



**SPC**

CREDIT UNION

*Banking with a heart*

# RAISING OUR *STANDARDS*

**A GUIDE TO THE  
SPC SYSTEMS AND SERVICES UPGRADE**





## A MESSAGE FROM THE PRESIDENT OF SPC CREDIT UNION

**LINDA WEATHERFORD**

*PRESIDENT/CEO*

This upgrade is the result of several years' work by your credit union leadership. We 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.

Our mission is Members First. Always. We believe the upgrade will afford an opportunity to provide our members with additional products and services that offer value and fill needs; create efficiencies through streamlined back-office processes; and provide increased security in protecting members' data as entrusted to us.

As with any change, there will likely be growing pains. The team has been working hard to minimize service disruption but you can expect minor inconveniences as systems go offline and our branches close for the upgrade. Please review the Upgrade Guide carefully. It is designed to ensure that you are fully prepared and experience a smooth, successful transition.

SPC Credit Union has been serving local members since 1941. This upgrade is our continued promise to better serve and provide resources for your financial future. We ask for and appreciate your patience as we move forward and our team learns new systems and processes.

For questions during the initial upgrade, please call **1-844-730-6850** or email us at **[upgrade@spccu.org](mailto:upgrade@spccu.org)**. We expect a high volume of calls during this time and ask your patience as we work to serve everyone as promptly as we can.



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”

# WHAT WILL BE CHANGING FOR OUR MEMBERSHIP

## AND WHAT IS STAYING THE SAME

With the emphasis of this upgrade focusing on improvements, you will see a few things are changing, including:

- Account and Loan Suffixes
- New and Updated Online Banking
- New Mobile App
- Bill Pay, including Mobile Bill Pay
- Text Banking
- Our Core Banking System



### NEW ACCOUNT & LOAN SUFFIXES

#### CHECKING / SAVINGS

##### ACCOUNT

PRIMARY SAVINGS.....	000
SECONDARY SAVINGS.....	001-010
BUSINESS SAVINGS.....	030-031
CHRISTMAS CLUB.....	050-052
VACATION CLUB.....	070
CHECKING.....	100-105
SECURE CHECKING.....	100-105
RESTART CHECKING.....	100-105
NONPROFIT CHECKING.....	110-115
BUSINESS CHECKING.....	130-135
TRADITIONAL IRA.....	200-201
ROTH IRA.....	210
EDUCATIONAL IRA.....	220
ROTH CONVERSION.....	230
CERTIFICATES OF DEPOSIT.....	300-325
IRA CERTIFICATES OF DEPOSIT.....	400-425

#### LOANS

##### ACCOUNT

NEW AUTO.....	500-510
USED AUTO.....	520-530
RECREATIONAL.....	580-585
SH/CD SECURED LOANS.....	600-609
PERSONAL LOANS.....	620-630
MORTGAGE FIXED.....	710-715
MORTGAGE ARM.....	720-725
2ND MORTGAGE.....	740-745
HOME EQUITY.....	860-865

Don't worry, you're in great hands with the team at SPC and we'll be there to walk you through anything you might not understand. While a few things may be changing, many things will remain the same:

- **Service:** You will have the same friendly SPC Credit Union staff, along with the same great service.
- **Member Numbers:** Your membership number will NOT change. Some of your account and loan suffix numbers will change.
- **Debit/ATM, Credit Cards, and Checks:** You can still use your current Debit/ATM cards, credit cards, and checks.

**Have more Questions?** Visit the credit union's website, [SPCCU.org/upgrade](https://SPCCU.org/upgrade) to get the latest information.



# UPGRADE TIMELINE

## WHAT TO EXPECT AND WHEN TO EXPECT IT

**PLAN AHEAD!** We suggest you make appropriate cash withdrawal prior to closing on Friday, October 30th. The credit union will post all Direct Deposits and electronic payments received on Friday, October 30th. Any Direct Deposits or electronic payments received after that time will be posted on Monday, November 2nd.

**MONDAY, OCTOBER 26, 2020 Bill Pay Users:** The last day for access and to schedule a payment in our current bill pay system will be Monday, October 26th at 9 AM. The last day for payment processing will be Friday, October 30th. Make sure you have a list of your current payees to verify in our new bill pay system, available on Monday, November 2nd.

**FRIDAY, OCTOBER 30, 2020 SERVICES GOING OFFLINE**  
**As of 5 PM, the following SPC services will go offline: online banking, phone banking, and mobile banking.**

- ACH deposits scheduled for October 30th will be posted prior to systems going offline. Any ACH deposit received after that time will be processed on Monday, November 2nd.
- Print a copy or write down any of your automatic transfers that were set up in online banking to verify that they have all transferred into the new online banking system.

**MONDAY, NOVEMBER 2, 2020 All SPC Credit Union branches will be CLOSED while systems are upgraded.**

### IMPORTANT:

*READ OVER THIS UPGRADE GUIDE IN ITS ENTIRETY.*

**MONDAY, NOVEMBER 2, 2020** The new **Online Banking** portal will go live to members, replacing Netbranch. Members will need to re-enroll. For instructions on how to login, please see page 4.

- **SPC Phone Banking** will be available at **888.334.8317**.
- **ItsMe247 Online Banking and Mobile Web:** Log in using first-time login instructions provided on the next page.
- **Bill Pay Users:** Verify all payees have transitioned to the upgraded It'sMe247 Bill Pay. Re-enter any payee data that did not transfer.

**TUESDAY, NOVEMBER 3, 2020 All SPC Credit Union branches will RE-OPEN for regular business hours.**

**WEEK OF NOVEMBER 2, 2020** The new **SPC Mobile App** will be available within the first week of upgrade. We will update members as soon as services are available. Please follow us on social media or visit our website for the most current information.

- App will be available for both Apple and Android devices.
  - **Android** users will need to delete your old SPC Mobile app, search for "SPC Mobile" in the app store and log in using the same credentials as It'sMe247 Online Banking.
  - **Apple** users will have an option to upgrade their current SPC app after the core upgrade.



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# INTRODUCING OUR NEWEST ONLINE AND MOBILE BANKING PRODUCTS

Upgrading our core processing system will allow us to offer great new products and services. Online Banking will have a new look and new functionality, as will our mobile app and mobile web service. SPC Anytime Telephone response will be re-branded, but will not change functionally.



Account	Name	Available Balance	Actual Balance	Last Transaction	Revised Dividends
000	CASH ON HAND	\$57,677.80	\$57,687.80	6/10/2014	\$28.09
002	EVERYDAY	\$9,785.27	\$9,785.27	6/11/2014	\$0.00
009	CHECKING	\$3,079.09	\$3,079.09	6/11/2014	\$0.00
010	COLLEGE	\$34,937.02	\$34,937.02	4/10/2014	\$0.00
020	MERIT CREDIT	\$8,610.00	\$8,610.00	4/10/2014	\$0.00
021	SUB SHARES	\$1,800.00	\$1,800.00	1/28/2014	\$0.00
022	TAX	\$6,001.00	\$6,001.00	1/21/2014	\$2.00
025	CAMP FUND	\$9,061.01	\$9,061.01	4/10/2014	\$0.00
026	FLORIDA FUND	\$2,295.01	\$2,295.00	5/21/2014	\$0.01
027	VEGAS FUND	\$10,406.18	\$11,906.18	5/25/2014	\$0.00
060	RETIREMENT FUND	\$122,949.38	\$122,949.38	10/13/2011	\$0.00

## NEW ONLINE BANKING

### IT'S ME 24/7 ONLINE BANKING

You will notice a new online banking platform as a result of our computer system upgrade. This service was formerly known as NetBranch. 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 [spccu.org](http://spccu.org) to access our Online Banking platform. If you have previously bookmarked an old login page, you will need to update your bookmark.
- **Username:** For all users, your username/login will be your SPC member number. You will then have the option to create a new username if you choose.
- **Passwords:** For all users, the eight-digit password will be the last four digits of the PRIMARY member's SSN and four-digit birth year. *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.



**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 10/30/2020.



## NEW MOBILE BANKING APP

### ITSME247 MOBILE BANKING APP

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



**SPC Mobile**

Mobile apps can be downloaded from the Apple App Store and Google Play. Simply search for “SPC Mobile” to find our new apps.

Mobile Web will also be available via web browsers such as Safari, Firefox, or Google Chrome.

## UPGRADED BILL PAY SERVICE

### ITSME247 BILL PAY



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

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 [spccu.org/upgrade](https://spccu.org/upgrade) to view “how to” videos on setting up and using Bill Pay.

“

*Excellence is not a destination; it is a continuous journey that never ends.*

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# BANK-BY-PHONE UPDATES

## SPC PHONE BANKING

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

### Here are first-time login instructions:

- Call **888.334.8317** (toll-free).
- Enter your member number, then press #.
- Enter your temporary PIN (the last four digits of the Primary Account holder's Social Security number), then press #.
- You will be prompted to enter a new PIN, then press #.
- Confirm your new PIN.

### 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
7. Repeat this menu
8. End the call
9. CU Talk Tutorial (press \* to exit the tutorial and return to the main menu)

**Note:** SPC Phone Banking can only be accessed by calling the toll-free number listed above. If you had previously established a transfer in SPC Anytime Phone Banking, it will need to be set up again after upgrade.

## \*NEW BANK BY TEXT

### ITSME247 TEXT BANKING

Get quick information about all your SPC 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:

- Log in to It'sMe247 Online Banking at [spccu.org](http://spccu.org).
- Click the **Go Mobile** button on the toolbar.
- Select Text Banking Home.
- Follow the prompts to enroll.
- After enrollment, text commands to IM247 (46247).



**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.



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

## HAVE QUESTIONS?

Visit **[spccu.org/upgrade](http://spccu.org/upgrade)** for more details.

For questions during the initial upgrade, please call **844.730.6850** or email us at **[upgrade@spccu.org](mailto:upgrade@spccu.org)**. We expect a high volume of calls during this time and ask your patience as we work to serve everyone as promptly as we can.





# SPCC

## CREDIT UNION

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### **MAIN**

204 N. Fifth St., Hartsville, SC

### **BENNETTSVILLE**

204 15/401 By-Pass East, Bennettsville, SC

### **MORTGAGE & COMMERCIAL LENDING CENTER**

124 N. Fifth St., Hartsville, SC

### **DARLINGTON**

609 N. Main St., Darlington, SC

### **SONOCO**

448 Novelty Ave., Hartsville, SC

### **FLORENCE**

1312 Celebration Blvd., Florence, SC

**843.332.4506 | INQUIRIES@SPCCU.ORG | SPCCU.ORG/UPGRADE**