

116 East Franklin Street
Kenton, OH 43326

345 Ruccio Way
Lexington, KY 40503

2452 Sir Barton Way
Lexington, KY 40509

OH: (419) 673-1117

KY: (859) 440-1008

NMLS# 585528



HSLC Is Upgrading for YOU!

At HSLC, our commitment has always been to provide you with the very best banking experience. That's why we have been working diligently to bring you a new, modern core banking system. This upgrade will provide better online and mobile banking, improved reporting, enhanced security, and technology designed to serve your financial needs today and for years to come. Our goal is to make this transition as smooth as possible so you can quickly enjoy the benefits of these enhancements. Thank you for your trust in HSLC. We are excited to deliver a stronger, more convenient banking experience for you.



We appreciate your business and trust in us,
Chris Jones, President and CEO

Important Information!

Your new Debit or ATM Card will arrive in mid-October

- **New cards need to be activated on October 23rd** – You will not be able to activate them prior to the 23rd
- Your existing card will **stop working** early in the morning of October 23rd
- Instructions for activation will be included with the new card
- **PLEASE NOTE** – If you use your existing HSLC Debit card to make automated payments or as the funding source for payment services (Venmo, PayPal, etc.) you will need to change to your new card number on or after October 23rd. Transactions on the old debit card will be declined after that time.

Online banking

- Your HSLC online banking will have a new, exciting look
- You will find it in the same place you did previously at www.HSLC.bank
- To log in for the first time you will use your existing user name; the password will be your user name and last 4 digits of your social security number. (example: Janedoe1234)
- **Online Banking will be unavailable** from approximately 3pm Eastern on October 23 until the morning of Monday, October 27th.

Mobile Banking

Apple phone users will need to update their app via the Apple App store or scan this code



Android users will need to delete the existing app and download a new app via the Play Store or by scanning this code



To log in for the first time you will use your existing user name; the password will be your username and last 4 digits of your social security number. <example: Janedoe1234>

Bill Pay Service

- To allow scheduled and pending payments to process Bill Pay will be **offline** Oct 20-27, **with no access.**
- Recurring payments will continue as scheduled
- On October 27th log into your digital banking and look for the "Move Money" page
- Validate that all your scheduled payments are there
- Your bill pay history will display on the Move Money page starting Monday, October 27th

Christmas Club

- Your HSLC Christmas Club checks will be printed on or about October 23rd and you will receive them in the mail shortly after.

Things that will not change

- Your checking and savings account numbers
- Loan repayment terms, but your billing notices will have a new look
- No need to order new checks

Branch Hours during the conversion weekend

To facilitate this system upgrade we will have slightly different branch hours:

- **10/23** (Thursday) All branches will close early at 3:00pm Eastern
- **10/24** (Friday) All branches will be open regular hours
- **10/25** (Saturday) All branches will be closed

We have been working all year toward this upgrade and are excited to bring you a new and secure banking experience!

As always – please call if you have questions.

Thank you for banking with HSLC!

In accordance with Regulation E of the Electronic Funds Transaction Act we are notifying you of upcoming changes to our fee schedule for electronic funds transfers. These new fees will take effect on October 24, 2025.

Below please find for your review the updated fee schedule which includes these new fees. If you have any questions or need further clarification, please contact us at (419) 673-1117.

This notice serves as your 21-day advance notice as required by Regulation E. Thank you for your attention to this important update.

Item	Fee
	Based on style and quantity
Check Printing	
Cashier's check	\$5.00
Deposited checks (and other items) returned unpaid	\$15.00
Overdraft (each overdraft paid)	\$35.00
<i>The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.</i>	
Insufficient Funds (each item)	\$35.00
Account Activity Printout	\$5.00
Account Research (first ½ hour free)	\$25.00/hour
Statement Reproduction (per statement)	\$5.00
Item Reproduction (per item)	\$5.00
Stop Payments	
<i>Paper Items</i>	\$30.00
<i>ACH Items</i>	\$30.00
Domestic Wire Transfers	
<i>Outgoing</i>	\$25.00
<i>Incoming</i>	\$10.00
Account Inactivity/Dormant Fee	\$5.00
Savings Accounts closed within 90 days of opening	\$25.00
Savings Account Service Fee (over 6 automatic transfers/month)	\$5.00
Money Market Account Service Fee (over 6 automatic transfers/month)	\$10.00
Photocopy (per page)	
<i>Black & White</i>	\$0.50
<i>Color</i>	\$1.00
Fax (per page)	\$1.00
Locking Night Deposit Bags	\$35.00
Zipper Bags	\$10.00