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TECHNOLOGY UPDATE: Temporary Restrictions on Banking Access

Frequently Asked Questions (FAQs)

Revised: 9/13/2024

GENERAL QUESTIONS

Why is Middlesex Savings Bank conducting this update? What are the benefits?

We are making updates to our technology to ensure we stay current with the latest advancements. These improvements will help us continue to provide you with the best possible service. While you may not notice any changes right away, these enhancements will keep things running efficiently in the background.

Who should I contact if I have questions before, during, or after the technology update?

Our Information Center will happily assist you with any questions you may have. Please give us a call at 1-877-463-6287.

ACCOUNT ACCESS

How can I access my accounts during the weekend?

Customers will be able to use debit cards, withdraw cash at ATMs, and write checks.

Will I have access to my money during the update?

You will have access to your funds. However, some of our services, such as online and mobile banking, will be unavailable during the update. For this reason, it is recommended that you take note of your account balances and available funds prior to the update.

How can I check my account balance?

Since you will not be able to check your balance in online or mobile banking or at the ATM, please take note of available funds prior to the update. When online and mobile banking are back online, your transactions will be visible, but some may take longer to post than others. Pre-authorizations, or temporary holds placed on your account before the update, might not be reflected in your initial account balance. These transactions will still post within a few business days. This means you may experience a short delay in viewing certain transactions.

ACCOUNT ACCESS

Will I be able to bank online or in the mobile app during the update?

No, online and mobile banking will not be accessible during the update. Online and mobile banking will resume sometime on Monday, October 14. Visit www.middlesexbank.com/update to view progress throughout the weekend.

SCHEDULED PAYMENTS AND DEPOSITS

Will there be any impact on my direct deposit scheduled during the update timeframe?

No, there will be no disruptions to how direct deposits are processed. Please note that direct deposits are processed on business days.

Will scheduled payments, such as loans and Bill Pay, be affected during this time?

No, scheduled payments such as loans and Bill Pay will not be affected by the weekend technology update.

What do I do if I need to pay a bill?

We suggest contacting the biller or checking their website. They may be able to provide you with alternatives. Many companies can be understanding in these circumstances and provide alternatives.

Why is my credit report missing information on my loan?

Due to the bank's technology update, credit reporting in October and November may be delayed. All reporting will be completed as soon as possible and regular monthly reporting should commence by December. If you have a credit reporting issue during this time, please contact us and we can manually update your information.

DEBIT CARD & ATM ACCESS

Will customer support for debit cards be available during the upcoming technology update?

Yes, debit card support will be available during this time, but with limited services. Please call us at 1-877-463-6287 to report lost/stolen cards or report fraud. However, limit increases and account access won't be available.

Will I be able to use the ATM and can I make ATM deposits during the update?

Yes. However, during the update, your ATM receipts will not show an updated balance.

ATM deposits can also be made at Middlesex Savings Bank ATMs; however, there will be a delay in transactions posting to your account. Cash and/or check deposits may not be immediately available.