

# System Upgrade on the Horizon!



April 1, 2025

## A MESSAGE FROM THE PRESIDENT OF M-O FEDERAL CREDIT UNION

Gail Broer  
President/CEO



Our system upgrade is on the horizon and we invite you to “jump on board!”

We have spent countless hours preparing for our system upgrade – one of the biggest, most exciting upgrades a credit union and

its members can experience – and we are excited to sail through this upgrade with each of you.

Our goal each and every day is to provide professional, personalized service to our members. 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 staff has been working hard to minimize service disruption, but you can expect minor inconveniences as

systems go offline and our credit union closes for the upgrade. Please review this System Upgrade Guide thoroughly; it is designed to ensure that you are fully prepared and experience a smooth, successful transition.

M-O Federal Credit Union has been serving Federal and Postal employees and their families since 1950. 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 staff learns new systems and processes.

All calls to the credit union will be forwarded to a call center through Monday, April 14 to assist the staff with the expected higher volume of calls.

We look forward to “cruising” through this upgrade together with our members and look forward to “excursions” to all the new services available to you with the It’sMe247 Online and Mobile app.

“ This upgrade is our continued promise to **better serve** and **provide resources** for your financial future. ”

# Upgrade Timeline

## WHAT TO EXPECT AND WHEN TO EXPECT IT

**PLAN AHEAD!** We suggest you make appropriate cash withdrawals prior to closing on Friday, March 28. The credit union will post all direct deposits received on Friday, March 28. Any Direct Deposits received after that time will be posted on Tuesday, April 1.

- Credit cards and checks will not be affected. ATM/Debit cards will have reduced limits during the system upgrade.

**BILL PAY USERS:** No payee information or bill payment history will be carried over. Please save and/or print your active payee information including details such as payee name, address, account number, etc. as well as any payment history you may need.

- You will have access to the current bill pay system until Friday, March 28 at noon. Payments scheduled after March 28 in the current bill pay system will not be processed.

**eStatements:** Save any necessary documents before Friday, March 28 as prior eStatements will not be carried over to the new system.

### Friday, March 28

- The credit union lobby and drive-up will close at 5:00pm.
- SERVICES GOING OFFLINE AT 5:00pm include online banking and mobile banking.

### Saturday, March 29, 2025

- The credit union will be **CLOSED**.

### Monday, March 31, 2025

- The credit union will be **CLOSED** while systems are upgraded.

### Tuesday, April 1

- The credit union lobby and drive up will **RE-OPEN** for regular business hours.
- It'sMe247 Online Banking will be available; first-time login instructions are provided on page 5.
- Bill Pay users may enter your payee information and schedule payments.
- **NEW:** There will be a one-click sign on link to view your M-O FCU VISA credit card detail.
- **Call Center:** Our credit union phone number (605) 353-9977 will be answered by a call center as we expect an increased call volume in the initial days after the system upgrade. The call center can assist you with establishing your new online and mobile banking sign-on, relay your account balance(s), transfer money, etc. The call center will be available 8:00am to 5:00pm Monday-Friday, through Monday, April 14.

### Week of April 1

- **New Mobile Apps** will be available within the first week of the upgrade pending app store certification by Apple & Google. Enrollment instruction can be found on page 8.

Please follow us on Facebook or visit our website for the most current information.

## WHAT IS CHANGING?

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

- **Online Banking** (page 5-7)
- **Mobile Banking App** (page 8)
- **NEW Text Banking** (page 9)
- **Bill Pay** (page 10)
- **eReceipts:** Your transaction receipts can be viewed in Online & Mobile Banking! But if you prefer printed receipts, those are still available.
- **Electronic Signature Pads:** When you visit us in the credit union lobby you will sign for your transaction via a signature pad.

## NEW SHARE & CD SUFFIXES

Old Share Type	Description	New Suffix
1, 14, 15	Regular Share	000
2, 25	Secondary Share	030-050
6	Christmas Club	060
20	Money Market	020
9	Checking	100-105
5	Traditional IRA	200
10	Roth IRA	205
11	Coverdell ESA	210

Old Certificate Type	Description	New Suffix
1000	6 Month CD	300-375
1200	12 Month CD	300-375
1400	18 Month CD	300-375
1600	24 Month CD	300-375
1800	36 Month CD	300-375
2000	48 Month CD	300-375
2400, 2600, 2800	12 Month IRA CD	400-425
3000, 3100, 3200	24 Month IRA CD	400-425

You can trust the team at M-O FCU to support you along this exciting new journey. We're here to guide you every step of the way.

## WHAT IS STAYING THE SAME?

- **Service:** You will have the same friendly M-O Federal Credit Union staff, along with the same great service.
- **Member Numbers:** Your membership number will NOT change. Some of your account suffix and loan suffix numbers will change, see the new share & suffix list below.
- **Debit & Credit Cards:** You can still use your current debit cards and credit cards during and after the system upgrade.
- **Checks:** You will still be able to use your current checks, however when it's time to reorder new checks, your account number format will need to be updated.
- **Direct Deposit / Payroll Deduction:** You do not need to make any changes. Your direct deposit, payroll deduction, and automatic payments will be posted to your account just as they are today.





# New Online Banking!



Upgrading our system enables us to provide you with exciting new products and services! It'sMe247 Online Banking will have a fresh new look along with new features, such as:

- Improved Loan Applications
- Open & Rename Shares/Savings
- Purchase New Certificates of Deposit
- Place a Stop Payment on a Check
- Set up Scheduled Transfers

## NEW ONLINE BANKING LOOK



## GETTING STARTED

- **Enrollment:** You will need to enroll in It'sMe247 Online Banking, which can be done starting on April 1.
- **Authentication:** It is important you have a correct cell phone number and/or email address on file to receive an authentication code.
- **Accessing Online Banking:** You will continue to use [www.m-ofcu.com](http://www.m-ofcu.com) to access our Online Banking platform. If you had previously bookmarked E\*Teller, you will need to update your bookmark, which can be done starting April 1.
  - Visit [www.m-ofcu.com](http://www.m-ofcu.com) and click on "Online Banking" in the upper left-hand corner above our logo.
  - Click on First Time User.
  - You will be taken to a screen to enter your account number and the social security number of the main account holder.
  - You will choose to receive a text message or email for an authentication code to the cell phone number or email on file.
  - Follow the on-screen instructions.
- **Username:** You will no longer be able to use your account number as your username; you will need to create a username.
- **Passwords:** You will need to create a new password. Passwords will expire after 90 days of non-use.
- **Security Questions:** You will need to select new security questions and answers.



# Online Banking, cont...

## EARLY PAY

**Early Pay is a service that allows you access to your direct deposit payments up to two days early!**

Access to Early Pay is available within Online & Mobile Banking – putting you in complete control when you would like to use Early Pay.

This flexibility allows you to manage your finances more effectively, ensuring that funds are available when you need them most. Whether it's covering unexpected expenses, paying bills on time, or simply having peace of mind, Early Pay provides an added layer of financial security.

Keep in mind, not all direct deposits are eligible for Early Pay; the service is designed to accommodate most regular income streams.

The cost for processing an Early Pay transaction is \$20 per deposit.

## ONE-CLICK SIGN ON LINK TO M-O FCU CREDIT CARD

You will have easy access to not only your credit card balance, but additional credit card information too! This includes details such as purchase history, payment history, current authorizations, statements, etc.

This will be available through a direct link to the eZCard site, eliminating the need to remember separate sign-on credentials!

**Note:** If you do not have access to the eZCard website yet, we strongly encourage you set up that account first, prior to accessing it through our new Online Banking & Mobile Banking platforms. Visit [www.ezcardinfo.com](http://www.ezcardinfo.com) to sign up.

## 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 Friday, March 28.

eAlerts are free email or text message alerts that notify you when certain activity occurs on your account.

Some of the available eAlerts include:

- Low Balance Alert
- Daily Account Balance
- Deposits/Withdrawals
- Loan Payment Reminders

To receive eAlerts by text message you will first need to enroll in Text Banking.



# Online Banking, cont...

## OTHER NEW ONLINE ACCOUNT FEATURES

- **Personal Information:** Update your personal information such as your address, phone number, and email address.
- **Contact Preferences:** Indicate the best way for the credit union to contact you.
- **Access to Multiple Accounts:** If you share ownership of multiple accounts or manage several accounts, you can easily 'Jump' to another account without having to log out of your current one.
  - To utilize this feature, you must first request access; you will then need to log into your other account(s) and agree to the terms.
- **Favorite Features:** Save your most frequently used features to easily access them each time you access online banking.
- **Add a Photo:** You can personalize your online account by adding a photo.

## RETURNING ONLINE FEATURES

- **Message Center:** Access messages sent to you by the credit union, security messages, messages about ACH deposits and more!
- **Transfer Funds:** You will continue to have the ability to transfer funds.
- **Check Request:** Request a check be printed and mailed to you from your account.
- **View eStatements:** You will also be able to enroll in eStatements through Online Banking. If you're already enrolled, no need to re-enroll, you will continue to receive eStatements after the upgrade.
- **View Checks:** You will be able to see checks that have cleared your account. You will also be able to search for a specific cleared check.
- **Transfer Funds to Other Members:** Easily transfer funds to another account at M-O FCU through the Quick Transfer option in both Online & Mobile Banking.

Most services in this System Upgrade Guide will be available on April 1, 2025. Some will require further set-up after our new system is in place, which may take additional time for full functionality. We appreciate your patience during this transition period. Your understanding and support are greatly valued as we work to enhance your experience with our new & improved system!



# New Mobile Banking!



Our Mobile Banking App will have all the exciting new features as Online Banking in the palm of your hand! It will also include:

- Mobile Check Deposit
- Mobile Bill Pay
- Ability to Apply for a Loan

## MOBILE DEPOSITS

Starting Tuesday, April 1 you will be required to write 'For Mobile Deposit Only' along with your signature on the back of the check. Simply checking the mobile deposit box will no longer be accepted.

ENDORSE HERE
<i>"for mobile deposit only"</i>
M-O Federal Credit Union
<i>Your Signature</i>
DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE RESERVED FOR FINANCIAL INSTITUTION USE*



## GETTING STARTED

- **New Mobile Apps** will be available within the first week of the upgrade pending app store certification by Apple and Google.
  - **Apple** users will have the option to upgrade their current M-O FCU app after the system upgrade.
  - **Android** users will need to delete your old app and search for M-O FCU It'sMe247 in the app store. If you have not already established your new sign-on credentials in online banking, you will need to follow the instructions on page 5.
- **Enrollment:** Access to the Mobile App will be available a few days following the system upgrade.
- **Login Credentials:** You will use the same username, password, and security questions for both Online Banking and Mobile Banking. Refer to page 5 of this System Upgrade Guide for instructions.
- **Mobile Deposits:** Deposit checks from wherever you are, whenever it is convenient for you. Refer to the box at the left for endorsement requirements, as some slight changes have been made.

## STRONG PASSWORD

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.



# New Text Banking!



Get quick information about your M-O FCU accounts with our new It'sMe247 Text Banking.

With Text Banking you can send a text command and receive generated replies for account balances.

This service is available 247/365.

There is no fee from M-O FCU to use text banking, but your mobile carrier's standard text messaging fees will apply.

## HOW TO ENROLL IN IT'SME247 TEXT BANKING

- Log in to It'sMe247 Online Banking at [www.m-ofcu.com](http://www.m-ofcu.com).
- Click the 'Go Mobile' button on the toolbar.
- Select Text Banking Home.
- Follow the prompts to enroll.
- After enrollment, text commands to IM247 (46247).
- A list of text commands will be provided to you during the enrollment process.

# Text Directly with Us!

**Prefer texting instead of making a phone call? No problem! You can text us & we'll text you back!** The same friendly staff you talk with over the phone will reply to your messages.

There is no enrollment process, simply text us at **(605) 353-9977** – the same phone number you already use to call us.

This texting service is available from 8:00am to 5:00pm Monday–Friday, excluding holidays.



# New Bill Pay!



- **Access:** Bill Pay can be accessed through Online Banking and the Mobile App. No additional sign-on or passwords to remember.
- **Next Day Delivery:** Most electronic payments are delivered as soon as the next business day.
- **Instant Access:** You can enroll in bill pay directly from It'sMe247 Online Banking and begin using bill pay immediately.
- **Easy to Set Up:** Follow simple point and click instructions.
- **Set Up Recurring Payments:** Like mortgage, utilities, insurance premiums, daycare, etc.
- **Pay Multiple Bills** simultaneously without having to leave It'sMe247.
- **View Bill Pay History** without having to leave It'sMe247.
- **eBills:** You will have the option to receive bills electronically if offered by the billing company.
- **Checking:** A checking account is required to utilize Bill Pay.

## Updates & Videos

### FURTHER UPDATES

Although we have made every effort to incorporate all essential information in this System Upgrade Guide, additional important details may arise. We encourage you to check our website's Upgrade section for updates that may be released after the printing of this guide.

### HOW-TO VIDEOS

You can also find how-to videos under the Upgrade tab, designed to familiarize you with the new online products.



# New Electronic Services!



## A Smart Solution to Manage your Financial Future!

With SavvyMoney, you have access to your credit score and full credit report along with easy-to-use digital tools. The personalized guidance can empower you to take control of your financial health and make better financial decisions.

- Credit Score Analysis
- Credit Score Simulator
- Financial Checkup
- Education & Tools
- Monitoring & Alerts

This service is available for members aged 18+. If you choose not to use SavvyMoney, you have the option to unenroll.

## PAY ANYONE

Pay Anyone is a person-to-person (P2P) transfer option to send money to another individual via email or text message – without having to know each other's account number.

Access to this service is within It'sMe247 Online Banking and the Mobile App under "Pay & Transfer."

You must have a valid email on record with M-O FCU and a checking account to utilize this service.

## ACCT-TO-ACCT TRANSFERS

Account-to-Account (A2A) transfers enable you to send or receive funds from your M-O FCU account to your account at another financial institution.

To set up this transfer, you will need to complete the form available in Online Banking and submit it to us. This service is designed to offer you a convenient and flexible way to manage your finances.

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

