



All-in-One Guide
to Our New Technology

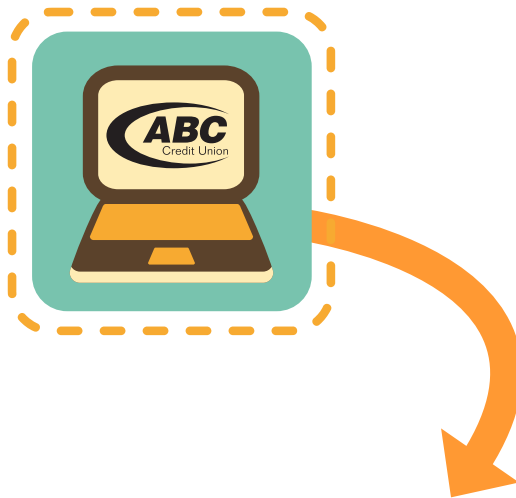


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Dear Valued Member,

On Month 00, 20XX, **we will be upgrading our technologies to better serve the members of ABC Credit Union.** This upgrade will bring many positive enhancements to our members including more security, faster transaction processing and improved accessibility to your ABC accounts.

This all-in-one guide provides important information about the upgrade and the changes our members will see as a result. Please review the guide prior to Month 00, 20xx.

Our management and staff have been working for the past year to ensure a smooth and seamless upgrade for our members. If you have any questions, please contact us at service@abccreditunion.com, call our Member Service Center at 000.000.0000 or stop by your local branch office.


Thank you for your support during this exciting time for our credit union!

Sincerely,

Joanne A. Member
President and CEO



Upgrade Weekend Timeline

Prior to the upgrade weekend	You will receive a new ABC Credit Union ATM card to replace your existing ATM card. You can activate and use your new card on Month 00, 20XX. Your old card will not work after Month 00, 20XX.
Day, Month 00 through the start of business hours Day, Month 00	Access to Bill Pay will not be available. No bill payments will be processed from Month 00 through Month 00.
Day, Month 00 at 3:00 P.M. through the start of business hours Day, Month 00	Online Banking will not be available.
Day, Month 00 at 5:00 P.M. through the start of business hours Day, Month 00	<ul style="list-style-type: none">• All branch offices will be closed.• Touch-Tone Teller will not be available.• People's Credit Union ATMs will be operational, but withdrawals will be limited and you will be unable to obtain account balance information.• You can continue to use your People's Credit Union debit card and credit card.
Day, Month 00 at the start of regular business hours	<ul style="list-style-type: none">• Visit any of our branch locations or ATMs for full account access and service.• Go to abccreditunion.com for Online Banking and eStatement access.• Call 888.000.0000 or the main number 000.000.0000 to access Touch-Tone Teller. 

Frequently Asked Questions

Beginning Day, Month 00, 20xx at 0:00P.M., ABC Credit Union will upgrade to a completely new computer system. The following FAQs are to help guide you through the upgrade process and to explain in detail how you will be impacted by the upgrade. Please read carefully and retain for your records.

NEW TECHNOLOGY

Why is ABC Credit Union upgrading its technologies?

Our new technologies will allow us to serve you more efficiently and enable us to offer new products and services in the future.

Will ABC Credit Union be closed during the upgrade?

Yes, we will close at 5:00P.M. on Day, Month 00, 20XX and will be closed both Day, Month 00, 20XX and Day, Month 00, 20XX in observance of Victory Day. We will re-open Day, Month 00, 20XX for normal business hours.

Is my personal data still safe and secure?

Yes, your personal data and account information are safe and secure as always.

Are my funds still safe and secure?

Yes, your funds remain secure at ABC Credit Union. All ABC Credit Union accounts will continue to be insured by NCUA (National Credit Union Administration) for up to \$250,000 per individual account holder. Refer to NCUA.gov for more information.

Will transactions in the branches change after the upgrade?

Yes, you will no longer need to supply deposit or withdrawal tickets to perform transactions at the teller line or sign printed paperwork at the MSR desks because our branches will be equipped with electronic signature pads for you to authorize your teller line and new account transactions. Also, the branches will utilize new technology that allows you to swipe your ATM/debit card at the teller line to identify yourself to our tellers. Please keep in mind that tellers may still ask for your ID during any transaction.

How can I get help with questions or concerns?

If you have questions or concerns about the upcoming upgrade, you can contact us at service@abccreditunion.com, call us at 000.000.0000 or stop by any of our branches.



DEPOSIT ACCOUNTS

Will my account numbers change?

No, your account numbers will remain the same, and the benefits of your accounts will not change.

Will I have to order new checks?

No, you will not need to order new checks. The account number on your checks will still correspond with your checking account after the upgrade.

Can I still write checks during the upgrade?

Yes, you can write checks while ABC Credit Union is closed. As always, you are responsible for ensuring that there are sufficient funds in your account to cover any checks you write during this time.

Will ABC Credit Union's routing and transit (ABA) number change?

No, the routing and transit number will not change. ABC Credit Union's routing and transit number is 00000000.

Will my account statements change?

Yes, your deposit account statement will have a new, updated look. You will receive an interim statement as of Month 00, 20XX, in the old format. After that date, all deposit account statements will be sent as of the end of the month with your first new statement mailing as of Month 00, 20XX.

Will the availability of funds deposited change?

Yes, ABC Credit Union will be allowing immediate availability on deposited items starting Month 00, 20XX. Also, we are extending the time for you to make same day deposits at ABC Credit Union ATMs from 2:00P.M. to 6:00P.M. on business days we are open.

Will my electronic funds access change?

We have updated our "Electronic Fund Transfers—Your Rights and Responsibilities" disclosure to include the following changes:

- You can make payments from statement savings to loan accounts at ABC Credit Union ATMs using the transfer functionality.



- ABC Credit Union ATM and debit cards will participate in NYCE®, Maestro® and Cirrus® ATM networks.
- Our Touch-Tone Teller phone number is 1.888.000.0000.

Will any account fees increase as a result of the upgrade?

No, we have not changed any fees. However, a few of our fee descriptions have changed. Those are highlighted in the Schedule of Fees effective Month 00, 20XX, which can be found at abccreditunion.com.

Will my automatic account transfers change?

Yes, currently, all automatic transfers occur in the morning around 6:00 A.M. on the effective date. After Month 00, 20XX, automatic account transfers will occur between 9:00 P.M.–11:59 P.M. on the effective date. Please note that automatic account transfers scheduled between Month 00–Month 00, 20XX will not be processed. Any automatic transfers you established prior to the upgrade will continue after Month 00, 20XX, unless you cancel or change the transfer.

Will I have access to my funds during the upgrade?

We will begin the upgrade process at 5:00 P.M. when our branches close on Day, Month 00, 20XX. The new system will be operational on Day, Month 00, 20XX. During this time, you will have limited access to your funds through your ABC Credit Union ATM card or MasterCard® Debit Card. Access to Online Banking, Bill Pay, eStatement and Touch-Tone Teller will not be available. Suggested options for accessing your funds during this weekend are to write a check, use your ATM or debit card at any ATM or merchant location, or make the appropriate cash withdrawals at one of our branch locations prior to 5:00 P.M. on Day, Month 00, 20XX.

Will there be any changes to my overdraft privilege service?

No, however, for your convenience, we have included an updated *Overdraft Privilege Disclosure* on page 8 of this guide.

Will I be able to open an account online during the upgrade?

No, our online account opening service will be unavailable beginning Month 00 through Month 00, 20XX. To open a new account during this timeframe, please call the Member Service Center at 401.846.8930 or visit your local branch office during business hours.

Will my night deposits be affected by the upgrade?

Night deposits received at our branches after 3:00 P.M. on Day, Month 00 will be processed on Day, Month 00.

ATM AND VISA® DEBIT CARDS



During the upgrade, will there be a limit on ATM or Visa Debit Card transactions?

Yes, there will be limited availability of your funds for purchases with your Visa Debit Card or ATM withdrawals starting Month 00, 20XX through Month 00, 20XX. Members with additional cash needs are encouraged to make the appropriate cash withdrawals before this time period or write a check.

What happens if I exceed the Visa Debit Card or ATM withdrawal limit?

Your transaction will be denied.

Will my ATM card number and PIN change?

Yes, our new system upgrade will require us to send new ATM cards with new PINs. Starting in early August, you will receive your new ATM card, which will have a new ATM card number and a new PIN. Your new ABC Credit Union ATM card will be active for use starting Day, Month 00, 20XX. You will receive more information by mail prior to receiving your new ATM card.

Will my Visa Debit Card or PIN change?

No, your current ABC Credit Union Visa Debit Card will continue to work through Month 00, 20XX. You will receive an updated Visa Debit Card with a new look but the same card number and the same PIN during the month of September. You will receive more information by mail prior to receiving your new debit card.

Will ABC Credit Union ATMs be available during the upgrade?

Yes, ABC Credit Union ATMs will be available during the upgrade, but will only allow members access to deposit, limited cash withdrawal and account transfer transactions. You will not be able to receive account balances at ABC Credit Union ATMs during the upgrade. ATMs will be fully functional by Day, Month 00.

Will my ATM or Visa Debit Card work at other ATMs?

Yes, your debit card and new ATM card will work at other ATMs wherever NYCE, Cirrus, Maestro or Visa are accepted. However, you will not be able to receive account balances.

What if I lose my ATM or Visa Debit Card during upgrade weekend?

If you lose your ABC Credit Union ATM or Visa Debit Card during the upgrade weekend, please call 800.000.0000 to report it lost. ABC Credit Union will not be ordering replacement cards during the upgrade weekend. However, we will be able to order you a new card when we re-open on Day, Month 00, 20XX.

DIRECT DEPOSIT AND AUTOMATIC PAYMENTS



Will any part of my direct deposits, payroll deductions or automatic payments change?

No, you should see no change in your direct deposits, payroll deductions or automatic payments. Everything should still come into the same accounts and distribute to the accounts requested.

VISA® CREDIT CARDS



Will the upgrade affect my ABC Credit Union Visa credit card?

No, the ABC Credit Union Visa credit card will not be affected by the upgrade. Your card will function as usual during the upgrade weekend.

What if I lose my ABC Credit Union Visa credit card during the upgrade weekend?

If you lose your ABC Credit Union Visa credit card during the upgrade weekend, please call 000.000.0000 to report it lost or stolen.

LOANS



Will my loan bills/coupons change?

Yes, after Month 00, 20XX, all loan accounts will receive monthly billing statements. Loan coupons will no longer be necessary and can be destroyed after this date.

Will my automatic transfer payments from savings or checking change in any way?

Your payment will continue to automatically transfer from your savings or checking account as requested after the upgrade unless you cancel or change the transfer request. However, all automatic transfers currently occur around 6:00 A.M. on the effective date. After Month 00, all automatic transfers will occur between 9:00 P.M. – 11:59 P.M. on the effective date. Please note that loan payment transfers scheduled between Month 00–00 will be processed on Month 00.

Will I be able to complete an online loan application during the upgrade?

Yes, our online loan application will continue to be available. All loan applications received between Month 00–00, 20XX will be processed after Month 00.

ONLINE BANKING



Will the upgrade change the Online Banking service?

Yes, the new Online Banking system will bring you a sleeker, more convenient Online Banking service and the most reliable Internet-based bill payment service available. These changes and other important information related to Online Banking are highlighted in the Online Banking Agreement and Electronic Funds Transfer disclosure, which you will have the opportunity to review and accept when you first log into the system after Month 00, 20XX.

Will my Online Banking User ID and password change?

Yes, as part of this upgrade, your user ID and password for Online Banking will change on Month 00, 20XX.

To access Online Banking on or after this date, visit **abccreditunion.com** and follow the links for Online Banking on our homepage. You will receive more information regarding your new user ID, password and the Online Banking upgrade, including information about the after-hours telephone support, by mail before the upgrade.

Will Online Banking be available during the upgrade?

No, Online Banking will not be available starting at 3:00 P.M. Day, Month 00, 20XX, and Online Bill Payments will not be accessible after 11:59 P.M. on Day, Month 00, 20XX. No bill payments can be made or sent from Day, Month 00, 20XX through Day, Month 00, 20XX. Full Online Banking and Bill Pay functionality will be available beginning the morning of Day, Month 00, 20XX.

Will my full account history be accessible in Online Banking after the upgrade?

No, only activity from the previous 30 days will be available immediately following the upgrade. Going forward, your online account will retain and display up to 180 days of account history in the new Online Banking system.

Will my eStatements be available after the upgrade?

Yes, you will be able to access your existing eStatements.

Will future scheduled transfers remain intact after the upgrade?

Yes; however, account transfers will not be processed from Day, Month 00, 20XX through Day, Month 00,

20XX. If you currently have transfers scheduled, these will continue on the new Online Banking system starting Day, Month 00, 20XX. After Month 00, 20XX, scheduled transfers will occur between 9:00 P.M.–11:59 P.M. on the effective date.

Can I save my account history from before the upgrade?

Yes, you would need to print, copy/paste/save or download your account history to a money management software program such as Quicken® or MS Money® on or prior to Month 00, 20XX.

Will I be able to transfer funds to other members' accounts?

No, you will only have the capability to transfer funds to and from accounts that name you as an owner or authorized signer.

Will my Online Banking account nicknames remain the same?

No, you will need to reestablish your account nicknames in Online Banking after the upgrade.

Can I perform account maintenance from within the new Online Banking System?

You can use the secure messaging feature from within the new Online Banking system to request account maintenance such as check stop payments, address changes and changes to your ATM/debit card.

BILL PAY



Is Bill Pay going to be affected by the upgrade?

No, if you are currently registered for Bill Payment, your service will remain intact following the upgrade.

Will there be any changes to Bill Pay after the upgrade?

Yes, there will be changes to the timeframe for sending bill payments and the daily limits on bill payments. These changes and other important information related to Bill Pay are highlighted in the Online Banking Agreement and Electronic Funds Transfer disclosure, which you will have the opportunity to review and accept when you first log into the system after Month 00, 20XX. You will receive additional information in the mail prior to the upgrade.

What if I have scheduled bills to be paid during the system upgrade?

Online Bill Payments will not be accessible after 11:59 P.M. on Day, Month 00, 20XX. Bill payments may be scheduled to be made through Day, Month 00, 20XX.

No bill payments can be made or sent from Day, Month 00, 20XX through Day, Month 00, 20XX. Full Online Banking and Bill Payment functionality will be available beginning the morning of Day, Month 00, 20XX.

Will I need to setup my Payees again in Bill Pay?

No, you will not need to set up your existing Payees again. You may add new Payees into the existing system through Day, Month 00, 20XX and those will carry over to the new system on Day, Month 00, 20XX.

Will my Pending Payments still be set up in Bill Pay?

Yes, your Pending Payments scheduled for Month 00, 20XX, and beyond will migrate to the new system.

Will changes I make to existing Payees transfer over to the new system?

No, if you changed any Payee information on an existing Payee after Month 00, 20XX, you must re-enter that changed information into the new system on Month 00, 20XX.

Will my Bill Pay history transfer over to the new system?

No, your existing Bill Pay history will not transfer to the new system. Previous bill payments are included in your account statements.



TOUCH-TONE TELLER

Will Touch-Tone Teller be available during the upgrade?

No, Touch-Tone Teller will not be available from 5:00 P.M. on Day, Month 00, 20XX until the morning of Day, Month 00, 20XX.

Will the Touch-Tone Teller phone number change after the upgrade?

No, on or after Month 00, 20XX, you may still call 000.000.0000 or 888.000.000 to access Touch-Tone Teller.

Will my login for Touch-Tone Teller change?

Yes, when you access Touch-Tone Teller after Month 00, 20XX, your account number will serve as your login for the new system.

Will my password for Touch-Tone Teller change?

Yes, your password will be reset to the last four digits of your Social Security number. When you access Touch-Tone Teller for the first time on or after Month 00, 20XX, you will be able to adjust your settings back to your previous password or select a new one.

What You Need To Do

Please follow the instructions below to be able to use all of our updated products and services beginning Day, Month 00, 20xx at 0:00 P.M.

SAMPLE SCREEN: ONLINE BANKING

SAMPLE SCREEN: BILL PAY

ONLINE BANKING

Our upgraded system provides real-time access to all your accounts. For existing Online Banking members, you will see some exciting new features, such as:

- Built-in personal financial management and budgeting tools
- A customizable dashboard so you can stay organized
- Access online Bill Pay and e-Statements with one sign-on

What you need to do:

On Day, Month 00, register for Online Banking!

- Go to www.abccreditunion.com and click on Register/Log In into Online Banking
- Follow the easy step-by-step instructions and you will be ready to go

What you need to know:

- Your email address must be valid and on file with ABC Credit Union prior to Month 00.
- As you register, a passcode will be emailed to you.
Do not close the Online Banking screen!
- Questions? Call our Member Support Center at 000-000-0000.

To better support this transition, the Member Support Center will be open extended hours beginning Day, Month 00, through Day, Month 00, from 0:00 A.M. – 0:00 P.M.

ONLINE BILL PAY

Online Bill Pay is the most convenient, easiest and economical way to pay your bills. Easily set-up recurring or one-time payments while keeping a history of the bills you pay. For existing Bill Pay members, the system has not changed; however, you will need to sign into the new Online Banking system to access your information.

What you need to do:

Simply follow instructions listed in the above Online Banking section to access Bill Pay (the Bill Pay tab is located on the Online Banking navigation bar).



SAMPLE ESTATEMENT

e-STATEMENTS

Receive an email notification that your monthly and/or quarterly e-Statements are available for review. This is a very cost effective and convenient way to deliver your statement - and it is good for the environment!

What you need to do:

To access your e-Statements, simply log into your Online Banking account and locate the e-Statements tab found on the top navigation bar.

Note to existing e-Statement members: For those who were registered for e-Statements prior to Month 00, 2013, your e-Statements will be available through Month 00, 2013. Click the e-Statement tab and then click on the "Prior e-Statements" link.

SAMPLE SCREEN: MOBILE BANKING

MOBILE BANKING

Our Mobile Banking app is free and compatible with iPhones, iPads and Android devices. It will be available for download through the Apple App Store and Google Play Store on, June 3. You will be able to stay connected, while on-the-go, with these features:

- Bill Pay
- Current rate information
- Locate ATMs and branches
- Auto buying information

What you need to do:

- Follow the steps to sign into Online Banking
- From your device, download the app by searching for "ACB Credit Union."



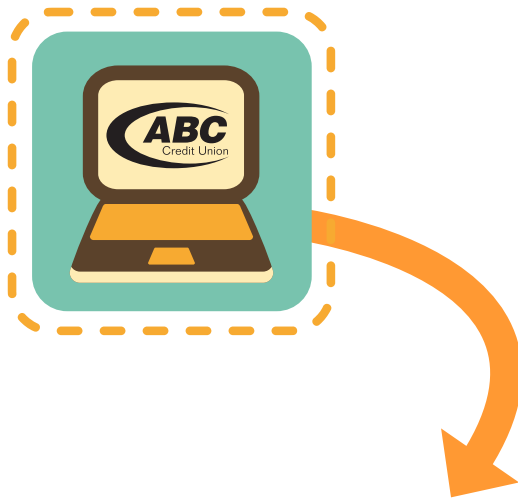
24-HOUR PHONE TELLER

Connect with your account anytime, anywhere with our 24-hour Phone Teller! Some of the more popular features are balance inquiries, funds transfer, check inquiries, loan payments and voice recognition.

What you need to do:

- All existing 24-hour Phone Teller users do not need to re-register
- Call 000-000-0000 or 000-000-0000.
- New users will need to register by entering your member number and PIN (last four digits of SSN)





Branch Locations

LOCATION

123 Main Street
Anytown, STATE 12345
000.000.000 · 800.000.0000

Lobby Hours

Monday–Thursday 0:00 A.M. – 0:00 P.M.
Friday 0:00 A.M. – 0:00 P.M.
Saturday 0:00 A.M. – 00:00 P.M.

Drive-Up Hours

Monday–Thursday 0:00 A.M. – 0:00 P.M.
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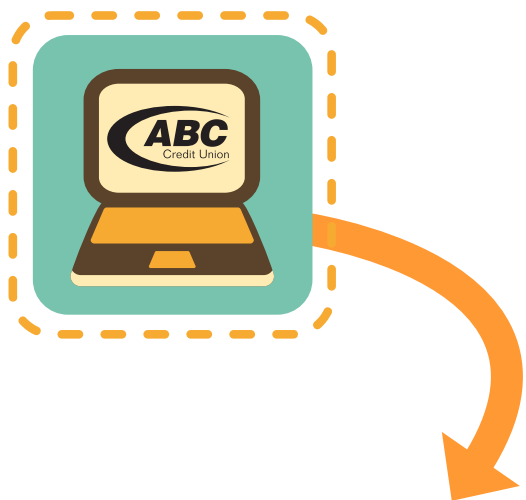
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All-in-One Guide to Our New Technology

We appreciate your patience during the upgrade process.
Our goal is to make it as seamless as possible for our members.
Please contact us with any questions or concerns. Thank you!

