



We are excited to share some important news! Dearborn Federal Savings Bank will be upgrading our core banking system on Friday, November 14, 2025. This upgrade—known as a “core conversion”—is designed to serve you better with **improved technology, enhanced security, and more convenient features**. Please review the following information which outlines details about the conversion including important action items specific to online and digital banking services for you to take.

What is a Core Conversion?

A core conversion is simply an upgrade to the central system our bank uses to manage your accounts and transactions. This change allows us to offer:

- **Improved service and efficiency**
- **New digital banking features**
- **Stronger security measures**
- **A foundation for continued innovation**

Timeline & Key Dates

- **All account statements, regardless of their current statement cycle date, will be cutoff and mailed after end of day processing on Thursday, November 13th (for both paper and eStatement users).**
- **Friday November 14, 2025: First day live on new processor.**
- **Unavailability of Digital Services:**
 - > We anticipate online banking services to be unavailable from approximately the evening of Thursday, November 13th thru Monday, November 17th.
 - > Mobile deposit is scheduled to be paused at 3:00pm on Wednesday, November 12th and back online in a new format the week of November 17th.
 - > Telephone banking services will be offline from end of day Thursday, November 13th and back online Monday, November 17th. The phone number for automated banking services will remain (877) 275-3372.



What This Means for You...

Items That Will Not Change

- ✓ **Account Numbers:** **No changes**—your account number, checks, direct deposits, and automatic payments will continue without interruption.
- ✓ **Debit Cards:** Your current debit card will continue to work. ATM access will remain available.
- ✓ **Checks:** No new checks are required; your current checks remain valid.

Changes Requiring Your Attention & Action

- ✓ **Online Banking:** You will need to re-enroll for online banking beginning Monday, November 17th. Prior to Friday, November 14th please log in to online banking to obtain your new post-conversion login credentials.
- ✓ **Mobile Banking:** A new mobile app will be available for download in your iOS or Android App Store the week of November 14th.
- ✓ **Statements & History:** Please download and save any eStatements or transaction history you wish to keep prior to November 14th. There may be a delay in user ability to access eStatements for a period of time. Past eStatements may be requested by telephone or in person.
- ✓ **Bill Pay & Transfers:** Please record any payee information in advance of November 14th in the unexpected event some of the information doesn't carry over. Review bill pay payees and associated scheduled payments to ensure that they have carried over as expected. Update payee information and/or re-establish any payments, if necessary, post-conversion.
- ✓ **eBills:** If you are currently enrolled in eBills you will need to re-establish that connection within the new bill pay service post-conversion.

Support & Assistance

- We are here to help every step of the way. Please reach out to Customer Support at 1-800-809-3372 or visit your preferred branch for any questions you may have.
- Updates and resources will be posted on our website and/or sent via email. Please visit www.mydfs.com to follow along.

Security & Privacy

Your account information remains safe and secure throughout this transition. This upgrade is designed to further strengthen the protection of your data.

Thank You!

We appreciate your loyalty and patience as we complete this important upgrade. These improvements are being made with you in mind, to provide more efficient, secure, and convenient banking for years to come.

