



June 8, 2017

IMPORTANT: Changes that will affect Person to Person Payments

You are receiving this email because you have individuals set up as payees within your online banking that receive funds directly from your account into their account at their bank. As of June 23rd, when our bill pay system is upgraded, these payments will no longer be sent electronically. Instead, all payments to individuals will be sent as a check to the bank that holds their account and this will take a longer period of time.

As a quicker alternative, if the individual you are paying also has their account with Adams Community Bank you can set them up as an "ACB Person to Person" transfer. This can be done by clicking the **Transfer Funds** icon within your online banking, then click the *ACB Person to Person* tab, enter the individuals information and click *Continue*. After you have set them up you will be able to schedule transfers to them just as you do between your own accounts.

To determine if the individual you are paying has their account with Adams Community Bank you can locate your payee by clicking the **Pay Bills** icon within your online banking, click the *Payees* tab, and click the payee's name from your list of payees. If the routing number is 211871523 or 211873686 then their account is also with Adams Community Bank. If the routing number is anything else their account is with another financial institution and any payment you send to them will be delivered by check to their bank.

If your payee is your own loan with Adams Community Bank you can simply transfer funds to that account under the *transfer funds* tab, or by using 'Quick Transfer' on the main page within your online banking. Processing your payment this way is immediate.

As always, if you have any questions please call us at (413) 743-0001. Our Customer Care Team is always happy to help.

