



**VERY IMPORTANT INFORMATION –  
ACTION REQUIRED**

*Transition of online and mobile banking services from  
Peoples Community Bank to C&F Bank*

April 6, 2020

**This letter is important to you as a Peoples Community Bank (Peoples) Online/Mobile banking customer.** Please read carefully for essential information about the transition of your Peoples Online Banking to C&F Bank (C&F) Online Banking over the weekend of April 24–27, 2020.

**The transition to C&F Online/Mobile Banking systems will begin at 6:00pm on Friday, April 24:**

- Your Peoples Online Banking system will continue to be accessible over this weekend and afterwards but with inquiry-only functionality beginning at 6:00pm on April 24. You will be able to access Peoples account history here.
- You will not have access to Peoples Bill Pay beginning Thursday, April 23 at 6:00pm  
– Note: you will have access to C&F Bill Pay *no later* than Monday, April 27 at 5:00pm
- Account transfers or bill payments you have scheduled for April 24 - 26 will be processed April 27. You are welcome to edit scheduled transfers or bill payments before then and make them effective April 27 or afterwards.

**Signing on to C&F Online Banking for the first time is easy**

- You can begin accessing your accounts using C&F Online Banking at [cffc.com](http://cffc.com) on Monday, April 27 after 9:00am

Please follow these sign-on steps!

1. Please access online banking via [cffc.com](http://cffc.com) beginning April 27
2. Select the “Personal Banking” drop down option
3. Enter your current Peoples Online ID in **all lower-case letters** in the "Enter Username" box

*For example:*

Old Peoples OnlineID	JamesK1234#
New C&F Username	jamesk1234#

**Here are a few other important things for you to know:**

- Your temporary password will automatically be the last four digits of your Social Security Number (including any leading zeros, i.e. the password for Social Security Number 112-55-0123 must be entered as 0123).
- If your current username does not meet C&F requirements you will be asked to modify it so that it does.
- You will then be prompted to change your temporary password.
  - Your password must be between 8 and 12 characters and consisting of at least one alpha (letter), one number, and one special character like "#" or "%".
- Both the username and password are case sensitive values and must be entered for all subsequent logins exactly as you entered them during your initial login.

**Important note!** During the initial login you will also be required to complete a brief enrollment process which will walk you through multi-factor layered security. This security will ensure the protection of your identity as a registered user. You will also receive other prompts giving you the opportunity to enroll in C&F eStatement services and to download the C&F Mobile Banking app. Finally, you will be asked to accept the C&F Consumer Online Banking Services Agreement.

**Here's a tip:** If you have your Peoples Online Banking bookmarked in your browser "favorites" please remember to replace it with [cffc.com](http://cffc.com).

### **What about my Peoples Online Banking profile information?**

Your customer profile information will be carried over to C&F Online Banking, including all recurring internal account transfers, bill payment accounts, payees/billers, and scheduled payments.

**Important note!** Please consider downloading or printing all of this information from your current Peoples Online Banking profile to confirm it with what is transferred to C&F Online Banking as of Monday April 27.

**Here's good news:** Current Peoples Online Statement customers will automatically be enrolled in C&F eStatement services. You will be able to access your eStatements from the "Documents" tab within C&F Online Banking. All Peoples statement history will be made available on C&F Online Banking by June 23. Due to this delay, we will provide a link at [cffc.com](http://cffc.com) for you to log into your former Peoples Online Banking and retrieve previously archived statements you may need.

### **Is there any information that will not transfer from Peoples Online Banking to C&F Online Banking?**

- Your Peoples bill payment transaction history will not transfer to C&F Online Banking. If you would like a record of your payment history, we encourage you to download and print this payment history prior to Friday, April 24.
- Your Peoples account transaction history will not transfer to C&F Online Banking.
- We will, however, provide a link at [cffc.com](http://cffc.com) you can use to log into your former Peoples Online Banking; from there you can view or export prior transaction history. This service will continue through June 23.
- Please note that the Peoples Online Banking transactions will not be updated after April 24 and should only be used to view or export transaction history and retrieve statements produced for April 24 or earlier.
- Automatic Electronic Alerts that you have set up, such as low balance alerts, will not be transferred to C&F. However, setting up these same alerts in the C&F Online Banking is easily completed by clicking the "Alerts" link at the top of the page after you log in.
- Any external bank-to-bank transfers will not transfer over to C&F Online Banking; you will be able to set these up starting April 27.

### **Important information for Peoples Mobile Banking customers**

- A "Welcome to Mobile Banking" message will appear with your initial login to C&F Online Banking asking you to "Enroll Now" or "Ask Me Later". We encourage you to enroll with C&F Mobile Banking. You will have the ability to download and use our free C&F Mobile Banking App for your Smartphone, use text messaging or utilize your mobile web browser.
- **IMPORTANT:** If you have previously downloaded the Peoples Mobile Banking App you will need to delete it and replace with the C&F Mobile Banking App.

### **Attention Quicken and QuickBooks users:**

If you are a Quicken or QuickBooks user there are time sensitive steps you need to take to ensure the smooth transition of your data. Please visit [cffc.com](http://cffc.com) and select "Merger Update" for detailed instructions for Quicken, QuickBooks, and other financial management software programs.

### **Need more help?**

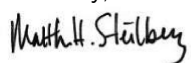
Please visit our website at [cffc.com](http://cffc.com) to learn more about the features and functionality of C&F Online Banking. After you click on the "Demo" link you will have access to our entire Online Education Center.

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Please call our Customer Support line at 800.296.6246 between 8:00am and 7:00pm Monday through Friday, Saturday 9:00am to 12pm, or visit any of our local Peoples branches if you have additional questions or concerns. We're always happy to see you when you visit! If you would like to learn more about C&F Bank, please visit [cffc.com](http://cffc.com) where you'll find more information about our company.

Thank you for banking with Peoples and now giving us the opportunity to earn your trust and respect as C&F Bank. We are extremely pleased to welcome you as a valued business customer of C&F Bank, which will soon offer a total of 30 branches and 28 ATMs ranging from Central to Eastern Virginia.

Sincerely,



Matthew H. Steilberg  
Director of Retail Banking