



Dear Online Banking Customer,

To better streamline your experience, we are upgrading our online banking to give you one login area and a single mobile app for everything. For this upgrade to take place, some features will be unavailable for a brief period of time.

Here is a calendar of events to expect:

DAY 1: September 15th, 2025 – beginning at 5:00 PM CST, access to bill pay and Zelle® will be unavailable.

DAY 2: September 16th, 2025 – all online banking access will be VIEW ONLY. The following features will be unavailable:

- Internal and External Transfers
- Zelle®
- Transfer Now
- ACH Management
- Wire Management
- Remote Deposit Capture
- Positive Pay
- Mobile Deposit

DAY 3: September 17th, 2025 – beginning at 9:00 AM CST, we will be LIVE with our new online platform, and all features will be available again.

Please make note of the following to help simplify your transition:

1. You will need to know your username and password to log in the first time
2. If you currently use a token, it will prompt you to register for a new one with a different app
3. If you have a transfer that needs to go through during our view only phase, please schedule the transfer prior to September 15th as it will still be successfully processed.

Please reach out to our digital banking department at 870-382-1865 for any questions or assistance.

Sincerely,

Digital Banking Department
Merchants and Farmers Bank

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