

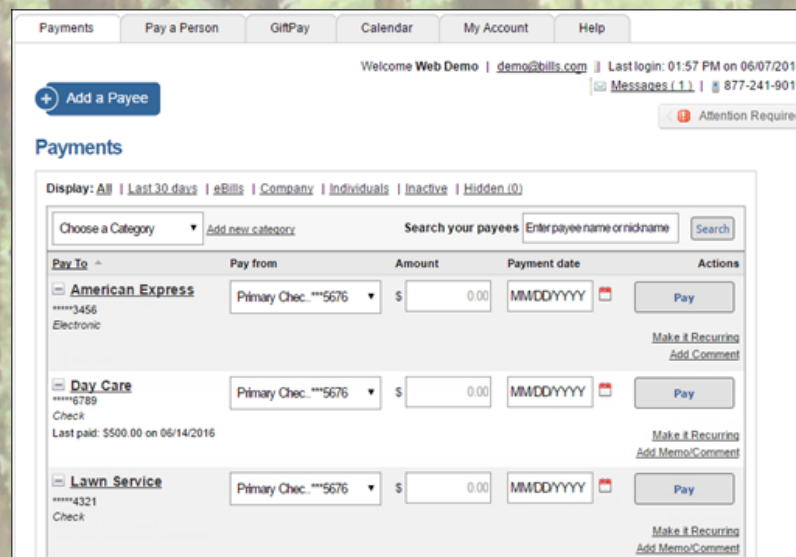
Prepare for your First Bank of Manhattan Bill Pay upgrade on December 3, 2018!

First Bank of Manhattan is upgrading our Online Banking Bill Payment Service on December 3, 2018, to make paying bills better, easier and more convenient than ever, giving you more freedom to enjoy life.

This upgrade should not disrupt your service. In fact, we're making the entire upgrade as simple and seamless as possible for you.

Here's what you can expect when your FBM Bill Pay upgrades on December 3, 2018:

- All of your payees and any scheduled payments will automatically carry over to the new system.
- If you need to **add a new payee**, just select the "Add a Payee" button at the top of your dashboard.
- For more information about **adding payees and scheduling payments**, go to the "Help" tab in your FBM Bill Pay.



The screenshot displays the 'Payments' section of the First Bank of Manhattan online banking interface. At the top, there are navigation tabs: Payments, Pay a Person, GiftPay, Calendar, My Account, and Help. A welcome message reads 'Welcome Web Demo | demo@bills.com | Last login: 01:57 PM on 06/07/2016'. A '+ Add a Payee' button is visible. Below this, the 'Payments' section includes a filter bar with 'Display: All | Last 30 days | eBills | Company | Individuals | Inactive | Hidden (0)'. A search bar is labeled 'Search your payees' with a 'Search' button. The main area shows a table of payees with columns for 'Pay To', 'Pay from', 'Amount', 'Payment date', and 'Actions'. Three payees are listed: American Express (Electronic), Day Care (Check), and Lawn Service (Check). Each entry has a 'Pay' button and links for 'Make it Recurring' and 'Add Comment'.

Pay To	Pay from	Amount	Payment date	Actions
American Express ****3456 Electronic	Primary Chec. ***5676	\$ 0.00	MMDDYYYY	Pay Make it Recurring Add Comment
Day Care ****6789 Check Last paid: \$500.00 on 06/14/2016	Primary Chec. ***5676	\$ 0.00	MMDDYYYY	Pay Make it Recurring Add Memo/Comment
Lawn Service ****4321 Check	Primary Chec. ***5676	\$ 0.00	MMDDYYYY	Pay Make it Recurring Add Memo/Comment

Please [view a short demo](#) to see the enhanced simplicity and convenience of upgraded FBM Bill Pay. Contact First Bank of Manhattan at 815-478-4611 with any questions about your account.