

NEW PERSONAL ONLINE BANKING

RE: Important Information: Online Banking System Changing Monday, December 5, 2011.

As previously announced, Borel Private Bank & Trust Company, a division of Boston Private Bank & Trust Company, will be converting to a new Online Banking system on Monday, December 5, 2011. Our Online Banking Service will offer you new functionality and enhancements designed to improve your Online Banking experience, while continuing to offer a high level of security.

Some of the extended capabilities will include:

- Real Time Banking
- Enhanced Fraud Protection
- Self-Password Reset
- Electronic Statements
- Finance Center/Account Aggregation
- Quicken®/QuickBooks® Direct Connect
- Additional Alert Functionality
- Enhanced Bill Pay

In order to bring this service to you, we are working hard to make the transition as seamless as possible. Please be sure to read the information below as it contains important details and action items in preparation for the new Online Banking Service.

To accommodate the transfer of data, **Online Banking will be unavailable between 5:00 PM PST Friday, December 2, 2011, through 7:00 AM PST Monday, December 5, 2011.** Please be aware you will not have access to your accounts through the Online Banking system during that period. **Access to our *new* Online Banking Service begins 7:00 AM PST Monday, December 5, 2011.**

The Online Banking system will be unavailable between 5:00 PM PST December 2 and 7:00 AM PST December 5, 2011.

New Online Banking instructions effective December 5, 2011

Login Instructions

- **New Online Banking Login**

To log in to the new Online Banking system, please go to our website at www.borel.com and click on "*New Online Banking*" located in the upper right hand corner of the home page.

- **Access ID**

You will use the same login ID to access the new system as you use for the current system. The Access ID will need to be input **in all lower case letters**. You will note that the field name has changed from Login ID to Access ID.

- **Temporary Passcode**

You have been assigned a one time temporary password. That password will be available to you in the current BorelOnline system at the top of your account screens over the next two weeks. It was also mailed to you November 21, 2011. For more information on your password, please call 650.378.3700.

- **Passcode Requirements**

Please consider using a strong passcode for your Online Banking access.

- Our new Online Banking system requires that a passcode consist of 8 to 16 characters.
- For purposes of security, the passcode must consist of at least 1 alpha (a–z, A–Z), 1 numeric (0–9), and 1 special character (e.g., !,@,#\$).
- Your passcode cannot be the same as your Access ID, nor should it be associated with any commonly known personal identification, such as social security numbers, address, date of birth, or names of children, and should be memorized or stored in a secure location and it should not be shared.

Online Banking History

Beginning on December 5, 2011, you will have 90 days of transaction history. Going forward, the system will retain up to two years of account information.

Quicken®/QuickBooks® or other personal finance software

If you currently use the download features in Quicken®/QuickBooks® or other personal finance software:

- **Before 5:00 PM PST December 2, 2011, you will need to download all your transactions from the old Online Banking system to ensure that you do not lose your transactional information.** If you have any questions or need assistance, please contact us at 650.378.3700.

Bill Pay

The bill payment screens and functions will remain the same.

- **Scheduled Payments**

Any payments you have previously scheduled will occur as scheduled. All future scheduled payments will carry over to the new system.

- **Bill Pay Information**

All Bill Pay information will carry over to the new system, including your billers, accounts and any future scheduled payments. However, **E-Bills will not be converted.** Once you are in the new system, simply click on the “eBill” icon to reactivate.

- **Bill Pay History**

The past 180 days of history will be converted as of December 3, 2011.

Your Online Banking experience is of the utmost importance for Borel Private Bank & Trust Company, and we thank you for your continued business. You will continue to receive the highest level of support to ensure a smooth conversion onto the new Online Banking system. As always, your Private Banker is available to speak with you directly should you have any questions or concerns. In addition, please feel free to contact Cash Management at 650.378.3700. For after hour Online Banking support please call 855.738.8916.

Sincerely,



James C. Garvey
President & CEO



**Borel Private Bank
& Trust Company®**

A Division of Boston Private Bank & Trust Company



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