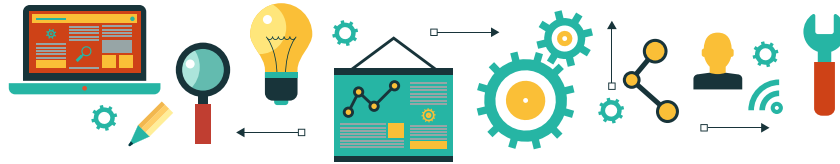


# System Upgrade



We're IMPROVING for YOU!

- ⚙️ Streamlines daily operations
- ⚙️ Provides us with the opportunity to offer innovative products and services
- ⚙️ Better, more efficient member service for all

## New Online Banking

You will notice a new online banking platform as a result of our computer system upgrade. As such, you will need to re-enroll in this service when you access it for the first time.

### Accessing Online Banking:

You will continue to go to [www.mcccu.org](http://www.mcccu.org) to access our Online Banking platform. If you have previously bookmarked an old login page, you will need to update your bookmark.

### Login ID:

For all users, your first time login will be: your MCCCUCU account number. You will be prompted to create a new 'User ID' after you log in.

- ⚙️ This User ID **CAN** consist of:
  - Letters (*Can be upper or lower case--the User ID is not case-sensitive*)
  - Numbers
  - Spaces

- ⚙️ The User ID **CANNOT** consist of:
  - Your MCCCUCU account number
  - Your first or last name
  - Special characters (*such as: !, @, #, \$*)

### Passwords:

For all users, you will need to log in to our current online banking service prior to 9/30/15 for your default online banking password:

You will be prompted to create a new password after you log in for the first time and that will be your password going forward.

**Helpful Hint:** A strong password is one that is at least eight characters with a combination of upper and lower case characters, numeric characters and special characters.

### Security Settings:

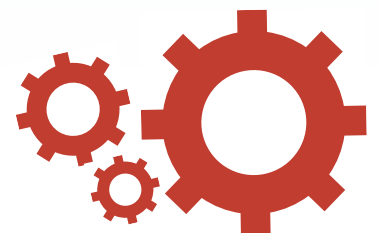
As part of your re-enrollment, you will select new security questions and answers, and a password reset question and answer.

### eAlerts

You will need to re-establish your alerts in our new online banking platform. The last day you will receive eAlerts from our current online banking platform will be **Wednesday, September 30th**.

### Mobile Banking

Though we will be able to offer many enhancements with our new system, we will no longer offer a mobile app. The company that will provide our new system is currently in the process of developing a mobile app and hopes to have it out soon! We will send out a notification as soon as this feature becomes available.



# System Upgrade

## Important Information About Account History

Member access to prior account history as of Thursday, October 1 will be temporarily unavailable. This means any previous transactions posting on your account prior to October 1 will not show in online or mobile banking, and will be temporarily unavailable through our 24-hour automated telephone banking service. **All members**, regardless as to whether or not they are signed up for eStatements, will receive a final **paper statement** from our old computer system with account history from September 1st - September 30th. Please retain this for your records.

Because this account history will not be immediately available online, electronic check images will also be unavailable. If you need copy of a check or a printout of your account history, please contact us, and we will be happy to provide it to you at no cost.

## Important Information About Debit Card Usage/Fees

As some of you may know, our current processing system was not always consistent in how it handled debit card authorizations/fees. Effective October 3rd, 2015, debit card fees will process when the transaction clears the account, not at the time the purchase is made.

## Important Information About Statements

If you receive your statement electronically but have opted to receive paper notices/documents, all of these documents will be delivered electronically after October 1.

Beginning October 1, we will also no longer send paper notices for overdraft loan advances and eNotices for overdraft transfers, overdraft protection and non-sufficient funds. This information is available in your account transaction history.

## WHAT WILL STAY THE SAME

### Account Numbers

Your existing account number(s) will remain unaffected by our computer system upgrade.

**Please note:** Though your base member account number will not change, the account suffixes will be changing. Before setting up any **new** direct deposits (after 10/3/2015), electronic transactions, or ordering checks, please contact us to verify you have the correct information.

### Debit and Credit Cards

Your existing debit and credit cards will continue to work after our computer system upgrade. Personal Identification Numbers (PINs) also remain unaffected.

### Checks

You can continue to use your current supply of MCCCUs checks. Our third-party check provider also remains the same, should you need to place a reorder.

### Direct Deposit of payroll, pension, and Social Security

Your direct deposits will continue to post to your account as they do today.

**Please note:** In order to complete the transition to our new system, direct deposits made on Thursday, October 1st and Friday, October 2nd will not be available until Saturday, October 3rd when the new system goes live.

### Automatic Transfers

Any automatic transfers you have scheduled for your account will continue to process as they do today.

### Loan Payment Due Dates

If you have a loan with MCCCUs, your payment date will remain the same.

## Frequently Asked Questions

### What is a core processing system?

The core processing system is the computer system that MCCCUs uses to maintain Members' accounts and loans, and to process transactions.

### Why is MCCCUs updating the core processing system?

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

### Is my personal data safe during the conversion?

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

### Are my funds still safe and secure?

Yes, your funds remain secure. All MCCCUs accounts will continue to be insured by the National Credit Union Administration (NCUA) Share Insurance Fund up to \$250,000 per account.

### Where can I get up-to-date information on the computer system upgrade?

We've developed a number of pages on our website dedicated to helping our members transition to the new system. You can find this information by visiting

[www.mcccu.org/system-upgrade](http://www.mcccu.org/system-upgrade)



The entire MCCCUs staff would like to thank you in advance for your patience and understanding as we work through our system upgrade. Wait times for our Call Center and at our branches may be longer than normal as we assist our members with our new and improved services.

In an effort to cut down on call wait time, we will have additional assistance in our Call Center and will offer extended call center hours for the first two weeks after we go live on October 3<sup>rd</sup>, 2015.

# Computer System Upgrade Schedule: Plan Ahead

## TUESDAY, SEPTEMBER 29<sup>th</sup>

### What Happens

- Online Bill Pay will be unavailable.

### How to Prepare

- You will not be able to schedule bill payments using our new system until **October 5th**.
  - ⚙️ **PLEASE NOTE:** In order to set up our new Bill Pay system, no re-occurring payments will process Thursday, October 1st - Sunday, October 4th: all payments scheduled during this time will process on Monday, October 5th.
- Your existing payees, eBills and recurring payments will transfer to our new service. However, you may want to consider printing out a copy of your payees and recurring payments for your reference.



## WEDNESDAY, SEPTEMBER 30<sup>th</sup>

### What Happens

- Online and mobile banking are unavailable after **4:00 p.m.**
- Last day for eAlerts on our existing online banking platform.
- Audio telephone banking service (MARS) unavailable after **4:00 p.m.**
- Last statement processed on the old computer system.



### How to Prepare

- You will want to complete all online and mobile transactions prior to **4:00 p.m.**
- You may want to print out recent account history in online banking for your reference as well as any recurring payments or transfers and eAlerts you have set up.
- Please retain this statement for your records.

## THURSDAY, OCTOBER 1<sup>st</sup>

### What Happens

- All branches are closed.
- Audio telephone banking service (MARS), online and mobile banking unavailable.
- Limited Debit and ATM card access available.

### How to Prepare

- Have extra cash on hand.
- Although debit and ATM card access is available, consider using your MCCCUCU VISA or another credit card to pay for larger purchases.



## FRIDAY, OCTOBER 2<sup>nd</sup>

### What Happens

- All branches are closed.
- Audio telephone banking service (MARS), online and mobile banking unavailable.
- Limited Debit and ATM card access available.

### How to Prepare

- Have extra cash on hand.
- Although debit and ATM card access is available, consider using your MCCCUCU VISA or another credit card to pay for larger purchases.

## SATURDAY, OCTOBER 3<sup>rd</sup>

### What Happens

- All branches (with the exception of our City Hall and River Rouge branches) are open with extended business hours: 9:00 a.m. to 3:00 p.m.
- MCCCUCU Call Center opens with extended hours: 8:00 a.m. to 8:00 p.m.
- New online, mobile and automated telephone banking services are available.
- Review the information available online, but call or stop in at one of our branches if you need help accessing your accounts.

## MONDAY, OCTOBER 5<sup>th</sup>

### What Happens

- The new Bill Pay service will go live and all previously scheduled (prior to 9/30/2015) automatic payments will be processed.
- MCCCUCU will return to our normal business hours and all electronic services will be available to the membership.

