

***We are excited to announce that we are upgrading our online credit card portal on April 29, 2024!***  The upgrade includes a new and improved user interface, integration with both retail and business online banking, and much more. The good news is that you will be able to use your existing online banking username and password to login into the new system upon completion of the upgrade. However, there are some potential impacts the week of the upgrade:

* We will be unable to order replacement cards or make changes to your accounts from Wednesday, April 24th to Monday, April 29th.  However, we will promptly address any pending requests upon completion of the upgrade.
* Payments made on Thursday, April 25th to Sunday, April 28th will not be posted until April 29th. This means the available credit on your card will not reflect those payments until Tuesday, April 30th.
* The online access site currently used to view your credit card will be unavailable starting the evening of Thursday, April 25th until Monday, April 29th.
* The Card Valet app will be temporarily disabled from Sunday afternoon, April 28th to Monday morning, April 29th, this means that any alerts or controls previously set will not be working during this period and no transaction activity will appear in the Card Valet app.
* Effective, April 29th, 2024, we are reducing our Late Fee on credit card payments to $32.00.

If you have any questions regarding the upcoming system upgrades or any of the dates listed above, please contact Jennifer Tupper at 912-647-1361.  Thank you for choosing First Southern Bank as your trusted financial partner.  We look forward to continuing to serve you.

Thank you,

*First Southern Bank*

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