

Consumer (Retail) Online Banking

- Online Banking will be unavailable beginning at 7 pm CST Thursday, August 14, 2025.
- Effective Tuesday, August 19, 2025 you will login using your **existing User ID**, as this will not change.
- Step-by-step instructions can be found on the back of this brochure.
- Please note: After the upgrade to our new Online Banking, you will no longer be able to see transaction history prior to Thursday, August 14, 2025. We **strongly encourage** you to save all documents prior to that date.
- Our Electronic Statements (eStatements) are being upgraded as well. eStatements prior to Thursday, August 14, 2025 will not be accessible through Online Banking. The bank will be preserving 24 months of your eStatements for your benefit; however, they will not be available for approximately 60 days after the upgrade.

Bill Pay

- Bill Pay will no longer be accessible beginning Friday, August 8, 2025 at 1 am CST.
- Bill Pay users and information, including payees and scheduled payments, **will not convert**.
- Separate communication will be sent to all Bill Pay users with specific instructions on re-enrollment and the rescheduling of payments.

Electronic Statements (eStatements)

- Everyone enrolled in eStatements will receive a paper statement dated August 14, 2025.
- You will continue to receive a paper statement **until you complete the eStatement re-enrollment process**, which will be available once Online Banking access is restored on Tuesday, August 19, 2025.

Step-by-Step Login Instructions For Consumer (Retail) Online Banking

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Start by Entering Your Existing User ID

Begin by finding the **login** section on our **website**. Use your existing **User ID** as your **Username**.

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Enter Your Password

Your Password is your **Username** plus the **last four of your SSN**. Example: Username1234

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Create a New Password

Choose your **new Password**.

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Security Questions & Answers

Select a **question** from each of the 3 drop down menus and set an answer for each.

Answers must be at least four characters.

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Set Up MFA for Device

You will be prompted to **complete** Multi-Factor Authentication (MFA) setup.

This is to ensure your online banking will be secure.

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Accept Terms and Conditions

Once you **read and accept** the Terms and Conditions, you will be logged in.



STATE BANK 
& TRUST COMPANY

**NEW ENHANCEMENTS
ARE COMING!**

**We are excited to announce
we'll be providing a
NEW and IMPROVED look
in the near future.**

**These upgrades will begin on
Wednesday, August 13, 2025
and continue through
Tuesday, August 19, 2025.**

You'll find details inside about the upgrades and improvements we'll be making.



Mobile Banking

- Our Mobile Banking App is getting an upgrade and will not be available after Thursday, August 14, 2025.
- Our new app will be available for download in the App Store or in Google Play on Tuesday, August 19, 2025.

Mobile Deposit

- All Mobile Deposits must be submitted by 1 pm CST on Thursday, August 14, 2025.
- Mobile Deposit capabilities will be available once Online Banking services have been restored.

Telephone Banking

- Our telephone banking system will be unavailable beginning at 4 pm CST on Thursday, August 14, 2025.
- You may access the telephone banking service at the same phone number (1-866-826-8100) once service is restored on Tuesday, August 19, 2025.
- Your PIN will be reset to the last 4 digits of your social security number.

Business (Corporate) Online Banking

- Online Banking will be unavailable beginning at 7 pm CST Thursday, August 14, 2025 through Tuesday, August 19, 2025.
- Separate communication with log in instructions will be sent to all Business (Corporate) users.

Debit Cards

- You will be getting a new debit card with EMV chip and contactless technology. Your new card will be mailed to you beginning the week of July 23rd.
- Activation instructions will be enclosed with your new card. You can activate your new card on or after Thursday, August 14, 2025.
- Please continue using your existing debit card until this time. Your old card will be inactive after this date. Please dispose of it appropriately and begin using your new card.

ATM

- ATMs will be out of service beginning at 2 pm CST on Wednesday, August 13, 2025.
- Our ATMs are scheduled to be back in service by the end of day on Monday, August 18, 2025.

Hours of Operation

Normal Banking Hours:

Monday – Thursday Lobby
9 am – 3 pm

Friday Lobby
9 am – 4:30 pm

Monday – Friday Drive Thru
8:30 am – 5 pm

Golden Meadow

985-475-5826

Larose

985-798-7101

Cut Off

985-632-4201

Mathews

985-537-1633

sbtcajun.com

Statements

- All demand deposit and savings accounts will receive a statement as of Thursday, August 14, 2025.
- **Consumer Statements** – Due to the upgrade, consumer checking statements will be produced on Monday, September 15, 2025. These statements will continue to be sent on the 15th of every month thereafter. Consumer savings account statements will be produced at month end or quarter end based on the type of savings account.
- **Business Statements** – You will receive your normal statement at month-end. This means you will receive two statements for the month of August and will remain on a month-end schedule thereafter.
- **Interest Bearing Accounts** – We will credit interest to your account on Thursday, August 14, 2025, and again at the next regular statement cycle.



Account Numbers

- Checking, Savings, and CD account numbers will not be changing.
- Loan account numbers will change. You do not have to take any action in this matter **unless you have enrolled in electronic (ACH) payment services with another institution.** If so, please update your account number with the other institution. Your new loan account number will be provided on the first billing notice mailed after Thursday, August 14, 2025.

