

May 17, 2010

Dear Bill Pay Customer:

We are excited to announce the bill pay system will be upgraded on June 7, 2010. This letter contains important information concerning your bill pay account. In order to serve you better, we are changing our bill pay service provider. This change will enable our customers to pay select merchants electronically instead of a payment being made by check. The benefits of electronic payments include avoiding the possibility of delays in mail time, non-delivery, or theft. The payments are made easily, safely, and securely.

On **June 7, 2010** we will be converting all bill pay accounts to the new system.

Important changes to be aware of as the conversion to the new system include:

1. **Black Out Period:** Beginning at 4:00 PM Central Daylight Time on Wednesday, June 2nd through 8:00 AM Monday, June 7th, the bill pay system will be unavailable to make payments or changes. Please **do not** schedule any payments to be sent during the Black Out Period.
2. **Daily Cut-Off Time:** The cut-off time for entering payment data will change to 3:00 PM Central Daylight Time and 1:00 PM Mountain Standard Time.
3. **Funds Availability:** The funds for bill payments will be charged against your checking account for payments generated **on the day they are to be paid**. This is a change from the previous method of waiting for the bill pay check to clear your account.

With the new bill pay system, you will notice a difference in the screen layout. All of your payees will carry over to the new system as well as any scheduled payments. Please verify all your bill pay and transfer information for accuracy, including the frequency. When scheduling a bill pay, you will enter the date you need your payment to process. You will receive an Estimated Arrival Time when you schedule a payment. Want to schedule a payment, go to Payments on the top menu. Need to add a new payee, go to the Payee menu and go through the one-time setup. There will be a Security Key for you to create and you'll be asked Challenge Questions during certain transactions for your online security.

We look forward to upgrading the bill pay system. We encourage you to review the demo on our website so you may familiarize yourself with the way the new system will work. An Online Bill Pay Quick Reference Guide is available at the bank and on our website. Thank you for your patience during the conversion. If you have any questions regarding the upgrade, please feel free to call me at 701-952-5714 or one of our personal bankers at North Dakota 701-253-5600, Mesa 480-497-9800, Queen Creek 480-888-9716, or toll-free 800-708-8348.

Sincerely,

A handwritten signature in cursive script that reads "Lesha Olson".

Lesha Olson

Online Banking Representative