



# 2017 SYSTEM UPGRADE

a useful guide for members

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# A MESSAGE

## From Our President & CEO

Dear Members,

For almost a year now, the Commodore Perry team has been preparing and looking forward to 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 check deposit by phone.
- More power at your fingertips to manage your accounts online, including opening accounts, changing your payroll deductions, place stop payments, and more.
- Electronic loan document signing available at your convenience from any device you choose— computer, tablet, or smartphone.
- Increased system security standards to protect your personal information.

As with any change of this size, there may be some road bumps along the way. We have been working hard to minimize any service disruption, but there will be some minor inconveniences as systems go offline and our branches close for the upgrade. However, we are providing you with the enclosed information to ensure you are fully prepared and experience a smooth, successful transition. Please read the enclosed important information.

At the end of the day, this systems upgrade is for you. At Commodore Perry, 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 we thank you for your loyal membership. If you have any questions or concerns at any time during the systems upgrade process, please give our offices a call at 419-898-3366 or email [upgrade@cpfcu.coop](mailto:upgrade@cpfcu.coop) and we will happily assist you.



Sincerely,

A handwritten signature in dark ink, appearing to be 'Mike'.

President & CEO  
Commodore Perry FCU

# WHAT'S NEW

Not everything will be changing with our computer systems upgrade. The following **will remain the same**:

- Your ACH & Payroll Deposits
- Your CPFCU Checks
- Your Commodore Perry FCU Base Account Number
- Your MasterCard Debit or ATM Card Number
- Your VISA Credit Card Number



Things that **will be changing** include:

- Account and Loan Suffixes
- Audio Teller Phone Number and Menu
- Online Banking Website and Log-in
- Bill Pay
- Mobile Banking App

Personal Accounts	New Suffix
Regular Savings	000
Secondary Savings	010-029
IRA Savings	050-051
Coverdell IRA	060-061
Checking	070-075
HELOC Checking	077
HSA Checking	078
Flagship	080
ESCROW	084-086
Christmas Club	096
Certificates of Deposit	300-425

Loans	New Suffix
New Auto	500-509
Used Auto	510-519
Motorcycle	520-529
Boat	530-539
Home Equity Fixed Rate	600-605
Mortgage	610-619

**Account Suffixes are three digit numbers used to designate a specific sub-account, like a checking or flagship.**

Example: If your Base Account Number is 123456789, when referring to your checking account, you would list **123456789-070**.



# IMPORTANT DATES



Please read the following guide for more information on the system upgrade and branch closings.

## By Friday 3/24/2017 **Online Banking**

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

## Wednesday 3/29/2017

### **Prepare for branch closures.**

#### Friday 3/31/2017

As of 5PM EST, the following CPFCU services will go offline: online banking, phone teller, and mobile banking app.

**ACH deposits** scheduled for 4/1/2017 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 5PM EST on 3/31/2017, ACH deposits cannot be posted.

**MasterCard Debit Cards** will be operational with reduced limits during the upgrade weekend. Please plan your cash needs accordingly.

**VISA Credit Cards** will be fully operational during the upgrade weekend.

**Bill Pay** will be unavailable to add and schedule payments until 4/4/2017.



**SATURDAY 4/1/2017**

**OUR BRANCHES WILL BE CLOSED  
WHILE SYSTEMS ARE UPGRADED**



**MONDAY 4/3/2017**

**OUR BRANCHES WILL BE CLOSED  
WHILE SYSTEMS ARE UPGRADED**

#### Monday 4/3/2017

##### **Shared Branching Services resume.**

To the find the Shared Branching closest to you, visit [sharedbranching.org](http://sharedbranching.org) or call 1-888-748-3266. Note: you must have your CPFCU Account Number and driver's license for service at a Shared Branching location.

#### Tuesday 4/4/2017

##### **Our branches will be open from 9:00a—5:00p**

**It'sMe247 Online Banking:** Log in using first-time login instructions (page 5 in this guide).

#### Wednesday 4/5/2017

##### **Our branches will be open from 9:00a—5:00p**

Look for an announcement on our website and Facebook when the new Android and Apple mobile apps are ready for download.

**QUESTIONS?** Call 419-898-3366 or email [upgrade@cpfcu.coop](mailto:upgrade@cpfcu.coop)

# ONLINE BANKING

Our online banking systems will be also be updated during the systems upgrade. The new online banking platform is designed to make your online experience easier and more convenient. With these new features, you'll be able to:

- Make adjustments to your direct deposit and other electronic deposits.
- Purchase a certificate of deposit.
- View loan payoff amounts.
- Open additional savings accounts.
- Access important messages from Commodore Perry.

## FIRST-TIME LOGIN INSTRUCTIONS

1. Go to our website, **cpfcu.coop**
2. Enter your default username (your member account number) into the Online Banking sign-in box on our homepage and click "Login".
3. Type in your default password and click "Continue." Your default password can be found in the upgrade brochure that will be mailed to you.
4. Accept the Terms and Conditions of Use (scroll to the bottom to accept).
5. Type the same default password (from step three) in the Current Password field.
6. Create a new secure password and type it into each New Password field.
7. Click "Change My Password" to save your new password.
8. Create a new personal username (maximum of 21 characters).
9. Click "Change My Username" to save your changes.
10. Type in the answers to three unique security questions. Your answers are not case-sensitive.
11. Click "Save My Questions", and the set-up process is complete!

*Please note: The username and password you create during your first login will also be used to log in to the It'sMe247 mobile banking app (coming soon).*



## BILL PAY

If you are a current user of our bill pay system, there is nothing to switch over or reenter when our computer systems upgrade.

With our upgraded bill pay, you are able to see the real-time balance in your checking account, receive reminders if your balance isn't enough to pay a scheduled bill, and access bill payments on any device you choose.

**To learn more about setting up online bill pay, please call us at 419-898-3366.**





# PHONE TELLER

Our phone teller is also getting an upgrade! You may want to keep this page on hand until you familiarize yourself with the new phone teller processes. Here's how this new and improved system will work:

1. Call **419-898-3366** and select the option for Telephone Banking.
2. Enter your member account number, then press #.
3. Enter your temporary PIN (also your default password for Online Banking—found in the brochure we will mail to you), 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 account 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)

## COMING SOON: MOBILE APP

Our new mobile banking app will be available for download in the App Store and Android Market. **Keep an eye on our website and Facebook pages for more information on release dates!**

The mobile app will use the same login information as online banking and will allow you to access your accounts, transfer funds, and more right from your smartphone wherever you are.

Look out for a brochure mailed to you soon with instructions on how to log in to Online Banking and the Mobile App.

