



January 9, 2026

Dear Valued Customer,

We are excited to announce that we will be upgrading our online banking, mobile app & internal software system on January 30, 2026. Our new system will utilize the very best in banking technology, allowing us to serve you better than ever before.

Our team is working hard to ensure that the transition to our new system is as seamless as possible, with minimal impact to our customers. However, some services may be unavailable for a short time during the conversion, and they may look slightly different after it is complete. We've outlined all of the upcoming changes and new features in the pages that follow. **Please be sure to read all of the enclosed materials to ensure that you understand the changes and their potential impacts.**

Although we are confident that the coming changes will enhance your banking experience with us, we understand that you may have concerns about how these changes will affect you. Rest assured, we are here to help. Our team is available from 8AM-5PM, Monday through Friday at (352) 383-2111 to answer any questions you may have. Please visit FNBMD.com/upgrade for up-to-date information.

Thank you for trusting The First National Bank of Mount Dora with your banking needs.

Sincerely,

The First National Bank of Mount Dora

A Century of Strength. A New Era of Service.

Customer Checklist:

What To Do Before the Upgrade



Read this entire packet!

Beginning at 6PM on Friday, January 30 our branches, mobile banking, and online banking will be unavailable until 8AM on Monday, February 2. To ensure that you understand how the transition will impact you as a customer, please be sure to review all the information in this packet.



Conduct any deposit business by 6PM on January 30, 2026

Our systems will be down the weekend of January 30 to allow us to complete the technology upgrade. Zelle® payments (sent or received) should be completed by 9PM Wednesday, January 28. Mobile deposits and merchant capture need to be completed by 4PM on Thursday, January 29. Branches will remain open until 6PM. ATM withdrawals will still be available over the weekend, but online and mobile banking will be inaccessible after 6PM Friday until 8AM Monday. Our branches will reopen and all services will be restored on February 2.



Check balances & download important information prior to 6PM on January 30, 2026

You will not have access to online banking, mobile banking or our automated telephone banking after 6PM Friday, January 30. All systems should be restored by 8AM Monday, February 2. Previous account statements will not be available online until later this year. Our friendly staff is always available 8AM–5PM Monday through Friday at (352) 383-2111.



Check our website for updates and other important information.

We'll post updates on our website, www.FNBMD.com/upgrade.

Important Dates to Remember



9PM Tuesday will be the cutoff for any bill pays to be paid on January 28-30. Bill pay system will be back online after 8AM Monday, February 2.



Complete Zelle® transactions (send or receive) before 9PM on Wednesday, January 28. Zelle® available again after 8AM Tuesday, February 3.



Deposit accounts will have one final statement generated January 30 – February 1. This means you may receive two statements for January. Going forward all accounts will have a month-end statement cycle. Download any 2025 statements you may need for end-of-year/tax filing purposes prior to 6PM.



Beginning at 6PM Friday, January 30 Online Banking and the FNBMD mobile app will NOT be available. ATM withdrawals will be available at both FNBMD and Publix Presto!® locations. ATM deposits will not be available. Full ATM access will resume by 8AM February 2.

Telephone banking will also be unavailable, beginning at 5PM on January 30.



After 8AM Monday, February 2 register for our new online banking at My.FNBMD.com. Use your existing User ID and the last four of your SSN/EIN as your temporary password. Download or update the mobile FNBMD app on the Apple App Store® or Google Play®.

Frequently Asked Questions



Will online banking and telephone banking be available during the weekend of the upgrade?

Zelle® transactions (send or receive) should be completed prior to 9PM Wednesday, January 28. Telephone, online & mobile banking will be temporarily unavailable beginning at 6PM Friday, January 30.

Online access will resume after 8AM Monday, February 2. Visit My.FNBMD.com and enter your existing User ID. Your temporary password will be the last four digits of your SSN or EIN. It will prompt you to create a new password which you can use online and the mobile app going forward.

Zelle® will be available again after 8am Tuesday, February 3.

Will I need to update my Online Bill Pay?

9PM Tuesday, January 27 will be the cutoff for any bill pays to be paid January 28–30.

Recurring/scheduled bill pays will transfer to the new system. After 8AM Monday, February 2 confirm that your scheduled bill pays have successfully transferred.

Customers who receive eBills in online banking will need to re-activate this service.

Will the mobile app be changing?

Yes. You will need to download or update the new FNBMD mobile app from the Apple App Store® or Google Play® after 8AM Monday, February 2. Business customers will no longer need to use the separate FNBMD Business app.

Will my loan and deposit account numbers stay the same?

Deposit account numbers will remain the same. You can continue to use your current checks. Loan account numbers will no longer have the dash “–” in the middle. Example: previous number 6501234-0001 will be 65012340001.

Can I use my Visa® Debit Card over the weekend?

Yes, you can still use your debit card during the upgrade. Your PIN will not change. Please note, however, that some ATM functions will be unavailable, including deposits and withdrawals from a secondary account. As a reminder Publix Presto!® ATMs are fee-free for FNBMD customers.

Frequently Asked Questions



Will my automatic transfers still be active?

Transfers to/from external financial institutions will have to be re-activated on the new online banking platform. There may be a delay of 2-3 business days to verify any external bank accounts that are added.

Scheduled transfers to FNBMD accounts will carry over to the new online banking. Transfers scheduled for the 31st or 1st of the month may need to be manually completed after 8AM Monday, February 2.

Will I have online access to my previous statements?

Electronic statement copies will not be available online until later this year. We recommend downloading any statements you may need for end-of-year bookkeeping or tax filing purposes prior to 6PM on Friday, January 30.

Business Clients: Will I need to update my ACH Service?

If you utilize the ACH service on FNBMD's online banking you will need to ensure that any ACH files are submitted by 6PM Thursday, January 29 for credit/debit on Friday, January 30. Any files dated for credit/debit after January 30 must be re-submitted after February 2. Future dated files will not be copied to the new system.

Business Clients: Will QuickBooks still be operational?

QuickBooks integration will be down temporarily from Friday, January 30 and should be restored by Tuesday, February 17. You will need to re-link your accounts with your new FNBMD User ID and password credentials.

Business Clients: Will my Remote Deposit Capture scanner still work?

Yes, your merchant/remote deposit scanner will still work with our new online banking. We will have two processing times at 11AM and 4PM each day.