

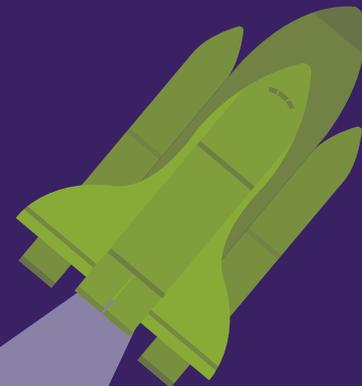


Join us as we head **Into the Future**

UNITED FINANCIAL CREDIT UNION

CORE SYSTEM UPGRADE

Member Guide





System Upgrade Information

United Financial Credit Union is proud to announce our upcoming core system upgrade. Our Core system is the software that provides is the ability to securely maintain and manage account and loan information, process transactions, and support services such as debit cards and online banking. As a result of this upcoming core system upgrade, the United Financial team will be better equipped to serve our membership more efficiently, provide enhanced product offerings and have **future** opportunities for more up-to-date and robust online and mobile app experiences.

We would like to proactively say thank you for your patience and understanding during this upcoming transition. Helping our members reach their financial goals is what drives us each and every day and we are excited for the changes ahead! We are excited to move **Into the Future** with our new system and can't wait for you see the new features too.

Rest assured that the security of your account information is of the utmost importance to the United Financial team during this transition and that our goal is to make this transition as smooth and seamless as possible for each of our members. We request that you make sure we have your current and correct contact information to ensure you receive all future communications regarding this planned core system upgrade.

During the upgrade timeframe all United Financial locations, phone, online banking and mobile app WILL NOT be open or available. Please note that any payments, deposits or transfers scheduled prior to July 29 to happen during the upgrade timeframe will process as normal. Your account information WILL NOT be changing. There may be service limitations during the upgrade so be sure to read the "Be Prepared Checklist"

For complete details, please visit www.unitedfinancialcu.org/systemupgrade for up to date information, reference the FAQ at the end of this document, or reach out to our team with any questions.

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WHAT IS NOT CHANGING

We understand it may feel as if a lot of things are changing, below is a quick list of what is not changing

- Your account number
- Your checks will function as normal and will not need to be reordered.
- Debit Cards, along with PIN numbers, will remain the same
- Credit Cards will not change
- Pre-Authorized payments and direct deposits, will remain the same
- Net Pay Online Bill Pay - payees, and scheduled bill payments will all remain the same
- Routing and Transit number is still 272477241

WHAT IS CHANGING

- Virtual Branch Online Banking will have a new log in process and you will need to re-enroll after August 1, 2022. After the upgrade, you will be able to log on using your **current log in username**, as long as it does not include any special characters. If your current username has special characters, you will want to update that prior to July 29th.
- Mobile Banking will automatically be included when you enroll in Virtual Branch Online Banking – You will need to download a new app and you will use your same log in for both services.

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CORE SYSTEM UPDRADE AT A GLANCE

	Friday, July 29	Saturday, July 30	Sunday, July 31	Monday, August 1	Tuesday, August 2
Branch Lobbies, Drive Thru, Phones	Branches and Phones - Closing at 5:00pm Drive Thru - Closing at 7:00pm	CLOSED	CLOSED	Available at 10:00am	Open Normal Business Hours
Online Banking, Mobile Banking, Online Bill Pay, US24 Telephone Teller	Not available after 7:00pm	NOT AVAILABLE	NOT AVAILABLE	Available at 10:00am	AVAILABLE

Debit/ATM Cards	Debit/ATM Cards will function as normal, but may have some withdrawal limits during this time
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Online Loan Applications	Any online loan applications submitted after 5:00pm on July 29, will be processed after 10:00am on August 1st
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United Financial Website	Available at unitedfinancialcu.org/SystemUpgrade
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Be Prepared Checklist



- Verify United Financial CU has up-to date contact information for your account
- Know your account balance before 5:00pm on July 29, 2022
- Share this information with your joint account holders
- Mark the upgrade dates on your calendar
- Schedule bill payments before the closure dates (New bills cannot be scheduled during this time)
- Take care of any special transactions before the conversion dates: loans, new accounts, account changes, etc.
- Keep some cash on hand: ATM/Debit amounts may be limited during the upgrade
- Enroll in E-Statements if you would like to save any statements prior to the upgrade. You will have access to 36 months of past statements available in your E-Statements
- Make note of your Online Banking Log in username for the primary account holder - this will remain the same after the upgrade
- Write down your account numbers for easy reference. Your account numbers will remain the same after the upgrade, but we recommend you record that information and keep them for reference.

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FREQUENTLY ASKED QUESTIONS

Q: Will my member number/account information change?

A: No, All United Financial CU member numbers and account information, will stay the same

Q: What do I need to do?

A: We have been working hard to ensure a smooth transition for you. Please watch for future communications, read the Member Upgrade Guide, and ensure that we have your up to date contact information on file. You may also visit: UnitedFinancialCU.org/SystemUpgrade

Q: Will my debit card still work during the upgrade, when you are closed?

A: Yes, but account limits may be limited during the upgrade time.

Q: I need cash during the upgrade time, will I be able to use the ATMs?

A: Yes, you will be able to access any ATM during the conversion, but you will not be able to view your account balance from 7:00pm on July 29th until 10:00am on August 1st. Please also note that withdrawal amounts may be limited during that time as well.

Q: Is my personal and financial information safe?

A: Yes, the safekeeping of member account and personal information is the credit union's top priority. Personal data and account information will be safe and secure throughout the entire conversion process.

Q: Will branch hours be affected during this upgrade period?

A: Yes, All United Financial branches will be closed from 5:00pm July 29th until 10:00am August 1st.

Q: Will I be able to access Online Banking/Mobile app or the Telephone Teller?

A: No, All of our online services will be unavailable from 7:00pm on July 29th until our new system goes live on August 1st.

Q: Will my checks still work?

A: Yes, you can continue to use your current checks and WILL NOT need to order new ones

Q: How does the core system upgrade benefit me?

A: We are grading with your best interest in mind: we want to stay ahead of the technology curve and be able to continue to bring you innovative products and services.

Q: What is the "core processing system"?

A: The core processing system is the software and supporting hardware that United Financial uses to maintain members deposits and loan accounts, process transactions and support services such as debit cards and online banking.

Q: Will I be able to access Net Pay Online Bill Pay?

A: No, Net Pay Online Bill pay will be unavailable during the conversion time and while online banking is unavailable. Prescheduled payments will still be processed during this time, but you will not be able to add, delete or modify any scheduled payments or payees.

Q: I have a direct deposit setup; will it work when you are closed?

A: Yes, rest assured that any automatic deposits or automatic transfers you currently have set up will process within the usual timeframes.

FREQUENTLY ASKED QUESTIONS CONT.

Q: If I make a night drop during the upgrade timeframe, when will it process?

A: Any night drops made after 5:00pm on July 29th and prior to 10:00am on August 1st will process on August 1st.

Q: Will there be a delay in receiving my July statement due to the upgrade?

A: No. July paper statements will arrive within the normal delivery timeframe. E-Statements will be processed on July 29th.

Q: I have a payment due on August 1st, how do I make sure it is paid on time?

A: If it is not a pre-scheduled payment on our system, you will want to make it on or before July 29th or after we open on August 1st.

Q: What should I do if I have any questions?

A: If you have any questions regarding this planned upgrade please visit UnitedFinancialCU.org/SystemUpgrade or call us at 989-777-3620

Q: Will I be able to see my past account history online?

A: Yes, your previous transaction history will be available in Virtual Branch Online Banking via your E-Statements. You will be able to view 36 months of past E-Statements in your online banking account.

Q: Will my account alerts still work?

A: No, if you set up alerts in Virtual Branch online banking, you will need to re-set up those account alerts in the new online banking system,

Q: I link other services to my Virtual Branch Online Banking, will I need to reset those up after the upgrade?

A: Yes, If you currently link your online banking accounts to a Quickbooks or Quicken, you will need to reset up that connection after the upgrade.

Q: How do I access Virtual Branch Online Banking after the upgrade?

A: You will need to re-enroll in online banking via our website after the upgrade. After the upgrade, you will be able to log in using your **current log in username**, as long as it does not include any special characters. If your current username has special characters, you will want to update that prior to July 29th.

Q: How do I access Mobile Banking after the upgrade?

A: After you successfully log into Virtual Branch Online Banking, you will download our NEW Mobile Banking App. After you download the new app and you will use your same log in for both services.

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Important Dates

Friday, July 29th :

All United Financial CU locations, will close at 5:00pm.

Drive Thru and all online services will be unavailable starting at 7:00pm

Saturday, July 30th:

All locations will be CLOSED. Online services will be unavailable.

Monday, August 1st:

All United Financial CU locations, services and systems will be available starting at 10:00am

Contact Us

WEBSITE

UnitedFinancialCU.org/SystemUpgrade

EMAIL ADDRESS

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PHONE NUMBER

989.777.3620



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