

Systems Update and FAQs as of June 23, 2022

New Peoples Bank is working diligently to address and investigate a recent network incident that temporarily resulted in an interruption to our computer systems and banking services. We are working alongside third-party technical experts to resolve these issues quickly and safely, and have made continued progress.

As a community bank, we have been a trusted partner to our customers and communities for more than twenty years and will continue to be guided by the Golden Rule of providing responsive, high-quality service. We are proud to be a well-capitalized and FDIC insured financial institution.

We understand your frustrations and despite this interruption and inconvenience, we remain committed to serving our customers and communities. Thank you for your patience and understanding. The investigation is ongoing, and we will continue to share additional updates with you promptly as we have more information to share.

1. When will all systems be back up and running again?

We are pleased to share that the following services are available to conduct your banking:

- All branches are open with both lobby and drive thru options during our regular business hours
- Online Banking with Bill Pay are successfully operating
- Mobile Banking is available for personal and business banking services
- Electronic funds transfers through wire transfers, ACH transactions are available
- ATM services are available 24/ 7 with current account balances
- Debit cards
- Credit cards
- Text alerts
- All transactions from June 15 through the present day have posted to customers' accounts

Thank you for your patience as we work to restore all other banking services, and we will continue to provide updates on restoration as we have more information to share.

2. Can I process a transaction inside a branch?

Yes, all branches are open via lobby and drive-thru for transactions during regular business hours.

3. Are branch lobbies open?

Yes, branch lobbies are now open.

4. Am I able to transfer funds?

Yes, ACH transfers, wire transfers and the ability to transfer from one NPB account to another are available.

5. Is my money safe?

Yes. Your money is safe and our bank is well-capitalized and insured by the FDIC. Ensuring the security of our customers' accounts remains top priority for us.

6. Can I withdraw money from my account?

Yes. You may visit us at your local branch or an ATM to withdraw money from your account.

7. Can I withdraw money from your ATMs?

Yes. All of our ATMs are open and in service.

8. Can I make a deposit?

Yes, we can accept both check and cash deposits at all of our branches, and also via Mobile Deposit and via Mobile Banking. While our TeleBanc services are currently unavailable, we are working diligently and hope to have that service restored soon.

9. Can I still make a direct deposit to my account?

Yes, you can continue to make direct deposits to your accounts as per usual. We are pleased to share that mobile and online banking is now available, and we have posted ATM and debit card transactions from June 15 through the present day. Account balances can be viewed at any ATM location and via mobile or online banking.

10. Why do I see duplicate postings on my account?

If you have a NPB debit card, during the restoration period between June 15 and June 21, there may be some instances where a merchant selected a preauthorization charge feature when running your debit card which may result in a temporary duplicate charge listed for your account. These duplicate charges should be resolved in approximately 3 business days. If you have any concerns regarding this, please call your local branch: <https://www.newpeoples.bank/Locations>. We apologize for any inconvenience this may have caused you.

11. When will I see direct deposits posted to my account?

We have now posted ATM and debit card transactions from June 15 through the present day. Account balances can be viewed at any ATM location and via mobile and online banking.

12. Can I speak to someone over the phone?

While this incident temporarily disabled our phone system, our telephone services have been restored at all of our branches. To speak with a banker, please call your local branch using the numbers linked here: <https://www.newpeoples.bank/Locations>. Please note that due to this incident we are expecting a higher than normal call volume. We thank you for your patience as our branch teams work diligently to respond to customer questions.

13. Why aren't you answering email?

This incident temporarily disabled a certain number of services, including corporate email. We apologize for the inconvenience as we work to restore our systems quickly. You may now call your local branch number to reach a banker. You can find your local branch number here: <https://www.newpeoples.bank/Locations>.

14. I have other questions – where can I get a response?

You may contact the party below that best fits your inquiry:

- Questions about Debit Cards: 1-844-368-2184 (available 24/7)
- Questions about your Account: Please call your local branch, which you can find at the following link: www.newpeoples.bank/Locations

15. How can I reset my password for online and mobile banking?

Customers who need assistance resetting their passwords can receive dedicated support by calling their local branch.

16. Will we be charged any overdraft fees incurred during this outage?

No. New Peoples Bank will not be charging any overdraft fees as a result of this interruption.

17. Can I access my safe deposit box?

Yes – We are happy to support you in accessing your safe deposit box at your branch.

18. Can I make loan payments?

Yes, we are able to take loan payments at this time.

19. Can I access my balance now?

Yes, we are happy to share that you can now access your account balance. We have posted ATM and debit card transactions from June 15 through the present day. Account balances can be viewed at any ATM location and via mobile and online banking.

20. Will my scheduled ACH deposit and/or payments post to my account?

Yes – your scheduled ACH deposit and/or payments will post to your account. We have now posted ATM and debit card transactions from June 15 through the present day. Account balances can be viewed at any ATM location and via mobile or online banking.

21. Will my scheduled Bill Pay items post to my account and be paid to my payees?

Yes – all scheduled Bill Pay items will post to your account and be paid to your payees. We have now posted ATM and debit card transactions from June 15 through the present day. Account balances can be viewed at any ATM location and via mobile or online banking.

22. Are checks I've written being paid?

Yes, all checks you've written are being paid.

23. Are automatic payments linked to my account from another bank (such as car payment) being paid?

Yes, checks written will process and post to your account.

24. Who can I speak with at my branch about this incident?

We are committed to our customers. Each branch will have a designated team member that can discuss this incident with you.