

Important Updates to Mobile Banking

Here's What You Need to Know

To ensure a more secure, reliable, and seamless personal mobile banking experience, we're making important updates to the Mechanics Bank app that may affect how you access mobile banking. To make this transition as smooth as possible, **you may need to take one or more of the following actions**. We've outlined simple steps for each action below to guide you. Please review the steps to see if you need to take action:

On or before September 15, 2025:

1. Update the operating system on your mobile device
2. Update the Mechanics Bank mobile app on your mobile devices
3. iPhone model 7 or below Users – your device will no longer support the app after this update. Please see section 3 for what you can do.

Thank you for helping us keep your mobile banking experience safe, seamless, and secure. We understand that technology updates can be inconvenient, and we appreciate your patience and flexibility during this transition.

If you have questions or need assistance updating your device, please contact:

Customer Care
800.797.6324
Monday – Friday 8:00am – 6:00pm PT
Saturday 9:00am – 5:00pm PT

Mechanics Bank will never email or text you to ask you to tell us your account number, password, social security number, debit/credit card number, PIN or other personal information.

1. Update the operating system on your mobile device

To prevent service disruptions to your mobile banking experience, **ALL** users need to update their mobile devices to meet the following minimum operating system (OS) requirements listed below. Please review the step-by-step instructions on how to update your device's operating system. This update will ensure your data and transactions remain secure without interruption.

Operating System Requirements:

- **iPhones:** operating systems 16.x or higher
- **Android phones:** operating systems 12 or higher (optimized for Android 14)

How to update your device:

Before you begin

1. **Connect to Wi-Fi**
Software updates are large and require a stable internet connection.
2. **Plug into power**
Ensure your device is charging to avoid interruptions.

To update the operating system on your iPhone:

1. Open the **Settings** app
 2. Tap **General**
 3. Tap **Software Update**
 4. If an update is available, tap **Download and Install**
 5. Enter your passcode if prompted
 6. Agree to the Terms and Conditions
 7. Wait for the download to complete
 8. Tap **Install Now**
 9. After installation, follow any on-screen prompts to finish setup
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To update the operating system on an Android device:

1. Open **Settings** (gear icon)
2. Tap **Software Update**
3. Tap **Download and install**

2. Update the Mechanics Bank app on your mobile devices

After updating your device's operating system, the next step is to update the Mechanics Bank app to version 2025.7 to avoid any issues. Please make sure your mobile app is up to date so you can continue using the app without interruption.

How to update Your mobile app:

Before you begin

- 1. Connect to Wi-Fi**
Software updates are large and require a stable internet connection.
- 2. Plug into power**
Ensure your device is charging to avoid interruptions.

To update the Mechanics Bank mobile app on your iPhone:

- 1. Open the App Store**
Tap the blue **App Store** icon on your home screen.
- 2. Tap your profile icon**
It's located in the top-right corner of the App Store screen.
- 3. Scroll to Available Updates**
You'll see a list of apps with updates available.
- 4. Find the Mechanics Bank app**
Look for "Mechanics Bank" in the list.
- 5. Tap Update**
If an update is available, tap the **Update** button next to the app.
- 6. Wait for the update to finish**
Once complete, you'll be using the latest version of the app.

To update the Mechanics Bank mobile app on your Android device:

- 1. Tap the Google Play Store icon on your home screen.**
- 2. Tap your profile Icon**
It's located in the top-right corner of the Google Play Store screen.
- 3. Tap Manage Apps & Device**
- 4. Tap Updates Available**
- 5. Find the Mechanics Bank app**
Look for "Mechanics Bank" in the list of available updates.
- 6. Tap Update**
If an update is available, tap the Update button next to the app.
- 7. Wait for the update to finish**
Once complete, you'll be using the latest version of the app.

3. iPhone model 7 or below users – important update about your device

Starting September 22, 2025, the latest version of the Mechanics Bank mobile app will require newer technology to run smoothly and securely. By updating your device and app, you're helping maintain the highest standards of security and service.

If you're using an iPhone 7 or earlier, your device will no longer support the app after this update.

What you can do:

- Consider upgrading to a newer iPhone model to continue using mobile banking without interruption.
- You can still access your account through online banking at [mechanicsbank.com].