existing business accounts will migrate over with the new system.

COMING SOON: Business Mobile Banking

We are bringing you new mobile banking capabilities and upgraded services with our **new mobile app** available after the upgrade on Monday, September 15th.

Enroll - You will need to enroll in mobile banking after the upgrade here: alamericabank.com/technology-upgrade.



FAQs

Is my personal data safe during the upgrade?

Yes, your personal data and account information is safe and secure, as always.

Will my funds still be safe and secure?

Yes, your funds are secure and will be throughout the upgrade and after. All Alamerica Bank accounts continue to be insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per depositor, per insured bank, and per ownership category.

How will I have access to my funds?

You may wish to plan ahead for payments, transfers, wires and cash withdrawals prior to the weekend of September 13th and 14th. To ensure you have cash available during the upgrade, an Alamerica Bank Debit/ATM card or another source of electronic funds is needed.

If you have any questions, please contact us at **205-558-4600** or email info@alamericabank.com.

Also, while Debit/ATM card service will be available during the upgrade, your real-time data on funds available may not be. To be safe and to be sure you have the funds you need, we recommend you make any necessary adjustments ahead of time.

Will wire transfers still go through?

Yes. We ask that you plan ahead and request your Wire Transfers before 2:00pm on Friday, September 12th.

Will accounts change?

No. Accounts, balances and history will not change.

Will my loan payments address change?

No. You can continue to send your loan payments to our Highland Ave office, but you will need to change Alamerica Bank to BHM Bank:

BHM Bank

**2170 Highland Ave, Suite 150
Birmingham, AL 35205**

Will my loan numbers change?

Loan account numbers will not change.

Will checks be the same?

Checks will not change, and you can continue to use your existing checks.

Will online banking change?

Online Banking will be upgraded. Your account will migrate to the new system, but you will need to re-enroll and set up a new password starting September 15th.

During the upgrade, when Online Banking is unavailable, you will be able to use your current Alamerica Bank Debit/ATM card at any time. While Debit/ATM card service will be available during the upgrade, your real-time data on funds available may not be. To be safe and to be sure you have the funds you need, we recommend you make any necessary adjustments ahead of time.

Will direct deposit be affected?

Direct deposits that you receive, such as Social Security, will continue to occur without interruption.

Will my debit/ATM card or PIN change?

Prior to the conversion weekend of September 13th and September 14th, you will receive a new Debit/ATM card. This new card will have the same number as your current Debit/ATM card. On September 15th your current Debit/ATM card will be deactivated. Starting September 15th, you can begin using your new Debit/ATM card. If you haven't already, please activate your card and set up your PIN.

Will my statement change?

Yes. Your new statement will look different, but will still have the same information as your current statements do for deposit accounts only.

Will I still have access to past statements?

Yes. We will maintain the previous 6 months of statements. Should you need older statements, we ask that you make this request by September 10th.

What changes will be made to consumer loans?

None, however your statement will look different after the upgrade, but will contain all the information you are used to seeing in your monthly loan statement.

Will the branch be open on Saturday, September 13th?

No. Our branch will close at 5:00pm on Friday, September 12th and will reopen at 9:00am on Monday, September 15th.

Will your Routing and Transit Numbers change?

No. Our Routing and Transit Numbers will remain the same, and all current payments using these numbers will continue to function as normal.





**ALAMERICA
BANK**



205-558-4600



info@alamericabank.com



Equal Housing Lender | Member FDIC