

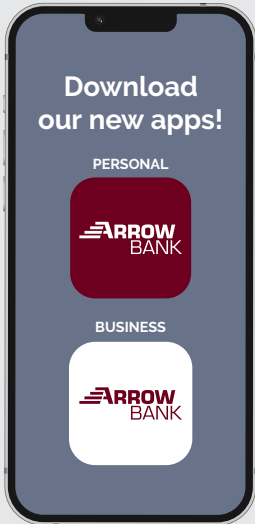
Use Our New Arrow Bank Apps Starting July 21

If you are currently using our Saratoga National Bank Personal or Business Mobile Banking app, here's what you need to do:

- 1 **Download our new Arrow Bank apps** from your favorite app store to your device starting Monday, July 21.
Find the links here: arrowbank.com/onebank
- 2 **Sign in** using your existing user ID and password.
- 3 **For the personal app, set up services** including SecurLOCK™, external transfers, Zelle®, Purchase Rewards and others.

If you are currently using both the Saratoga National Bank and Glens Falls National Bank personal apps, watch for additional communication with details.

Find helpful tools on our website leading up to and after One Bank Weekend.



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Valued Customer
555 Main Street
Anywhere, USA 12345

The Bank You Know!

New name will be rolled out across services.



Learn More! Visit arrowbank.com/onebank,
call (518) 793-4121 or visit your local
Arrow Bank branch.

Member FDIC/Equal Housing Lender

ONE BANK Weekend

KEEP THIS GUIDE!

WHAT YOU NEED TO KNOW AS WE COMPLETE
OUR TRANSITION TO ARROW BANK, JULY 18-20.



Part of the Arrow Family of Companies

FAQs

Will anything change with my account?

Your account numbers will stay the same. If you use Internet Banking, our Personal Mobile Banking app or On Call Banking, you'll need to set up those services.

What about my debit card and checks?

When you are due for a new debit card or checks, your reorder will have the Arrow Bank branding. Until then, continue to use your existing debit cards and checks. From July 18-20, carry an alternate form of payment with you in case of brief debit card issues.

What do I need to do to continue using Internet Banking and the Personal Mobile Banking app?

Since Saratoga National Bank is now named Arrow Bank, you will need to download the Arrow Bank app and get set up in Arrow Bank Internet Banking. While your accounts, user ID and password will migrate over, you will need to set up any services you use including Zelle®, SecurLOCK, Purchase Rewards, etc. Check our website for more details or call us if you need assistance after the transition is completed on July 21.



PROTECT YOURSELF FROM FRAUD
NEVER give out your personal or banking information, including passwords, PINs or login information. We will never ask for it.

Your One Bank Timeline

Find the latest timing and service information at arrowbank.com/onebank.



	JULY 18	JULY 19-20 WEEKEND	JULY 21 AND AFTER
INTERNET BANKING, PERSONAL MOBILE BANKING APP	Access ends at 8 p.m.	No access	Download our Arrow Bank personal app and set up your services!
BUSINESS ONLINE BANKING, BUSINESS MOBILE BANKING APP	Access ends at 1 p.m.	No access	Download our Arrow Bank business app!
LOAN PAYMENT CENTER	Access ends at 5 p.m.	No access	Continue using as normal
BRANCHES	All branches close at 4 p.m.	All branches closed	All branches open as normal
DEBIT CARD	Use as normal	Carry an alternate form of payment in case of brief interruptions	Continue using as normal
ON CALL BANKING	Access ends Friday evening	No access	Access resumes. If you used the Saratoga National Bank On Call service, you will need to re-enroll by calling (866) 357-2094.

Call us at (518) 793-4121 from 8 a.m. to 6 p.m. on July 18-20.

Extended hours begin July 21, from 7 a.m. to 7 p.m. For more details, visit arrowbank.com/onebank