



**VERY IMPORTANT INFORMATION –
ACTION REQUIRED**

*Transition of Business 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.

It has been determined that you currently access both business and personal accounts with your Peoples Online Banking service; for this reason, we have created a user profile for you on both C&F Business and Personal banking systems. If you are a current Peoples Bill Pay user, these services will be found using the Personal Banking drop down option on C&F Online Banking site.

The transition to C&F Business 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 but with inquiry-only functionality beginning at 6:00pm on April 24.
- 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 either before April 23 or after April 27.

Signing on to C&F Business Online Banking or Personal Online Banking for the first time is easy

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

Please follow these sign-on steps!

1. Please access C&F Online Banking via cffc.com beginning April 27
2. Select the “Business Banking or Personal Banking” drop down option
3. Enter your current Peoples Online ID in **all lower-case letters** in the "Enter Username" box

a. For example:	Old Peoples Customer ID	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 Tax Identification Number for business online access or Social Security Number for personal online (including any leading zeros, i.e. the password for EIN 54-2550123 must be entered as 0123 or SSN 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.

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cffc.com



Important note! During the initial login you will also be required to complete a brief enrollment process which will guide you through multi-factor layered security. This security will ensure the protection of your identity as a registered user.

For personal online banking users, you will receive prompts giving you the opportunity to enroll in C&F eStatement services and to download the C&F Mobile Banking App. You will also 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.

What about my Peoples Online Banking profile information?

Your customer profile information will be carried over to C&F Business Online Banking. If you are a current Peoples Bill Pay user, your bill payment accounts, payees/billers, and scheduled payments will be found using the Personal Banking drop down option on the C&F Online Banking site.

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 Business Online Banking as of Monday April 27.

Here's good news: Current Peoples eStatement 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 Business Online Banking. All Peoples statement history will be made available on C&F Business Online Banking by June 23. Due to this delay, we will provide a link at cffc.com for you to log into your former Peoples Business Online Banking and retrieve previously archived statements you may need.

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

- Your Peoples Bill Pay 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 Business Online Banking
 - We will provide a link at cffc.com where you can log into your former Peoples Online Banking to view or export prior transaction history. This service will continue through June 23. Please note that the Peoples Online Banking data 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 Business Online Banking. However, setting up these same alerts in the C&F Business Online Banking is easily completed by clicking the "Alerts" link 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 Personal Mobile Banking customers

If you are a Peoples Personal Mobile Banking customer, a "Welcome to Mobile Banking" message will appear with your initial login to C&F Personal 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 it with the C&F Mobile Banking App.

To access the Business Mobile Banking App, you will need to visit your app store and download the C&F Business Mobile Banking app. If you need help or assistance, just call or visit us.

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 and select "Merger Update" for detailed instructions for Quicken, QuickBooks, and other financial management software programs.

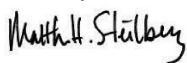
Need more help?

Please visit our website at cffc.com to learn more about the features and functionality of C&F Business Online Banking. Click on the "Demo" link you to get access to our entire Online Education Center.

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 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