

FAQ

Your guide to the
Central Penn Bank technology update.

When is the system update scheduled?

The system update will begin at 4:00pm on August 14, 2026, and continue through the weekend. Services are expected to begin becoming available by 9:00am on Monday, August 17, 2026. Please review this packet for important information regarding impacts to specific services.

Will my routing or account number change?

No, your routing and account number will remain the same. This applies to all account types, including loans.

Will I need new checks?

No, you may continue using your current checks. When you reorder checks, they will be updated with the new Central Penn Bank & Trust branding, if needed.

Will there be changes to my account?

Please refer to the Account Updates & Disclosures document included in this packet for details regarding any account changes.

How will this affect my online & mobile banking?

After the update is complete, you will need to log in to the new online banking system and/or download the new Central Penn Bank mobile app. Please refer to the Internet Banking Guide included in this packet for login details, app information, and additional instructions.

Will there be changes to telephone banking?

Yes. Beginning August 17, 2026, our telephone banking number will change to 888-966-3131. The first time you access the system, you will use a temporary access code. Please see the reverse side of this page for additional details.

Will my debit card continue to work?

Yes, your debit card will continue as normal, including in your mobile wallet. Please review the reverse side of this page for important information regarding temporary limitations and other debit card updates during the transition.

Will I need to update my direct deposit or automatic payments?

Your direct deposits will remain unchanged, and no action is needed on your part. If you have automatic transfers or payments set up through online banking, please review the Internet Banking Guide included in this packet for important update information.

How will this impact my monthly statements?

Beginning August 17, 2026, all accounts will move to a monthly statement cycle ending on the last business day of each month.

Regularly scheduled August statements will be sent out as usual; however, statements will also be printed and mailed as of August 14 when the system update takes place. If applicable, interest will be paid & credited as accrued for both statement cycles.

Do I need to re-enroll in e-statements?

Yes, if you currently receive your statements electronically, you will need to re-enroll after the conversion update on 8/17/2026. You can do so by opting in via online banking or by contacting us directly.

Will there be any changes to my loan payments or statements?

Your loan payments will continue according to the terms of your original loan agreement. While your statements may have a new look, your payment schedule and terms will remain the same. Any automatic loan payments scheduled through online banking will also remain in place following the update.

Will I still be able to use Zelle®?

Beginning August 14, 2026, Central Penn Bank will no longer offer Zelle®. If needed, please connect your phone number and email address to another Zelle® account before that date.

Where can I get more information or speak with someone about the upcoming update?

We understand you may have questions beyond the information included in this guide. Our team is here to help. Please visit any of our 12 full-service branch locations to speak with a team member, or visit centralpennbank.com for ongoing updates and information.

WHAT TO EXPECT & WHEN

Here's what impacts to service you may experience during this system update. Please review your update guide completely for full details.



BRANCH & ATM SERVICES

Our offices will be open for normal business hours during the update timeframe. ATM service will also be available.



Additionally, we will be extending our in-branch and telephone support hours following the update period to support you in this transition.

Extended In-Branch Assistance Select Dates / Locations

Sunbury
5:30 - 7:00pm
Tuesday, August 18
Wednesday, August 26

Hummels Wharf
5:30 - 7:00pm
Monday, August 17
Wednesday, August 19
Tuesday, August 25

Middleburg
5:30 - 7:00pm
Tuesday, August 18
Wednesday, August 26

Northumberland
5:30 - 7:00pm
Monday, August 17
Tuesday, August 25



Extended Telephone Response Hours
Monday, August 17 - Thursday, August 20, 2026
Agents Available 8:30am - 7:00pm
Internet Banking Assistance: 570-966-7456
General Phone Assistance: 888-966-6282

Extended branch hours are dedicated to update-related assistance. Routine banking transactions & account services will not be available during the extended support hours.



DEBIT CARDS

Your current debit card and PIN will continue to work before, during, and after the update. Please continue to use your existing card. A new card will be issued at expiration.

During the update period of August 14–17, 2026, debit card transaction limits may be reduced. We recommend carrying an additional form of payment during this time.

ONLINE & MOBILE BANKING

Your current online banking and the mobile app will be unavailable beginning at 4:00pm on August 14, 2026.



The new online banking and mobile app is anticipated to be available at 9:00am on Monday, August 17, 2026.



TELEPHONE BANKING

24 - Hour Automated Telephone Banking service will be temporarily unavailable beginning August 14, 2026, and will resume operation on August 17, 2026.

First-Time Telephone Banking Instructions (Personal Accounts Only)

- Call the new automated telephone banking number: **888-966-3131**
- Enter your "Alternate Electronic Access Number" followed by #. This number is the account owner's date of birth (MMDDYYYY) plus the last four digits of your Social Security number.
- Your temporary PIN will be the last four digits of your Social Security number. For security purposes, you will be prompted to create a new PIN during your first login.
- **For non-personal accounts, please contact us at 888-966-6282 to establish new Telephone Banking access.**