

**your
COPFCU
SYSTEMS UPGRADE
guide is here!**

**Many of our systems are changing
February 1-2, 2017, including:**

- Online Banking & Bill Pay
- Mobile Banking
- Bank-by-Phone with New Toll-Free Number
- In-Branch Deposit & Loan System

Use this guide for a smooth transition.

**what's
INSIDE**

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COPFCU
Banking on a First-Name Basis

copfcu.com/Upgrade

**CALL OR CLICK FOR
MORE INFORMATION**

Queensgate 513-381-2677
Colerain 513-385-4808
Reading 513-948-1234



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A MESSAGE From the President



Dear Members,

The employees and I have spent countless hours preparing for our systems upgrade – one of the biggest, most challenging changes a credit union and its members can experience – and we are excited. **The excitement we feel is due to the many improvements and efficiencies our upgraded systems will bring to you, our members.**

Just a few of these improvements include:

- Upgraded online and mobile banking with fully integrated bill pay and Quicken® downloads
- The ability to “see” and “jump” to your joint accounts without logging out of your primary account in online banking
- Online account opening
- Electronic loan document signing available at your convenience from any device you choose – computer, tablet or smartphone
- Upgraded bank-by-phone system with a new toll-free number for access (1-844-891-0909)

As with any change of this magnitude, there may be some pain points along the way. We have been working hard to minimize any service disruption, but there will be some inconveniences as systems go offline and our branches close for the upgrade. **This Systems Upgrade Guide is designed to be your roadmap for a smooth, successful transition. Please read the important information included here.**

At the end of the day, this change – and this improvement – is for you. At your credit union, we never stop thinking of you and how we can improve your life. We hope that you will bear with us as we move our systems forward and forgive us for any inconvenience you may experience while we do so.

Barbara Harper
President



what's CHANGING & STAYING the SAME

Not everything at COPFCU will be changing. Below are some of the things that **will NOT change** with our systems upgrade:

- Your Member Account Number
- Your Mastercard® Debit Cards
- Your Visa® Credit Cards

Many things are changing, including:

- Account and Loan Suffixes
- Bank-by-Phone Contact Number and Menu
- Online Banking with Quicken downloads
- Bill Pay including Mobile Bill Pay
- Mobile and Text Banking
- In-Branch Transaction and Loan System



Your Member Account Number will remain the same, but your account and loan suffixes will change as indicated.

Personal Accounts	New Suffix
Primary Savings	000
Additional Savings	001 - 015
Money Market	020 - 025
Secure, Freedom and Basic Checking	100 - 105
HSA Checking	150 - 155
Traditional IRA	200
Roth IRA	210
Educational IRA	220
Mortgage Escrow Savings	270
Certificates: 3-Month to 5-Year Terms	300 - 330
HSA Certificates: 3-Month to 5-Year Terms	350 - 375
IRA Certificates: 3-Month to 5-Year Terms	400 - 425
Small Business Checking	New Suffix
Small Business	110 - 115
Business Edge	120 - 125
Business Premier	130 - 135
Loans	New Suffix
New Auto	500 - 505
Used Auto	510 - 515
Other Secured: Motorcycle, Boat, RV, etc.	520 - 525
Share Secured	530 - 535
Signature / Personal	540 - 545
Quick Loan	560 - 565
Mortgage	700 - 705
Home Equity Fixed	710 - 715
Home Equity Variable / Line of Credit	810



UPGRADE
**TIMELINE
& CHECKLIST**

**NO LATER THAN
FRIDAY, 1/20/2017**

Read over this Upgrade Guide in its entirety.

Bill pay users: Print a copy of all payees from the current system. This may be needed in the event that some payee data does not transition to the upgraded It'sMe247 Bill Pay system.

Online banking: Save or print all statements stored in online banking. Statements will not transition to the upgraded It'sMe247 Online Banking.

TUESDAY, 1/24/2017

Bill pay users: Last day to schedule a payment in the current bill pay system, with a pay date no later than Tuesday, 1/31/2017.

WEDNESDAY, 1/25/2017

Bill pay goes offline. Payments previously scheduled will be made through Tuesday, 1/31/2017.

THURSDAY, 1/26/2017

Prepare for Shared Branching blackout and COPFCU branch closures. Shared Branching services will not be available from 1/30/2017 to 2/1/2017. COPFCU branches will be closed 2/1/2017 and 2/2/2017.

MONDAY, 1/30/2017

All Shared Branching services go offline. You will be unable to perform transactions at any Shared Branching location.

TUESDAY, 1/31/2017

As of 5 PM EST, the following COPFCU services will go offline: online banking, bank-by-phone and mobile banking.

ACH deposits scheduled for 2/1/2017 will be posted prior to systems going offline. Note: This is dependent upon ACH transmitter's sending of file. If deposit file is not received by 5 PM EST on 1/31/2017, ACH deposits cannot be posted.

Mastercard Debit Cards will be operational with a \$500 daily signature purchase limit and a \$300 daily PIN withdrawal limit.

Visa Credit Cards will be fully operational.



WEDNESDAY, 2/1/2017
All COPFCU branches are CLOSED while systems are upgraded.

THURSDAY, 2/2/2017

All COPFCU branches are CLOSED while systems are upgraded.

Shared Branching services resume. To find the Shared Branching location nearest you, visit sharedbranching.org or call 1-888-748-3266. Note: You must have your COPFCU account number and driver's license for service at a shared branch.

FRIDAY, 2/3/2017

All COPFCU branches open.

CU Talk Bank-by-Phone system will be available at 1-844-891-0909.

It'sMe247 Online Banking and Mobile Web: Log in using first-time login instructions.

Contact COPFCU to set up bank-to-bank transfers previously set up in online banking. These transfers will need to be set up in the upgraded It'sMe247 Online Banking.

Bill pay users: Verify all payees have transitioned to the upgraded It'sMe247 Bill Pay. Re-enter any payee data that did not transfer.

SATURDAY, 2/4/2017

All COPFCU branches will be OPEN from 9 AM to 1 PM EST

New Android™ mobile banking app will be available from Google Play™. First, delete the current COPFCU mobile app. Then, search for "COPFCU Mobile" and log in using same credentials as It'sMe247 Online Banking.

MONDAY, 2/6/2017

New Apple® mobile banking app will be available for download. The app should update automatically. If not, search for "COPFCU Mobile" and log in using same credentials as It'sMe247 Online Banking.



It'sMe247
Online Banking

It'sMe247 Bill Pay

Our upgraded bill pay system integrates seamlessly with our new online banking and mobile banking systems, making it easy for you to pay bills and manage your finances from wherever you are on any device you choose.

It'sMe247
Bill Pay

Additional features include the following:

- A more intuitive, user-friendly experience
- Real-time access to your checking account balance
- Reminders if your balance isn't sufficient to pay a scheduled bill

Visit copfcu.com/Upgrade to view "how to" videos on a number of bill pay topics, including how to enroll, adding a payee or setting up a new e-Bill.

It'sMe247 Mobile Banking and Mobile Web

Mobile banking will also be more user-friendly and provide more functionality, including these features:

- Mobile check deposit
- Mobile bill pay
- Ability to see transaction details when viewing history
- Ability to apply for a loan

COPFCU

It'sMe247 Online Banking

Our upgraded online banking system will provide a much more user-friendly and stable online banking service. Our enhancements give you the ability to do the following:

- "See" and "jump" to your joint accounts without logging out of your primary account. *Please contact COPFCU to set up this feature.*
- Adjust how your direct deposit and other electronic deposits are handled.
- Review loan payoff amounts.
- Open additional savings accounts.
- Buy a certificate.
- Download transaction activity to Quicken.
- Read important messages from COPFCU.

First-Time Login Instructions

Follow these instructions. You can also visit copfcu.com/Upgrade to view the instructional YouTube video.

1. At copfcu.com, type in your **default username** (your Member Account Number) and **click Login**.
2. Type in your default password (the last four digits of the Primary Accountholder's Social Security number) and **click Continue**.
3. **Accept the Terms and Conditions of Use** (scroll to the bottom to accept).
4. Type the **same default password** (from step two) in the Current Password field.
5. Create a **new secure password** and type it into each New Password field.
6. **Click Change My Password** to save it.
7. Create a **new personal username** (maximum of 21 characters).
8. **Click Change My Username** to save it.
9. Type in the answers to three unique security questions (not case sensitive).
10. **Click Save My Questions**, and you're done!

Note: The username and password you create during your first-time login will also be used to log in to mobile banking.



CU Talk Bank-by-Phone

Our upgraded bank-by-phone system makes taking care of your credit union business faster, easier and safer!



Here are first-time login instructions:

1. **Call 1-844-891-0909.**
2. Enter **your member number**, then **press #**.
3. Enter **your temporary PIN** (the last four digits of the Primary Accountholder's Social Security number), then **press #**.
4. You will be prompted to **enter a new PIN**, then **press #**.
5. Confirm your new PIN.
6. Select a Main Menu Option:
 - 1 - Account inquiries, including balances and recent transactions
 - 2 - Funds transfers
 - 3 - Hear current rates or calculate estimated loan payments
 - 4 - Change your PIN
 - 5 - Change to a different member number
 - 6 - Other CU services, including locations and hours
 - 8 - Repeat this menu
 - 9 - End the call
 - 0 - CU Talk Tutorial (press * to exit the tutorial and return to the main menu)

Note: The CU Talk Bank-by-Phone system can only be accessed by calling the new toll-free number listed above.

It'sMe247 Text Banking

Get quick information about all your COPFCU accounts with our new It'sMe247 Text Banking. With text banking, you can do the following:

- Send a text command and receive replies for account balances.
- Enroll in e-Alerts to be notified of your balances, when electronic deposits or withdrawals are made or when a payment is due.

Here's how to enroll in It'sMe247 Text Banking:

1. Log in to It'sMe247 Online Banking at copfcu.com.
2. Click the Go Mobile button on the toolbar.
3. Select Text Banking Home.
4. Follow the prompts to enroll.

After enrollment, text commands to IM247 (46247).

Note: A list of text banking commands will be provided to you during the enrollment process. There is no COPFCU fee associated with text banking, but your mobile carrier's standard text messaging fees will apply.

Shared Branching

Shared Branching services will be disrupted during our systems upgrade. Shared Branching will go offline starting Monday, January 30, and should resume Thursday, February 2. During the outage, COPFCU members will not be able to perform any transactions at Shared Branching locations locally or nationwide.

To find the Shared Branching location nearest you, visit sharedbranching.org or call 1-888-748-3266. You must have your COPFCU account number and driver's license for service at a shared branch.

ACH Deposit Timing

Our upgraded system will have the ability to post ACH deposits to member accounts multiple times per day; however, the timing of the deposits will change somewhat with the system. With our current system, the first ACH deposits are posted between 12 and 1 AM EST. During the first 30 days on our upgraded system, the first ACH deposits will be posted between 8 and 9 AM EST. Afterwards, the first ACH deposits will be posted between 5 and 6 AM EST.



HAVE QUESTIONS?

Visit copfcu.com/Upgrade for more details or call any of our branches. We are happy to assist you with more information.

It'sMe247
Text Banking

