

Important Information About Our System Upgrades and Your Banking Services

SouthTrust Bank will be undergoing a system conversion starting Thursday, October 23rd, as previously communicated. This system conversion will provide our customers with upgraded features plus improved reliability and service.

Answers to Your Conversion Questions

We have prepared the answers to frequently asked questions. Please take a few minutes to read the information that follows:

When will this conversion occur?

The conversion will take place starting Thursday, Oct 23rd at 6:00 pm through that weekend.

Will it impact STB's normal hours of operation?

The bank will be open on Friday, Oct 24th but all locations, including drive-thrus will close by 5:00 pm. ALL branches and drive-thrus will be closed Saturday, Oct 25th.

Telephone banking line 1-855-688-0692 will be unavailable from 3:00 pm Thursday, Oct 23rd to 9:00 am Monday, Oct 27th. However, we will have branch phone lines open on Saturday from 9:00 am to 1:00 pm for any conversion-related questions.

All ATMs will be unavailable for balance inquiries starting at 6:00 pm on Thursday, Oct 23rd, through 9:00 am on Monday, Oct 27th. Limited cash withdrawals will be available at SouthTrust and other ATMs. We recommend you have some cash on hand, paper checks and/or be prepared with other payment arrangements over conversion weekend.

Will this conversion affect my checking, direct deposit, savings, CDs, loans or account numbers?

No. All of your deposit, savings, CDs, direct deposits and loans will remain exactly as they are now, and your account number(s) will not change.

Will I still be able to use my SouthTrust Bank debit card?

Yes. You may continue using your current STB debit card, even over conversion weekend, Oct 24th – Oct 26th. Your current debit card will continue to work after conversion just as it always has, and will be re-issued on the card's expiration date.

Please note that daily debit card limits for cash withdrawals and POS transactions will be reduced during conversion weekend. Debit card limits will be restored to previously set limits on Monday, October 27th. It is recommended to have some cash on hand, paper checks and/or be prepared with other payment arrangements over conversion weekend.

Will I still be able to access STB's Mobile App?

After Thursday, Oct 23rd, our current STB Mobile Banking App will be disabled, and you will receive an error message when you try to access it. We will launch our new Mobile Banking platform on Monday, Oct 27th. You will notice that it is an entirely new platform with a new look and feel plus added functionality. Once you have logged in to Online Banking to establish your credentials, you will then need to download the new STB Mobile Banking App. The STB Mobile Banking App will be available for download by visiting the Apple Store or Google Play beginning Monday, Oct 27th.

Once you have downloaded the new STB Mobile Banking App, you will be able to access your accounts again, as well as Mobile Deposit, using your current Online Banking User ID and new password. **Please be sure to delete your old Mobile Banking App.**

How will this affect my bank statement?

All personal and business checking customers will receive two account statements.

- All customers will be mailed their October statement in the form of a paper statement as of Thursday, Oct 23rd. Customers will also receive another October statement for the period of Oct 24th through Oct 31st.
- For customers currently receiving electronic statements, E-statements will resume by Oct 31st.
- After conversion, customers will not have Online access to prior statements from before conversion until March 2026. As a result, customers should download any prior statements they might need by 3:00 pm on Thursday, Oct 23rd. All historical statements will ultimately migrate to the new system; however, this is not expected for a few months.
- Starting with the November statements, statements for all checking accounts will be generated at the end of the month.

What about wire transfers?

Incoming and outgoing wire processing may be delayed on Friday, October 24th.

Will I still be able to access Online Banking?

Online banking services, including Cash Management, will be unavailable from 3:00 pm Thursday Oct 23rd through 9:00 am Monday Oct 27th.

- Online Banking account activity history and statements will NOT be available immediately following conversion. Please print or save any needed account history and statements BEFORE 3:00 pm on Oct 23rd. Online Banking statements from before conversion will not be available again online until March 2026.
- Starting Monday Oct 27th at 9:00 am, Online Banking customers will be able to sign on using your same User ID. Your password will be reset to the last 4 digits of your SS# for retail users or last 4 digits of EIN# for business users.
- All new CONSUMER Bill Pay payments must be entered by 5:00 pm on Thursday, Oct 16th.
- The BillPay system will be unavailable, and no new payments can be entered between Friday, Oct 17th and Monday, Oct 27th. However, if you enter a payment before Oct 17th scheduled to be paid up to Oct 25th, it will be processed by our current system.
- Regularly scheduled BillPay payments that have already been scheduled will continue to process as normal. Please consider printing any BillPay history you may need, as it will be unavailable following conversion.
- Mobile Deposits will be unavailable from 1:00 pm on Thursday, Oct 23rd to 9:00 am Monday, Oct 27th.
- Mobile Deposit limits will all RESET as of 10/27/2025 to institution default limits. Please contact your Branch location to request an increase to your mobile deposit limit, if needed.
- Account Alerts currently set up in Online Banking will NOT convert over to the new system, following conversion. You will need to create NEW alerts in Online Banking starting Monday, October 27th.

Cash Management & Business Customers

- [Business Bill Payments](#) will NOT pull over to the new bill pay system and will need to be re-created in the new Bill Payment system, beginning Oct 27th. Customers will be required to enroll in bill payment services before creating any billers and setting up payments for processing. We highly suggest that all businesses using bill payments services download a list of recent payments, recurring payments, etc.
- [Positive Pay Services](#) will terminate on Thursday, October 23rd. SouthTrust Bank will work to recreate the users and templates in the new positive pay system; however, we highly encourage enrolled customers to review their account activity carefully in the first week following conversion.
- [Merchant Capture Customers](#) should be able to utilize their current scanners, following conversion. Please review the list below for scanner compatibility. If you are not sure if your scanner is compatible, please contact our Treasury Department ASAP at treasury@southtrust.com. The list of compatible scanners is attached.
- [ACH Origination Customers](#) are encouraged to input their ACH payments before Friday, Oct 24th, as same-day origination may be affected. ACH processing should resume normally on Monday, October 27th.
 - ACH Activity/History will not convert to the new system. We highly recommend using ACH templates for all originated ACH transactions between now and conversion. All ACH transactions will need to be recreated in the new online banking system, following conversion.

[Online Wire Submissions](#) will NOT be accessible in Online Banking starting Thursday, Oct 23rd at 3:00 pm. Wires normally processed through online banking will need to be called in to the Bank for processing on Friday, Oct 24th. Online Banking wires can be resumed on Monday Oct 27th.



New Products Coming Soon

- Zelle
- Instant Issue Debit Cards
- Digital Wallets to include Google Pay, Samsung Pay, Apple Pay
- More information to follow, post Conversion

We encourage you to visit our website, www.southtrust.com, for updates and additional information regarding the upcoming conversion.

Thank you for choosing SouthTrust Bank.

We appreciate your business!