

Enhanced Digital Banking for Business Users

Why is digital banking upgrading?

We know your time is valuable and your digital experience should reflect that. We're upgrading to an enhanced platform that's simple, secure, and designed to support your business wherever you bank - from the office, at home, or on the go. With a unified system for both personal and business accounts, you'll enjoy a streamlined experience with powerful tools, all accessible through a single, secure login.

What's changing?

One Login for all Accounts

- Access both personal and business accounts on a single platform.
- Your phone number linked to your business account will be used for two-factor authentication.

One Mobile App for All Account Types

- One mobile app for all your accounts - personal or business.
- If you already use the Opportunity Bank of Montana mobile app, the app will automatically update depending on your phone settings. If your app does not update automatically, visit your app store to update manually.
- Delete your Opportunity Bank Business app, as it will no longer be supported after the upgrade.



Streamlined Online Banking

- Enjoy one login page - no more separate logins for personal and business banking.
- Simplified access and a modern dashboard for easier navigation.



What do you need to know?

How to Prepare

- Ensure your phone number and email address are up to date in your current digital banking profile.
 - To ensure you receive your passcode while signing in, **all digital banking users** must have your current cell phone number on file. Contact us at (888)750-2264 or digitalbanking@oppbank.com to update your cell phone number.
- Know your login credentials. You'll use your existing user ID and password to access the new platform.
 - If you are unsure of your User ID, please call us at (888) 750-2265 or visit your local branch.
 - If you are unsure of your Password, select "Forgot Password" on the login screen and follow the prompts or ask a banker to reset it for you and you'll be prompted to change it upon your next login.
- FaceID and Fingerprint Recognition will not work the first time you sign in on the new platform. After your initial login, you can re-enable your FaceID or Fingerprint Recognition.

Review and Refresh Your Settings

- As part of the upgrade, you'll have an opportunity to refresh some of your settings for a more personalized experience. Before August 22, 2025, we recommend taking a moment to record the following preferences so you can easily reselect them in the new platform:
 - Alert preferences
 - Card control settings
 - External transfers and history

ACH Templates and Payments

- ACH templates will be saved.
- After the upgrade, review all templates, participants, and offset accounts before sending any batches.
- Recurring and future-dated ACH payments will not be saved. We recommend saving these as templates before the upgrade for a smooth transition.

Have questions?

Support and Training

- Join our Business Lunch and Learn Webinars for a live walkthrough of the upgraded platform. Learn what to expect during the transition and ask questions in real time. Contact your local branch, lender or email digitalbanking@oppbank.com to receive an invitation.

Questions?

- Contact a member of our team at (888)750-2264 or digitalbanking@oppbank.com.
- Visit www.opportunitybank.com/digital-banking-upgrade.com or scan the QR code for additional information.

