Oregon Pacific Bank

Oregon's Bank for What Matters Most.

Cheetah Conversion — *Frequently Asked Questions (FAQ)*

1) Overview

What's changing?

Oregon Pacific Bank Trust Services is upgrading to a new trust accounting and investment platform ("Cheetah") to provide improved reporting and a modern online experience.

Why are you making this change?

To deliver secure, modern, and personalized service: clearer statements, improved online/mobile access, and streamlined operations that help us serve you better.

Who is affected?

Trust Services clients and professional partners.

2) Key Dates

- **System Go-Live:** November 3, 2025
- **Current portal "freeze" (read only):** October 31, 2025 (no new activity shown after this date)
- **New client portal available:** November 4, 2025
- **Client login instructions emailed:** Late October 2025

From **October 28 through November 3,** client-initiated asset buys/sells and cash distributions pause to ensure accurate reconciliation during conversion. Transactions resume **November 4**. **Recurring distributions** that would normally fall inside the pause window **will be sent early on October 24**. If you anticipate a need during this time, please plan accordingly.

3) What is not changing

- Your **account name**
- Your **account number will keep its core six digit**s but may appear in a new display format on statements and online.
- Your **OPB Trust Services contacts** remain the same.
- You will continue to receive regular account statements (with a new format beginning November).

Oregon Pacific Bank Trust Services offers products that are not insured by the FDIC, are not deposits, and may lose value.

4) Statements

What will my statement look like? When does it change?
Starting with your **November 2025** statement, you'll see a new, clearer layout with more detailed insights.

Your **October 2025** statement will be the last statement from our current provider and will display activity from Oct 1 – Oct 30. Any activity that would normally post on Oct 31 will be shown on your November statement.

5) Online portal access

What happens to my current portal?
The current portal becomes **read-only on October 31** and will no longer display new activity after that date.

When and how do I access the new portal?
The new portal will **go live November 4, 2025**. You'll receive a step-by-step email in late October on how to register and log in.

What will I be asked during setup?
You'll complete a short identity verification and account setup process guided by the portal. *(If you don't receive the email by month end, contact us.)*

7) Security & privacy

The platform meets modern security and regulatory standards to safeguard client data. Identity verification and secure authentication steps are built into online access. (*Reminder: Never share your credentials; OPB will **not** ask for your password by phone or email.*)

9) How to get support

Who should I contact with questions?
Start with your OPB Trust Officer or local Trust Services team. Our local bank Call Center can also route questions to the right specialist.