

Tips & Timelines

Below are important actions required before and after your migration to Towne24 to make this process as seamless as possible.

Before Moving to Towne24

USER MANAGEMENT

- 1 **Contact Information** | Ensure your contact information is up to date, including email address and phone number.
- 2 **Admin Activity** | Download any reports and transaction history from Dogwood Online Banking before October 30.
- 3 **Inactive Users** | Remove any users and/or user entitlements that are inactive.
- 4 **Bill Pay** | Bill Payment access will be unavailable as early as 1:00 PM on Friday, 10/30. Payments scheduled before this deadline will be processed and delivered by the selected due date. Your existing payees, payment history, and recurring payment schedules will transition to Towne24.
- 5 **Remote Deposit Capture** | If your company uses a physical scanner to deposit checks with the remote deposit capture system, please be certain to register for an upcoming appointment with our partners at Benchmark ahead of November 2 to establish your connection. If you do not have a connection established by November 2, you will need to visit a TowneBank location to deposit checks until you complete an installation appointment.
- 6 **Remote Deposit Capture** | Please download any reports ahead of October 30, as these will not transfer to the new system.
- 7 **Quicken & QuickBooks®** | Please review the steps you need to take in Quicken or QuickBooks before October 30 to activate your connection. You can find these at TowneBank.com/DogwoodBookkeeping.
- 8 **Transfers** | We recommend you download information about your existing scheduled and/or recurring transfers before October 30.

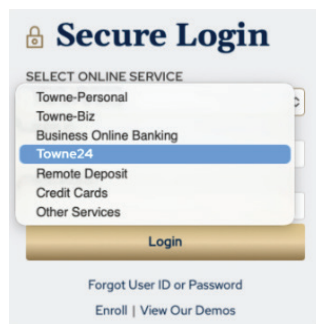
ACTIONS NEEDED FOR ACH & WIRE TRANSACTIONS

- Review all ACH and Wire templates and remove any that are unused.
- Download Wire and ACH origination history.
- Ensure all ACH and Wires are approved before October 30 in order for them to be authorized to process.

After Moving to Towne24

LOGIN EXPERIENCE UPDATES

- 1 **Credentials** | Treasury Member Care will email you detailed instructions the day you are able to log into Towne24.
- 2 **New Login Menu** | Select Towne24 from the list of login options in the dropdown menu.



Important Dates

BILL PAY

Access to Bill Pay will no longer be available as early as **1:00 PM on Friday, October 30.**

Access to Online Banking and Treasury Services at Dogwood State Bank will no longer be available as early as **1:00 PM on Friday, October 30.**



TOWNE24 MOBILE* BANKING APP

Be sure to download the Towne24 Mobile Banking app from the Apple App Store or Google Play on or after **November 2.**

* Your mobile carrier's web access and text messaging charges may apply. Availability may be affected by your mobile carrier's coverage area.



WHO TO CALL FOR SUPPORT

BEFORE NOVEMBER 2

Your local Dogwood Banker or Branch
833-349-3226
 M - F, 9 AM - 5 PM

AFTER NOVEMBER 2

Treasury Member Care
844-638-6724
 M - F, 8:30 AM - 6 PM

After Moving to Towne24

⚠️ Templates

- Templates that had the same names in the Dogwood online banking system were transferred to Towne24 with numbers after the template names.
Example, if your organization had three templates with the name "Payroll" those transferred to Towne24 with the names Payroll1, Payroll2, Payroll3.
- Templates that had special characters in the names transferred to Towne24 without those characters.
Example, if your organization had a template named Template #1, it transferred to Towne24 as Template1.

⚠️ Bill Pay

- Admins will need to grant access to bill pay service for their sub-users and establish user permissions.
- We recommend reviewing your scheduled payments and payees to ensure accuracy.

⚠️ Positive Pay

- You will access Positive Pay through Towne24.
- ACH and Check Positive Pay decisions are needed by 2:00 PM daily.
- Review imported items and confirm expected information is available before relying on the system for exception decisions.
- Administrators should log in as early as possible on November 2 to confirm user access is working, appropriate permissions are assigned, and authorized users can view accounts and Positive Pay functions.
- All Approvers should be available on Saturday, October 31 to receive a phone call from TowneBank to verbally collect exception decisions. If we are unable to reach an Approver, items presented for decision will be returned.
- You will begin to receive exceptions for check and ACH Positive Pay on Tuesday, November 3.

ACH Originator IDs Will Change

If your business originates ACH transactions, your existing ACH Originator ID(s) will remain unchanged. However, if you originate ACH transactions from multiple accounts, you may receive additional ACH Originator IDs so that each account has its own unique identifier. If you share your Originator ID with vendors, payroll providers, software applications, or other third parties, please review and update those records as needed to include any newly assigned Originator ID(s).

ACH & Wire Changes & Continuation

FEATURES	NEEDS ATTENTION?	WHAT TO KNOW
ACH History	Yes	ACH history will NOT migrate to Towne24. Please download reports and statements by October 30.
ACH Limits	No	Your ACH limits are expected to remain unchanged.
ACH File Formats	Maybe	ACH file formats will remain the same. However, companies currently submitting unbalanced files may be required to submit balanced files going forward.
Offset Accounts	Maybe	Offset accounts will only change if the underlying account number changes during the transition.
Approval Workflows	Maybe	Approval workflow changes, if any, will be communicated prior to this transition.
Wire Drawdowns	Yes	Notify vendors that process your wire drawdowns to update their wire Instructions with the TowneBank routing number effective November 1, 2026.
International Wires	Yes	As of 10/30, switch over your PCBB instructions to TowneBank.

