

Frequently Asked Questions (FAQs)

What you need to know about the upcoming system conversion on October 26, 2026

General Conversion

1. Why did the bank decide to change its core banking platform?

This upgrade to our banking platform will enable us to keep our commitment to making continuous improvements to our products, services and operations. It will improve customer service, enhance security, increase reliability, and provide expanded banking capabilities to our customers in the future.

2. When will the system conversion occur?

Starting on Friday, October 23, system conversion activities will begin. During that weekend, branches that normally open on Saturdays will be closed. Online, mobile and telephone banking services will also be unavailable. The new banking platform will be in place on Monday, October 26, 2026.

SYSTEM UPGRADE HOURS

DATE	BRANCHES & DRIVE-THRU	CUSTOMER SERVICE	ONLINE / MOBILE / TELEPHONE BANKING
Friday, October 23	Open (Regular branch hours)	Open (8:00am - 4:30pm HST)	Unavailable (starting at noon HST)
Saturday, October 24	Saturday branches will be closed: Ala Moana, Kapolei, Waipahu, Kahului, Kauai	Closed	Unavailable
Sunday, October 25	Closed	Closed	Unavailable
Monday, October 26	Open (Regular branch hours)	Open (8:00am - 4:30pm HST)	Available (starting 8:00am HST)

3. Will my account number change?

Your deposit account number will remain the same except that any leading zeros will be removed. See example below:

Current Account #	New Account #
0001234567	1234567

4. Will my routing/transit number change?

No, the Territorial Savings routing number will remain the same.

5. Do I need to do anything before or after the system conversion?

No action is required. Your account will convert automatically to the new banking platform on October 26, 2026. You **do not** need to open a new account, order new checks, or make changes to your existing direct deposits or online bill pay.

Accounts and Products

6. Is my deposit account being converted to a new product?

Some accounts may be converted to comparable products. Refer to the Personal and Business Deposits Notice of Change for an index of impacted deposit products. Some accounts may only be impacted by a product name change; others may have product or feature changes that are described in the Notice of Change.

Accounts and Products, continued

7. Will my interest rate or APY change?

If your rate or APY will change, the details will be provided in the Notice of Change. In some cases, a current interest-bearing product may be converted to a non-interest bearing product.

8. Will I receive new account disclosures?

Yes. An updated Deposit Account Agreement, Other Fees and Charges, and applicable Deposit Product Disclosures are included as part of the Notice of Change.

9. Will my checks still work?

Yes. Existing checks will continue to work with your converted account.

10. Are any of the terms and conditions of the Deposit Account Agreement changing?

There are changes to the Deposit Account Agreement. Refer to the information provided for a summary of those changes along with the updated agreement.

11. What if I don't want the account I've been converted into?

If your account is changing and you don't want to be converted into the new product, please visit any branch office no later than Friday, October 23, 2026 so we can help. Accounts cannot be closed online or over the phone.

Debit Card and ATM

12. Will my current debit card continue to work?

Yes. Your current debit cards will continue to work during and after the system conversion weekend for point-of-sale purchases, ATM deposits and withdrawals. You may experience some limited functionality over the conversion weekend.

13. Will I receive a new debit card and PIN?

No. Debit cards and PINs will not be reissued – continue to use your current debit card and PIN.

14. Will Territorial Savings ATMs be available during the conversion weekend?

Territorial Savings ATMs will be available during the conversion weekend with limited functionality. You will also continue to have access to the 75,000+ surcharge-free Allpoint® and MoneyPass® ATMs nationwide including locations like Longs Drugs®, CVS®, Target®, Circle K® and Walgreens® for cash withdrawals.

15. Who should I call if I run into any issues with my debit card?

Call the phone number on the back of your debit card and select option 3 for 24/7 Card Services support.

Direct Deposit and ACH

16. Will my direct deposits continue to post?

Yes. Your scheduled direct deposits should continue without interruption.

17. Do I need to notify my employer?

No. Existing direct deposit instructions will carry over to your newly converted deposit account.

18. Will automatic credits like a retirement account distribution or annuity payments continue to process?

Yes. Existing ACH credits should continue automatically without interruption.

Direct Deposit and ACH, continued

19. Will automatic payments like my monthly mortgage, student loan or car loan payment continue to process?

Yes. Existing ACH debits and credits should continue automatically without interruption for all accounts **except Money Market accounts being converted to Statement Savings accounts** that have recurring payments set up using their debit card number - **these will be discontinued**. Please contact the payee if you want to set up new recurring payments directly from your new Statement Savings account via ACH.

Safe Deposit Box

20. Are there any changes to the terms or fees for my safe deposit box?

No changes to your safe deposit box contract or fees.

Deposit Fee Changes

21. Are account fees changing?

Refer to the Other Fees and Charges summary of changes that describes changes to existing deposit account fees and a few newly introduced fees that align with other local banks and our parent company, Bank of Hope.

Online / Mobile / Telephone Banking

22. Will online/mobile/telephone banking be unavailable during the conversion?

Beginning at 12:00pm (noon), Friday, October 23, 2026, through 8:00am HST on Monday, October 26, 2026, online banking will be unavailable. We anticipate that all online banking services will be fully restored at 8:00am HST on Monday, October 26, 2026.

23. Will I need to re-enroll in online banking after the conversion?

No. Your enrollment will carry over to the new online banking platform. Detailed instructions will be emailed to you with instructions for first time log-in steps starting October 26, 2026.

24. Will I need a new username or password?

You can log in for the first time after conversion using your current online banking credentials. You will then be asked to change your password. Detailed instructions will be emailed to you with instructions for first time log-in steps starting October 26, 2026. If we do not have a current email address for you on file, please contact Customer Service at (800) 951-8418 to add one to your customer profile.

25. Will my mobile banking app change?

Yes, on Monday, October 26, a new mobile app will be available for download. Detailed instructions will be emailed to you with instructions on how to locate and install the new Territorial Savings mobile app.

26. Will my scheduled payments and bill payments continue to go out over the conversion weekend?

Yes, any previously scheduled automatic payments and bill payments will continue to be transmitted without disruption.

27. Will mobile deposit be available during the conversion weekend?

No, mobile deposit will not be available until after the conversion is complete on Monday, October 26.

28. Will I be able to access Telephone Banking?

Detailed instructions will be emailed to you with instructions for first time log-in steps starting October 26, 2026. If we do not have a current email address for you on file, please contact Customer Service at (800) 951-8418 to add one to your customer profile.

Statements and Tax Documents

29. Will a final account statement be generated before the system conversion?

For checking and money market account customers, a final account statement will be generated on October 23, 2026 and mailed to account holders. After the conversion on October 26, 2026, your statements will be delivered based on your current statement preference – eStatement or mail.

30. Will my statement format change?

There will be some changes to the appearance of statements following the conversion, however, account information you're accustomed to seeing on statements will not change.

31. Will I still receive eStatements if I'm currently enrolled?

Yes, if you are enrolled in eStatements, that selected statement preference will remain unchanged after conversion.

32. Will tax reporting be affected?

No. Tax reporting will continue normally and be directed to the same tax owner as specified on your account(s).

Security

33. Is my money safe during the system conversion?

Yes. Your deposits will remain secure during the system conversion with rigorous technical and procedural protocols in place to ensure your accounts are converted accurately.

34. Will my personal information remain secure during conversion?

Yes. The conversion follows strict security and regulatory requirements designed to protect customer information.

Service Interruption

35. What services may be temporarily unavailable during the conversion weekend from Friday, October 23 at 12:00 pm (noon) until Monday, 10/26/26 at 8:00 am (Hawaii Standard Time)?

- **Online / Mobile / Telephone Banking** – unavailable
 - **Mobile Deposit** – unavailable
 - **Bill Pay** – maintenance to current payees or payments unavailable. Scheduled payments will not be interrupted.
 - **Territorial Savings ATMs** – some functionality may be limited or unavailable
 - **Saturday banking hours** - all Territorial Savings branches will be closed on Saturday, October 24, 2026
-

Customer Support

36. Who should I contact if I have questions or experience an issue after the system conversion?

For Debit Cards, call the phone number on the back of your debit card for Card Services support.

For other questions, contact Customer Service at (800) 951-8418 or visit any branch office for assistance during business hours.