Dear Client,

We will be upgrading our internet access for your account in the coming weeks. In order for you to take a look at the new screens we have put a link on the Pal site called Pal demo link. Click on this link to see the new screens.

We have also listed the minimum browser requirements below. Be sure your machine is running on the minimum browser so you can continue your on-line access.

- IE10
- Firefox 31
- Chrome 31
- Safari 7.0
- IOS (iPad) Safari 7.1
- Opera 8

How will this affect me?

On March 4, 2016 at 8:00 AM you should begin using the New Link. If you currently access your account from our bank website you do not have to do anything. You will automatically be directed to the new site. If you have saved the previous link to your favorites you should delete the favorite and login to the bank site and save the new link. We have also posted the new link below. This link will not be valid until March 4, 2016.

https://iaf.infinity.com/IAF_IdP/0783A/plugins/common/app.xhtml?ClientID=PALUI&RelayState=ht tps://pal.sungard.com/Prod/Default.aspx

New Portfolio Account Link (PAL) Highlights

- Maximized the use of the page for relevant data
- Improved technology promotes increased speed
- Fixed Column Headings, scrolling both from top and left
- Drag and drop columns
- Customizations are saved for future views
- Improved graph presentation
- All assigned accounts displayed in Account tab or the Account Group tab.
- Ease of creating consolidated account groups
- Quicken download (optional) runs in full screen vs. pop up screen
- New Alert(s) presentations
- Portfolio Review will be set as the default landing page (can be edited by user)

Sincerely,

James Beaumont

Senior Trust Officer, Trust Department

First & Peoples Bank and Trust Company