

Monterey County Bank

Website & Online Banking Upgrade FAQ

Revision Date: 2/9/2026

As Monterey County Bank prepares to launch our refreshed website and enhanced Online and Mobile Banking experience, this FAQ is designed to help you navigate the changes with clarity and confidence. Here, you'll find answers to common questions about logging in, account information, security updates, mobile app access, and website updates. Our goal is to make this transition smooth and ensure you can continue managing your finances with ease.

If your question isn't answered here, our team is always happy to help.

Bank Website & Branding FAQs – Launching 2/25/26

1. Will the Bank's website look different?

Yes. On **2/25/26**, we will launch our newly refreshed website featuring a modern, user-friendly design that reflects Monterey County Bank's updated brand. The new layout makes it easier to find account information, products, services, and support—so you can get where you need to go faster.

2. Will the website navigation change?

Yes. We've simplified the navigation to make it easier to find what you need—whether that's personal or business accounts, online banking, loans, or other services. The experience is intuitive and consistent across desktop and mobile.

3. Will my bookmarks or saved links still work?

Most bookmarks will continue to work. However, some pages may have new URLs as part of the redesign. If you encounter an invalid link, simply use the main navigation at www.montereycountybank.com to find the page you need or log in to your online banking.

4. How does the new branding affect my experience?

The updated branding provides a consistent, modern experience across all digital platforms—website, mobile banking, and communications. You'll notice refreshed visuals, colors, and messaging, while banking processes remain the same.

5. Will Online Banking look different on the website?

Yes. The Online Banking login box and portal have a refreshed appearance consistent with the new branding. Functionality remains largely the same, with added features and an improved user experience.

6. How do I know the website and emails are authentic?

Always look for **montereycountybank.com** in the browser URL and verify that emails are from official MCB domains and staff. We never ask for sensitive information via email or

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text. New branding includes clear visual cues and security reminders to help identify authentic communications.

Important: If you are ever unsure if a website or message is valid, please contact us at 831-649-4600 or visit your local branch for assistance.

7. Where can I get help if I have trouble navigating the new website?

If you need help navigating the new website or have any questions, please contact us at **831-649-4600** or visit your local branch. Our team is happy to help.

8. What other changes can we anticipate at Monterey County Bank?

We're excited to roll out a modern online and digital platform, featuring a fresh logo and updated colors. Over time, you'll also start to see this new branding reflected in our physical branches.

Rest assured, you can continue to expect the same friendly, trustworthy local service you've always counted on.

Online & Mobile Banking FAQs – Launching 3/11/26

1. Will this affect my account details?

Most account information will remain intact, including transaction history, bill pay payees, scheduled payments, internal and external transfers, and eStatement preferences.

Important: Alerts and outgoing ACH payments (Business users) will **not** carry over. Save or record this information before **3/6/2026**; these features will need to be reconfigured after the upgrade.

2. Will this affect the login process?

After the upgrade, you will no longer select “Business” or “Internet” before entering credentials. Sign in with your current User ID (formerly “Username”) and Password. On your first login, you’ll verify your identity via a text message or phone call with a one-time passcode. Enter the code to complete a secure login.

3. What if I use biometrics or saved passwords to log in?

If you normally log in using biometrics or a saved password on your device, be sure you know your current User ID and Password before the upgrade. You'll need to enter these credentials the first time you access the new system. Once you've logged in successfully, you can re-enable biometric authentication or re-save your credentials for future logins.

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4. What if I don't know my User ID or Password?

- If you're unsure of your username, please call us at **831-649-4600** for assistance. In some cases, duplicate usernames existed between the Business and Retail systems. As part of the new platform upgrade, usernames are no longer case-sensitive, and yours may have been slightly adjusted to ensure a successful conversion. We'll do our best to notify you if this applies to your account.
- If you've forgotten your Password, select "Forgot Password" on the login page and follow the instructions to reset your password.

New Requirements post upgrade:

- **User ID:** 9–26 characters. May be alphanumeric and include special characters. User ID will no longer be case sensitive.
- **Password:** 12–32 characters. Minimum of: 1 uppercase, 1 lowercase, 1 number, 1 special character.

5. My current User ID and/or Password does not meet the new requirements. Do I have to change them before I can login?

No. You can continue using your existing credentials unless you forget your password or make other profile changes. At that time, you'll need to update them to meet the new requirements.

6. Will this upgrade include a Mobile Banking App?

Yes. As part of this upgrade, we're introducing a new Mobile Banking app, which will be available for download starting 3/11/2026.

7. How do I access the new Mobile Banking App?

Search for "**MyMCB Mobile**" in your device's app store, download the app, and log in with your existing credentials or register as a new user. (*New users will not have any converted information.*)

8. What action items should I consider after the upgrade?

- Reconfigure account alerts, and outgoing ACH Origination transactions (Business users) as these **will not** carry over.
- Internal transfers will appear in the new system. To make changes, create a new transfer and delete the old one.

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9. Will my Bill Pay payments be available on the new platform?

Yes. Your existing payees, recurring payments, and future-dated payments will automatically transfer to the new platform. While your full Bill Pay payment history will not carry over, it will remain available in your account transaction and bank statement history. We recommend downloading or noting your current Bill Pay payees and past payments for reference after the transition.

10. What are the benefits of Online Banking?

Online Banking gives you convenient tools to manage your finances anytime, anywhere:

- Pay bills or send money to friends, family, or others with ease.
- Access your accounts on the go using our new Mobile Banking app.
- Transfer funds between your accounts or transfer to other financial institutions.
- Stay informed and safeguard your accounts with customizable alerts.

11. Will the new online banking have Zelle?

Zelle will not be available at launch with the new online banking platform, but it is expected to be added by **mid-April 2026**.

12. What will happen to my Quicken, QuickBooks or other third-party app connection?

You will need to re-establish the connection between online banking and your third-party applications such as Quicken and Quickbooks.

13. Will I need to re-establish my external transfers set up in Online Banking?

No. External transfers (e.g., to another bank) will migrate automatically and do not need to be reconfigured.