

Welcome to Banking Forward

Welcome to SouthState

SouthState and CenterState have joined together to serve as your premier bank. As one combined company, SouthState, we remain headquartered in Winter Haven, FL and invested in your success. All of our customers have their own individualized banking needs – and we're here to continue supporting you.

Together, we are excited about the opportunity to provide you with over 275 locations throughout Florida, Alabama, Georgia, the Carolinas and Virginia. Allowing us to provide enhanced financial services, and innovative and convenient digital banking options – wherever you are and whenever you need us.

On Friday, May 28, CenterState branches and customers will transition to the SouthState name and systems. While the signs will change, the local bankers you have come to know and trust will still be here to serve you.

Our number one priority through this transition is you – our customer. We have created this welcome booklet to help guide you through this process to make it as smooth as possible. If you have any questions while reviewing this information, please visit BankingForward.com or call us at (800) 277-2175. We are happy to assist you.

Thank you for giving us the opportunity to serve your financial needs, now and in the future.

Sincerely,



Mark W. Thompson

President
Southern Banking Group



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Convenient Locations



325+
ATMs



275+
Banking Locations



Saturday Banking
At over 50 Locations



Online and Mobile Banking
24/7

We Look Forward to Serving Your Financial Needs



Throughout Florida, Alabama, Georgia, the Carolinas and Virginia.

Accessing Your Accounts



On Friday, May 28, 2021

The transition begins – new name, new systems, same team.

For now, please keep banking the way you do today.

Continue using your current Debit Cards and Checks.

Continue to send your Loan Payments as you do today.

Ensure your contact information is up to date.

Business Customers with Treasury Management Services, Online Banking Bill Pay or Wire Transfer Services

Reference the Treasury Management section of this booklet for key information regarding your account access and services.

¿Hablas Español?

Para mayor información en tu idioma, visita BankingForward.com o Contacta la Sucursal más cercana.

Debit Cards

Please continue to use your current CenterState Debit Card as you do today.

We will issue new SouthState Visa^{®1} Debit Cards between July and December 2021. You will receive additional communication prior to receiving your new card. **Until you receive your new SouthState Debit Card, continue using your CenterState Debit Card.**

Beginning in June 2021, if you report your current CenterState Debit Card lost or stolen, you may automatically receive a new SouthState Visa Debit Card without prior communication.

Your SouthState Visa Debit Card will be a **contactless card**. Look for the symbol  on a store's card terminal and securely pay by tapping your card against the symbol or holding your card over the symbol – no need to insert or swipe your card.

You can also add your SouthState Visa Debit Card to your digital wallet and make contactless payments using your mobile device. If you use **Apple Pay^{®2}, Google Pay^{™3} or Samsung Pay^{™4}**, please be sure to update your card information with your new SouthState Debit Card.

Debit Card Protection

Protecting our customers is our top priority. We constantly monitor debit card transactions for suspicious activity and will notify customers if unusual activity is detected.

How We Will Contact You

We will make every attempt to notify you if we identify unusual transaction activity with your debit card. We will first attempt to contact you via SMS/text message⁵, if we have your mobile phone number. If you do not reply via text, as long as we have your email address on file, we will send you an email from FraudAlerts@SouthStateBank.com^{*}. If we do not receive a response from you via email, we will attempt to contact you via phone call/voicemail.

^{*}FraudAlerts@SouthStateBank.com is not a monitored email box.

1. VISA is a registered trademark of Visa International Service Association and used under license.

2. Apple Pay and Touch ID are trademarks of Apple Inc.

3. Google Pay is a trademark of Google Inc.

4. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd.

5. SouthState Bank fraud alert SMS text messages are provided to you at no cost. Our fraud security alerts will generate an SMS text message from short code 74795 whenever a suspicious transaction is detected on your SouthState Bank Debit or ATM Card. Message frequency varies, since messages are only sent if there is suspicion of fraud. Mobile Carriers are not liable for delayed or undelivered messages. To opt-out of the fraud alert service you may text STOP to 74795. To request support at any time, contact us at the phone number on the back of your SouthState Debit or ATM card.



Checks

Please continue using your existing CenterState checks as you do today. After the transition to SouthState, you will receive SouthState checks upon your next reorder. Your routing number will not change.

After May 31, if you need to order new checks, you may do so in the following ways:

- Online/Mobile Banking – Log in to SouthState Online Banking or the SouthState Mobile App. Select *Account Services* (click *Menu* within the App to locate *Account Services*), then click *Re-order Checks*.
- Phone Banking – Call (800) 763-0555 and follow the prompts to order checks.
- Customer Care – Call us at (800) 277-2175, and we'll be happy to assist you with ordering new checks.
- In Branch – Visit your local SouthState branch to order new checks.

Direct Deposits & Automatic Drafts

Any direct deposits or automatic drafts you have set up with your account will continue without interruption.

Bank Statements

Checking and Savings Account Customers

Due to the transition to SouthState, your last CenterState statement will include account activity through **Friday, May 28, 2021**. This statement will be delivered as a paper statement, even if you normally receive an eStatement.

Future SouthState statements will be mailed according to current statement schedules, or on the 15th of each month for some personal checking account statements.

If you receive combined statements, you will continue to do so; however, **the timing of when you receive your statement may change.**

Your first SouthState statement will include transaction activity dating back to May 29, 2021.

If you currently receive eStatements, you will continue to receive them. If you receive eStatements, you will not receive paper statements.

Please see the eStatements section of this booklet for more information.

Loan Customers

Your loan statement billing date will be the same as it is today, or as close as possible. Although your billing date could change, your payment due date will remain the same, unless notified otherwise.

Please note HELOC statements will not be sent monthly. A statement will only be sent if there is an account balance.

Additionally, **eStatements will be available for HELOCs only.** (Please see the eStatements section for instructions on enrolling your HELOC for eStatements.) If you currently receive eStatements for any other type of loan, you will begin to receive a paper statement after May 31, 2021.

Credit Cards

Please continue to use your current CenterState Credit Card as you do today. You can also continue to access your account by visiting www.myaccountaccess.com. Your login information will not change.

- We will issue new SouthState Credit Cards between June 1 and December 31, 2021.
- SouthState credit cards will be **contactless**, allowing you to securely make payments without inserting or swiping your card. Simply hold your card over a contactless-enabled terminal to make a payment.
- Your SouthState Credit Card will feature the **same card number** as your CenterState Credit Card. However, **the three-digit security code and expiration date on your SouthState Credit Card will be different.**
- Continue to use your CenterState Credit Card until you receive your SouthState Credit Card.

By June 1, 2021, you will have the ability to view your credit card balance in SouthState Online and Mobile Banking. By clicking your credit card information, you will be redirected to www.myaccountaccess.com.



Account Access Over the Transition Weekend

During the transition to SouthState, **May 28 - May 31**, some services will be temporarily unavailable, and you will have limited access to your accounts. **Visit BankingForward.com for updates should the below services become available sooner.**

Debit Cards and Checks

You will be able to use your existing CenterState Debit Card and checks during the transition weekend. **Debit Card transactions performed during this time will display in your account after the transition is complete.**

ATMs

You can now access any existing SouthState ATM to make cash withdrawals without incurring an ATM withdrawal fee. For a list of locations, visit SouthStateBank.com/Locations.

The majority of CenterState ATMs will be accessible over the transition weekend.

Please note the deposit-taking feature, at CenterState ATMs that accept deposits, may be temporarily unavailable until June 1, 2021 as each ATM transitions to SouthState.

Branches

Branches will be open on Friday, May 28. All branches will be closed Saturday, May 29 – Monday, May 31 in observance of the Memorial Day holiday weekend. Branches will reopen as SouthState on Tuesday, June 1. To view a complete list of branch locations and hours, visit SouthStateBank.com/Locations. If you need assistance over the transition weekend, please contact SouthState Customer Care at (800) 277-2175.

Online, Mobile & Phone Banking & Bill Pay

Beginning **Friday evening, May 28**, CenterState Online and Mobile Banking will be available with limited services and account information.

CenterState Phone Banking will be unavailable beginning **Friday evening, May 28**.

Access to SouthState Online, Mobile and Phone Banking will be available by **Tuesday morning, June 1**.

If you are a **CenterState Online Banking Bill Pay** user, you will be unable to initiate any new online or mobile bill payments **from Thursday, May 27 at 5 p.m. ET until the service becomes available within SouthState Online and Mobile Banking by Tuesday morning, June 1**. However, if you previously scheduled a bill through **CenterState Online Banking Bill Pay** to be paid during this time, it will still be paid as scheduled.

Online Cash Management (OCM) & Bill Pay

CenterState Online Cash Management will be retired at **5:30 p.m. ET on Friday, May 28**. Access to SouthState Treasury Navigator® will be available by **Tuesday morning, June 1, 2021**.

If you are an **Online Cash Management Bill Pay** user, you will be unable to initiate any new online bill payments **from Thursday, May 27 at 4 p.m. ET until the service becomes available again within Treasury Navigator® by Tuesday morning, June 1**.

Please reference the Treasury Management section of this booklet for more details and other important cutoff times leading into the transition weekend.



Online and Mobile Services

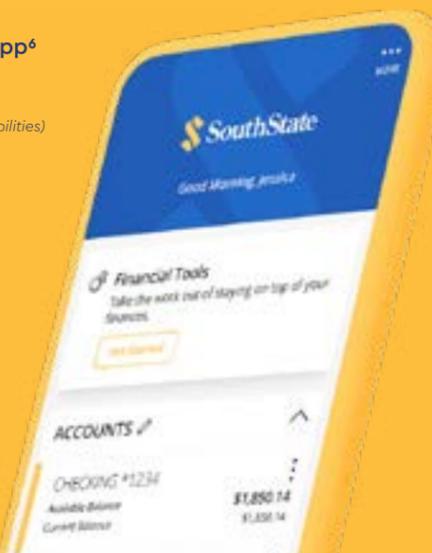


What to Look for

Search for the SouthState Mobile App in Your App Store

Mobile Banking can be accessed through:

- SouthState Mobile App
(iPhone and Android only)⁶
- SouthState iPad App⁶
- Text Banking⁷
(any phone with text capabilities)



Online and Mobile Banking

By **Tuesday, June 1, 2021**, you will be able to access your accounts online at SouthStateBank.com or through the SouthState Mobile App.

Please note in order to access SouthState Online Banking, ensure you have the most up to date version of Google Chrome, Mozilla Firefox, Microsoft Edge or Safari. Internet Explorer is not compatible with SouthState Online Banking.

Business customers using Treasury Management Services, including Online Cash Management (OCM), or Online Banking Bill Pay and/or Wire Transfer Services, please reference the Treasury Management section of this booklet.

Login

Please carefully review the following information to assist you with logging in to SouthState Online or Mobile Banking for the first time.

If you have not logged in to CenterState Online or Mobile Banking since December 1, 2020, you will need to enroll in SouthState Online or Mobile Banking after the transition. For instructions on how to enroll, visit BankingForward.com.

Username & Password

You will log in to SouthState Online and Mobile Banking for the first time using your current CenterState Online Banking User ID and Password, unless notified otherwise. (Face ID and Thumbprint ID will not work the first time you log in.)

If you do not know your current CenterState User ID, please be sure to determine it prior to May 28, 2021 or use the Forgot Login ID feature in SouthState Online and Mobile Banking when logging in for the first time after the transition.

Secure Access Code

SouthState Online and Mobile Banking includes a security feature called a Secure Access Code or "SAC." When logging in, you will be prompted to receive a SAC via email, phone call or text message to verify your identity.

Do not exit the Online or Mobile Banking screen while retrieving your Secure Access Code, and complete the login process within 15 minutes, to avoid being locked out. The SAC will be six digits, which you will input into the login screen to gain access to your accounts. Please note a SAC is not the same as your password.

Please ensure your contact information is up to date prior to May 28 to ensure you receive the SAC Code via email, phone or text.

New Password

Once verified upon your first login, you will be prompted to enter a new password and agree to the new Online and Mobile Banking Agreement. You will also receive the option to **register your device** to bypass the SAC for future logins.

Transaction, Statement, and Check Image History

Transaction history will be loaded into SouthState Online and Mobile Banking beginning June 1, 2021. It may take a few days for your transaction history to load.

Statement, check and deposit images from January and February 2021 will be available in Online and Mobile Banking on June 1. We will continue to gradually load the remaining 2021 and prior statement, check and deposit image history over a 60-day period after the transition.

We encourage you to print and/or save any additional history, statements, check images or deposit images you may need from your CenterState Online or Mobile Banking before May 28.

If you have any questions regarding Online or Mobile Banking or have trouble logging in, visit BankingForward.com, call us at (800) 277-2175, email CustomerCare@SouthStateBank.com or send us a secure message through SouthState Online Banking.

⁶ iPhone, iPad and iTunes are trademarks of Apple Inc. App Store is a service mark of Apple Inc. Android and Google Play are trademarks of Google Inc.

⁷ Internet service provider fees, message and data rates may apply.

Mobile Deposits

By June 1, you will be able to deposit checks using the SouthState Mobile App. Please reference the Mobile Deposit Capture section of the Online and Mobile Banking Agreement upon your first login to SouthState Online and Mobile Banking for more information regarding Mobile Deposits.

Alerts

Through SouthState Online and Mobile Banking, you can receive alerts via email, text, secure message or phone call. Upon your first login to SouthState Online and Mobile Banking, we encourage you to review your alerts and make any necessary adjustments. Please note there may be different delivery speeds and alert types available. For instructions for accessing Alerts, visit BankingForward.com.

Zelle®⁸

Popmoney® will transition to Zelle. You can conveniently send and receive money through Zelle using SouthState Online Banking or the Mobile App. Money is sent directly to the recipient's account⁹ in a matter of minutes¹⁰, using just the recipient's email address or U.S. mobile phone number¹¹.

Your Popmoney payees and payment information, as well as history will transfer to Zelle. Please log in on June 1 and accept the new Zelle Terms and Conditions in order to continue sending your scheduled payments. For assistance with getting started with Zelle, visit BankingForward.com.

BillPay

By **Tuesday, June 1**, CenterState Online Banking Bill Pay users will have the ability to pay bills through SouthState Online or Mobile Banking using BillPay.

If you are a CenterState Online Cash Management Bill Pay user or a business customer who utilized Online Banking Bill Pay, please reference the Treasury Management section of this booklet.

All CenterState Bill Pay payees and payments will transfer to SouthState BillPay, including recurring payments.

Please be aware the following will not transfer to SouthState BillPay:

- **Electronic Bills (eBills)** – eBills will not transfer to SouthState BillPay. You can set up your eBills again by logging in to SouthState Online/Mobile Banking and clicking on the "Get Bill" icon and following the biller's instructions.

Prior to using SouthState BillPay, please verify your payee information and payment dates. If you have any questions, please visit BankingForward.com or call us at (800) 277-2175.

BillPay History

Please be aware six (6) months of online bill payment history will be available within SouthState BillPay. We encourage you to print and/or save any additional history, payees and payments you may need prior to May 28.

Please reference the Zelle® section for further details on paying a person electronically.

eStatements

Electronic statements (eStatements) are the fastest, safest and most convenient way to receive your monthly bank statements and are available for any checking, savings or money market account or home equity line of credit (HELOC).

If you have a checking, savings or money market account and receive eStatements today, you will continue to receive them.

In order to receive eStatements for your HELOC, you will need to enroll by visiting SouthStateBank.com/eStatementEnrollment.

When your eStatement is available for viewing, an eStatement notification will be sent from YourStatement@SouthStateBank.com. After receiving the email, you will need to log in to Online or Mobile Banking to view your statement. **Should your email address be invalid, you will be automatically converted to paper statements.**

Please note you will not be able to have your eStatement sent to a third party. However, you will have the ability to print and/or save your eStatements, which you can then send to a third party.

eStatement History

Following your transition to SouthState, January and February 2021 CenterState eStatements will be available within SouthState Online and Mobile Banking. We will continue to load the remaining 2021 and prior eStatements over a 60-day period after the transition.

Please note previous CenterState HELOC eStatements will not be available in SouthState Online or Mobile Banking. However, your SouthState HELOC eStatements will be available in SouthState Online and Mobile Banking on a go forward basis.

We encourage you to print and/or save any additional statement history you may need from your CenterState Online Banking before May 28.

Quicken®/QuickBooks®¹²

We recommend you perform a final transaction download before Friday, May 28. On Tuesday, June 1, you will need to disconnect from *CenterState Bank - New* and connect to **SouthState**. This applies for both Web Connect and Direct Connect.

Please visit BankingForward.com for detailed instructions for assisting you with [disconnecting from CenterState](#) and [reconnecting, or updating your Financial Institution, to SouthState](#). If you do not perform this update the first time you connect to Quicken/QuickBooks, all of your financial information stored within these programs will not be transferred.

For Online Cash Management users transitioning to Treasury Navigator®, please reference the Treasury Management section of this booklet for important information regarding QuickBooks.

Internal Transfers

Scheduled and recurring internal transfers within CenterState Online and Mobile Banking will transfer to SouthState Online and Mobile Banking, unless notified otherwise.

Same-day internal transfers are available if the transfer request is entered prior to 9 p.m. ET.

Upon your first log in to SouthState Online and Mobile Banking, please review your scheduled and recurring transfers to ensure they transferred correctly and to make any necessary adjustments to transfer dates. For instructions on how to review your transfers, please visit BankingForward.com.

8. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

9. Must have a bank account in the U.S. to use Zelle.

10. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle.

11. In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle.

12. Quicken and QuickBooks are trademarks and service marks of Intuit Inc., registered in the United States and other countries.

Bank to Bank External Transfers¹³

SouthState offers the ability to perform external transfers through Online and Mobile Banking using Bank to Bank External Transfers. With this feature, you can transfer funds from your account at SouthState to your account at another financial institution.

Bank to Bank External Transfers have a standard delivery speed of three (3) business days or next day delivery speed of one (1) business day, if your transaction qualifies. Additionally, a fee applies to send funds to another bank (next day delivery only), but not to receive funds to your SouthState account. A daily and monthly transfer limit also applies. You will be able to view fees and limits when performing an external transfer within Online and Mobile Banking.

Please note external transfers can only be sent to other accounts on which you are an owner. If you want to send money to another person, please use *Zelle*.

Text Banking¹⁴

SouthState offers Text Banking, a convenient, on-the-go resource to get quick responses to inquiries about your account(s). **You must be enrolled in Online or Mobile Banking to enroll in Text Banking. Please note you can enroll one mobile phone number in Text Banking.**

Using a mobile phone with text capabilities, you can receive your account balances and recent transaction history, as well as locate a branch or ATM by texting short codes to **89870**.

For information on how to enroll and a list of short codes, please visit BankingForward.com.

Phone Banking

By Tuesday, June 1, you will be able to access your account(s) through SouthState Phone Banking by calling (800) 763-0555.

- Enter your account number followed by the # sign when prompted.
- **When asked for your Personal Identification Number (PIN), enter the last four digits of your Social Security Number.**
- You will then be prompted to change and verify your 4-digit PIN.
- Follow the rest of the prompts to access your accounts.

For additional Phone Banking tips, please visit BankingForward.com.

Your Relationship Is Important to Us

We have created a dedicated site with more information, FAQs and demos to help guide you and keep you informed of when our online services become available. **For the best viewing experience, please use Google Chrome, Mozilla Firefox, Microsoft Edge or Safari to view this site.** Internet Explorer is not compatible with BankingForward.com.

BankingForward.com

In addition to BankingForward.com, our local branches and Customer Care team can assist you during this transition.

(800) 277-2175

Treasury Management Services



What to Look for
Search for Treasury Navigator®
in your App Store.



12 13. Please reference the Bank to Bank External Transfers section of the Online and Mobile Banking Agreement upon your first login for more information.

14. Message and data rates may apply.

Treasury Management Services

Business customers with Treasury Management Services, including Online Cash Management (OCM), and business customers who utilize CenterState Online Banking Bill Pay and/or Wire Transfer Services will transition to SouthState's Treasury Management system, **Treasury Navigator®**. You will be able to access your accounts and services through **Treasury Navigator®** by **Tuesday, June 1, 2021**. In order to prepare for the transition to Treasury Navigator®, Online Cash Management will be retired **at 5:30 p.m. ET on Friday, May 28, 2021**.

Treasury Navigator®

Treasury Navigator® is an innovative digital banking technology with improved reliability and enhanced system capacity, which offers you the convenience of secure online and mobile access to your business accounts through the Treasury Navigator® Secure Browser and Mobile App. With **single sign-on capability**, you can access multiple services through your desktop, laptop, or tablet such as Remote Deposit Capture, BillPay, ACH, Positive Pay, Wire Transfers, Lockbox, and many more.

For additional details regarding the features and functionality of Treasury Navigator®, visit BankingForward.com/TreasuryManagement.

Treasury Navigator® Secure Browser

You will be able to access your accounts through Treasury Navigator® Secure Browser, which you, and all designated users, will be required to download to your desktop and/or laptop. Secure Browser offers a multi-layered approach to protecting your banking information via a state-of-the-art security solution which includes:

- Multi-factor authentication used at each log-in to verify your identity.
- Automated systems, which test for corruption and virus infections. (The system shuts down the Secure Browser if a detection occurs.)
- Encrypted keyboard software that prevents harvesting of private information from keylogging attacks.
- Restricted and controlled web destinations, preventing users from accessing potentially harmful websites.
- User permission management, which results in strong payment controls as well as access rights to product functions, transaction entries and approvals.

To assist you with your transition to Treasury Navigator®, additional communications with detailed information and instructions for downloading the Secure Browser will be sent to you. Instructions can also be found at BankingForward.com/TreasuryManagement.

Treasury Navigator® Mobile App

Available in the app store (iTunes® or Google Play™)¹⁵, the Treasury Navigator® Mobile App provides you with the added convenience of performing various transactions when you're on the go, which include:

- Review account transactions and payment history
- Ability to deposit business checks
- View paid check images
- Create account transfers
- Initiate and approve ACH and wire transactions
- Review Positive Pay items
- Manage Line of Credit & Loan activity

¹⁵ iTunes is a registered trademark of Apple, Inc. Google Play is a trademark of Google LLC.

Transaction, Statement, and Check Image History

Transaction history will be loaded into Treasury Navigator® beginning June 1, 2021. It may take a few days for your transaction history to load.

Statement and check image history from January and February 2021 will be available in Treasury Navigator® on June 1. We will continue to gradually load the remaining 2021 and prior statement and check image history over a 60-day period after the transition.

eStatement Book

eStatements from 2021 will be loaded into Treasury Navigator®. The eStatement Book feature will not be available in Treasury Navigator®; however, you will be able to download and print a file containing statements and check images within Treasury Navigator®. Please note, deposit images will not be initially available, but will be added at a later date.

For additional information regarding the changes to this feature, please visit BankingForward.com/TreasuryManagement.

Account Transfers

Account Transfer templates will not be available in Treasury Navigator®. **You will need to save/print your existing account transfer templates prior to May 28 so you can re-establish your transfers upon accessing Treasury Navigator® for the first time.** The cut-off time for same-day credit will change to 9 p.m. ET.

ACH

No new ACH payments/batches can be generated in OCM after **May 26, 2021**. And, all ACH payments/batches scheduled through OCM must have a settlement date of **Friday, May 28, 2021 or earlier**. This means ACH payments should not be future-dated to occur after May 28, 2021. To ensure timely processing, payroll files with a posting date of May 28, 2021, must be submitted by May 26.

You will have the ability to initiate and approve ACH payments through Treasury Navigator® Secure Browser and the Treasury Navigator® Mobile App, by **Tuesday, June 1**.

ACH templates in OCM will transfer to Treasury Navigator®; however, we encourage you to review the templates within Treasury Navigator® upon your first login to ensure all information in the templates transferred correctly. If you experience any issues with sending ACH payments/batches through Treasury Navigator®, please contact SouthState Treasury Management Client Support at TMConversion@SouthStateBank.com or (855) 577-2972, as your transaction limit may need to be adjusted.

Please note recurring ACH Batches will need to be re-established within Treasury Navigator®, as these will not convert.

Additionally, if your email is not currently included in your profile within OCM, you will not automatically receive ACH Returns/Notifications of Change (NOC) after the transition to Treasury Navigator®. Only user email addresses set up in Treasury Navigator® will receive these notifications.

ACH settlement dates will default to two lead days for both credits and debits and ACH settlement will post to the originator's account on the settlement date*.

*Bank reserves the right to debit originator's account prior to the settlement date if prefunding requirements are deemed necessary for the individual customer relationship.

ACH Origination Processing and Same Day ACH

The following are the new ACH processing windows (ET) effective, **Tuesday, June 1, 2021**: 10 a.m.*, 1:30 p.m.*, 3 p.m., 5 p.m. and 6:15 p.m.

*Indicates Same Day ACH processing windows. SouthState offers **Same Day ACH** processing for a fee. Same Day ACH requires advance setup; for more information, please contact your Relationship Banker or Treasury Management Sales Officer.

For additional information and updates regarding ACH processing, please visit BankingForward.com/TreasuryManagement.



QuickBooks®

We recommend you perform a final transaction download before **5:30 p.m. ET on Friday, May 28**.

On Tuesday, June 1, if you are a Direct Connect QuickBooks® user, please first contact Treasury Management Client Support so a connection to QuickBooks® Direct Connect with Treasury Navigator® can be established for you.

You will then need to update your Financial Institution to connect to **SouthState – Treasury Navigator**, to ensure your financial information stored within this program transfers to SouthState. This applies for both Web Connect and Direct Connect. For detailed instructions, please visit BankingForward.com/TreasuryManagement.

BillPay Through Treasury Navigator®

If you use **Bill Pay through OCM**, you will be unable to initiate any new online bill payments beginning **Thursday, May 27, 2021 at 4 p.m. ET until the service becomes available within Treasury Navigator® by Tuesday morning, June 1**. Payments with effective dates of May 28, 2021 – May 31, 2021 will be paid on June 1. To avoid a delay, we recommend adjusting payment dates to ensure timely delivery. Additionally, the **eBills** functionality will be removed from Bill Pay in OCM on **May 21, 2021**.

If you are a business customer who uses **CenterState Online Banking Bill Pay**, you will be unable to initiate any new online or mobile bill payments beginning **Thursday, May 27, 2021 at 5 p.m. ET until the service becomes available within Treasury Navigator® by Tuesday morning, June 1**. However, if you previously scheduled a bill to be paid during this time, it will still be paid as scheduled.

By **June 1, 2021**, you will have the ability to initiate new bill payments through **BillPay within Treasury Navigator®**. Expedited and regular processing times will change.

Expedited Processing: 4 p.m. ET (checks)
Regular Delivery (3-day): 10 p.m. ET
Regular Delivery (7-day): No longer available

All payees and payments within CenterState's Bill Pay system will transfer to the Treasury Navigator® BillPay System, including recurring payments.

Please be aware the following **will not** transfer to BillPay within Treasury Navigator®:

- **Electronic Bills (eBills)** – eBills will not transfer to SouthState BillPay. You can set up your eBills again by logging in to SouthState Online and Mobile Banking and clicking on the "Get Bill" icon and following the biller's instructions.

Prior to using BillPay within Treasury Navigator®, please verify your BillPay payee information and payment dates in Treasury Navigator®. If you have any questions, please contact Treasury Management Client Support or visit BankingForward.com/TreasuryManagement.

BillPay History

Please be aware six (6) months of online bill payment history will be available within BillPay through Treasury Navigator®. We encourage you to print and/or save any additional history, payees and payments you may need prior to May 28.

Positive Pay

Check issue files should be uploaded to CenterState Positive Pay by **5 p.m. ET on Friday, May 28, 2021** in order to be processed on time.

On **Tuesday, June 1, 2021**, you will use the **CenterState Positive Pay system** to make decisions on exceptions from the previous business day (May 28, 2021). If you were unable to provide decisions on Positive Pay items prior to the deadline, **we will use your previously determined default decision to pay or return the items.**

Positive Pay will be accessible through Treasury Navigator® by **Tuesday, June 1, 2021. On Wednesday, June 2, you can begin using Treasury Navigator® to decision your Positive Pay items.**

It's important to note Positive Pay exception reporting/notifications will be distributed at 8 a.m. ET, and the **decision deadline will remain at 2 p.m. ET.**

If ACH Positive Pay decisions are not made by the deadline, the items will be returned, as that is the default decision for Treasury Navigator®.

Account Reconciliation is not available within Treasury Navigator® Positive Pay. Additional details are available at BankingForward.com/TreasuryManagement.

Remote Deposit Capture (RDC) & Mobile Deposit

All RDC deposits must be submitted **by 6 p.m. ET on Friday, May 28, 2021**. By June 1, RDC can be accessed through single sign-on functionality in Treasury Navigator®. Additional details regarding Remote Deposit Capture are available at BankingForward.com/TreasuryManagement.

By June 1, you will also be able to deposit checks using the Treasury Navigator® Mobile App. Generally, mobile deposits received and accepted prior to 9 p.m. ET are processed on the business day of receipt and acceptance.

Wire Transfers

Wire transfer requests must be submitted in OCM **by 5 p.m. ET on Friday, May 28, 2021**.

Wire Transfer templates will convert to Treasury Navigator®. By **Tuesday, June 1, 2021**, you will be able to originate wire transfers through Treasury Navigator® Secure Browser or the Treasury Navigator® Mobile App.

Your 2021 wire transfer history will be available in Treasury Navigator®.

Listed below are the new Wire Transfer cut-off times (ET) effective, **Tuesday, June 1, 2021**.

- International Outgoing – 4 p.m.
- Domestic Outgoing – 5 p.m.
- Domestic and International Incoming – 5:30 p.m.

Wire Transfer notifications will only be sent to the email addresses of users who have been set up within Treasury Navigator®.





BankingForward.com

Visit our dedicated site to quickly find more information, FAQs and demos to help guide you through this transition.

For the best viewing experience, please use Google Chrome, Mozilla Firefox, Microsoft Edge or Safari to view this site. Internet Explorer is not compatible with BankingForward.com.



SouthState Customer Care:

Our Customer Care team is available to assist you with any questions you may have regarding this transition or your accounts in general.

Customer Care Hours (ET):

Monday – Friday: 7 a.m. – 8 p.m.
Saturday: 8 a.m. – 5 p.m.
(800) 277-2175

Treasury Management Client Support:

Our Treasury Management Client Support team is available to assist you with any questions you may have regarding the transition of your business accounts to Treasury Navigator®.

Treasury Management Client Support Hours (ET):

Monday – Friday: 8 a.m. – 6 p.m.
(855) 577-2972

Connect with Us



We Look Forward to Serving All of Your Financial Needs.

Please tear off and keep this contact card as a convenient guide for accessing your accounts.

Helpful Information

BankingForward.com

Online Banking

SouthStateBank.com
or the SouthState Mobile App

Treasury Navigator®

Treasury Navigator® Secure Browser
or Mobile App

Phone Banking

(800) 763-0555

Lost/Stolen Debit Cards

(800) 523-4175

Customer Care

(800) 277-2175

Treasury Management Client Support

TMConversion@SouthStateBank.com
(855) 577-2972





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