

Sound Bank Customer Frequently Asked Questions

When will these changes take place?

Most of the changes will begin on Friday October 20th with normal operations resuming on Monday October 23, 2017. There are specific dates and times that will affect certain products and services which are detailed throughout this document.

Will my account number(s) and routing number stay the same?

Yes. It will not be necessary to change any of your account information.

Will I be able to use my existing checks and deposit slips?

Yes.

Will my statement cycle change?

Yes.

- The following account product types will receive statements on the **15th** of the month:
Green Coast Checking, Coast Checking, Sound Advantage, Senior Checking
- The following account product types will continue receiving statements on the **last business day** of the month:
Business Plus, Business Platinum, Commercial Analysis
- The following account product types will continue to receive **quarterly** statements unless activity permits an end of month statement:
Personal Money Market, Sound Money Market, Premier Money Market, Minor Savings, Regular Savings
- Loan customers with escrow accounts will also receive an escrow statement in October.

Can I use my Sound Bank Debit Card?

Yes, you will be able to continue using your card. There is no need to change reoccurring debits applied to your existing debit card.

Will the telephone number to report my lost/stolen Debit/ATM Card Change?

Yes, a new toll-free telephone number is available 24 hours a day, seven days a week (866-546-8273). Hot Card Collect/Outside of the U.S. (206-352-4990)

Will I still receive free online banking and bill pay with my Sound Bank Account?

Yes. Free online banking and bill pay will continue to be a benefit of all Sound Bank deposit products. You will re-enroll on our website, using the same User ID you currently use, and the last 4 digits of your SSN or Tax ID as your password at the initial sign-on. Effective October 20, 2017, you will no longer have access to historical e-statements online, but these can be printed for you at no charge at any of our branches.

As an added feature, we will also be offering a Mobile App on both Apple and Android platforms with more information to come!

Will the Sound Bank website address change?

No. You will still be able to access all the same features at the same website address.

Will I be able to continue accessing my account information over the phone?

*Yes. There will be a brief interruption period but you will be able to resume telephone banking effective October 23, 2017, you may continue accessing your account information by dialing **the updated telephone banking number: 1-855-55-SOUND (76863)***

Will our wire transfer instructions change?

Yes. Effective October 23, 2017, our new wiring instructions will be available to you. Please contact your local branch for updated wiring instructions.

Will the terms of my loan change?

No. However, if you have a HELOC, your payment date will change from the 15th of each month to the 21st of each month.

Where can I mail my loan payments and deposits?

Sound Bank

P.O. Box 943

Morehead City, NC 28557

Does Sound Bank share my personal information and if so how do I opt out of sharing of my personal information?

Effective September 1, 2017, Sound Bank updated the privacy policy and notice to reflect the change of sharing information. Enclosed with your statement and these FAQs, you will find an updated Privacy Notice with instructions on how to opt out of having your information shared with our affiliates.

Important dates and times for both consumer and commercial customers:

Online Banking- *Customers will not have access to online banking effective October 19, 2017 at 5:00 p.m. You will be able to resume online banking options on Monday October 23, 2017 utilizing the sign on instructions detailed above.*

Bill Pay and Cash Management- *Customers will need to make sure that all payments made using Bill Pay or Cash Management are submitted prior to 5:00 p.m. on October 18, 2017. You will be able to resume Bill Pay operations on Monday October 23, 2017.*

Remote Deposit Capture (CCX)- *All remote deposit capture deposits need to be processed by 5:00 p.m. on October 16, 2017. A Sound Bank customer service representative will contact you directly to discuss courier options to pick up your deposits during the service interruption period and discuss future installation processes for the new and improved Remote Deposit Capture service.*

Telephone Banking- *Customers will not have access to telephone banking beginning October 19, 2017 at 3:00 p.m. and will resume services on Monday October 23, 2017 **at the new number 1-855-55-SOUND (76863).***

Mobile Banking- *Sound Bank is now pleased to offer you Mobile Banking on both Apple and Android platforms, effective October 23, 2017! Please contact your local branch for more information!*