
Improving the Connection to You!



System Upgrade...

- Serving our members more efficiently
- Be better equipped for changes in technology
- Streamline our daily operations

Letter from the President/CEO

We are pleased to share that we will be upgrading many of our core systems which will allow us to serve our members more efficiently, streamline our daily operations and be better equipped for future changes in technology.

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. The excitement we feel is due to the many improvements our upgraded systems will bring to the credit union.

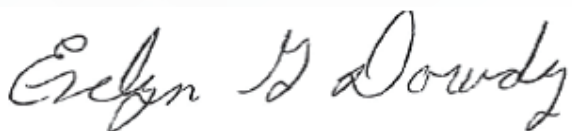
This project is a major undertaking for our staff and technology partners as it affects all aspects of our operations. In addition to our core processing system, which is the technology used for transaction processing and maintains our shares and loans, we are also upgrading our online banking, mobile app, and bill pay.

We believe the upgrade will afford an opportunity to provide our members with additional products and services that offer value, fill needs, create efficiencies through streamlined back-office processes; and provide increased security in protecting members' data.

As with any change, there will likely be growing pains. The Connects 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 and successful transition.

Connects has been serving its members since 1950. The 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 upgrade, send us an email at getconnected@connectsfcu.org. We do expect a high volume of calls during this time and ask for your patience as we work to serve everyone as promptly as we can.



Evelyn Gagnani Dowdy

President/CEO

Upgrade Weekend

Friday, September 29 - Monday, October 2, 2023

All branches will be closed Monday, October 2, 2023.

Debit card processing will be limited. We strongly suggest that you have an alternative or secondary form of payment available. Connects Visa Credit Cards will be fully available.

***Monday, September 25**

Last Day for Bill Pay and External Transfers, both services will be removed from Online Banking after Monday end of business.

Friday, September 29

All branches will be open during their regular posted hours.

Debit Card processing limited beginning at 6:00 p.m. EST.

Online Banking will be unavailable after 4:00 p.m. There will be no access to balances, history, transfers, and bill pay until Tuesday, October 3.

Any scheduled recurring Online Banking Transfers dated after Friday, September 29, will not process.

Any scheduled or recurring External Transfers dated after Friday, September 29, will not process.

Deposits made after close of business on Friday, September 29, will not be available until Tuesday, October 3.

Shared Branching will be available until 6:00 p.m. EST.

Saturday, September 30

All Branches are Closed.

Online Banking will not be available.

Shared Branching will not be available.

TAPS will not be available.

Mobile Banking will not be available.

Sunday, October 1

All Branches are Closed.

Online Banking will not be available.

Shared Branching will not be available.

TAPS will not be available.

Mobile Banking will not be available.

Monday, October 2

All Branches are Closed.

Mobile Banking will not be available.

Throughout the day we will be working diligently to bring all systems back online.

Tuesday, October 3

Branches will open at regular scheduled hours.

Online Banking, Bill Pay, and TAPS will be available starting at 9:00 a.m. EST. (Note: You will need to enroll in Online Banking)

Verify Bill Pay information, some payees may need to be entered into the new system.

Phone volume and lobby traffic is expected to be high which will result in increased wait times.

Mobile Banking deployment in the app stores will be delayed, we will keep the membership updated as soon as it's available via our website and Facebook page.

For added support, we have a call center available for the first two weeks.

***Monday – Friday 8:00 a.m. – 5:00 p.m.
833.366.8969***

What to Expect

WHAT IS CHANGING

With the emphasis of the upgrade focusing on improvements, you will see some changes:

Account Suffixes

Your member number will remain the same, the account suffixes will change on all accounts and loan accounts. Some common suffixes are listed in this chart. You can view your specific account and suffixes in Online Banking or on your October statement.

Account	Suffixes
Savings	000
Checking	100-104
Money MKT	110-114
Loans	500-814

Checks

Current checks written will process as normal, new orders will have a new MICR number format. Contact the credit union after the upgrade if you need your new format.

Christmas Club

The funds will transfer on Saturday, September 30 to your regular share account.

Statements

All members will receive a paper statement for the period ending on September 30, 2023 in the beginning of October.

Your current e-Statement history will not be available. We suggest that you download the statements for any future needs. E-Statements in the new online banking will have a new look. If currently enrolled in e-statements, you will automatically be enrolled in e-statements.

Paper statements will have a new look with print style options available to select in online banking.

Online Banking

Online Banking System

We will be launching a new online banking system with a new look and new features optimized for mobile so it will work seamlessly on any device. You will also be able to open additional accounts and apply for loans, right within online banking.

Login

- You will need to enroll in the new system when you access it for the **first time**.
- Go to connectsfcu.org and click the Online Banking Log In button. If you have previously bookmarked the old login page, you will need to update your bookmark.
- On the Log In page, click **First Time User**. Your Account Number is your member number.
- Enter your Social Security Number.
- To further verify your identity, you will be required to submit a Security Code, select to send by Text or Email. Enter code provided and click Verify.
- You will be prompted to change your password and your User ID as it cannot be your member number.
- Set up your security questions.
- Accept the Terms and Conditions.

What to Expect Continued

- NOTE: Joint or Linked accounts will not appear in your Online Banking. To view accounts that you are joint on, contact the credit union via your Online Messaging Center so we can assist, or call 833.366.8969 for support from our call center.

Bill Pay

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

Converting Bill Pay accounts into a new system has unique challenges. We ask that you gather your bill payer information prior to the upgrade as you may need to enter some or all of your payee information.

If you are prompted to enroll in Bill Pay, you did not convert and will need to set up all payees.

New Payment model: Funds will be debited from your account on the SEND date; not on the payment posted date. Funds will need to be available, if not, the payment will not process and will need to be rescheduled.

External Transfers

External transfers will not carry over and will need to be reestablished.

Account set up must be requested to credit union by completing an A2A (Account to Account) Set Up Form located in the Forms Section of Online Banking. Remember, external accounts must be an account in which you are the primary member.

Once set up, you will see the account(s) in the Transfers section in the Available Accounts drop down box.

Mobile Banking App

Our upgraded mobile banking app offers more user-friendly features and more functionality. Once the upgrade is complete, you will need to delete your current app and visit either the Apple App Store or the Google Play store to download the new Connects Federal Credit Union Mobile Banking App. Your log in and password will be the same as the online banking log in that you created.

TAPS - Teller Access Phone System

With the system upgrade, we will have a new audio banking system.

First Time Use: Log in with your member number and last 4 digits of social security number as your PIN. You will be prompted to change your PIN.

The menu items will change, please listen carefully in order to select your choice and follow the prompts.

Contact Us

We have tried to provide the essential information regarding our System Upgrade. We realize each member is unique and you may have specific questions relating to your accounts and services.

Remember, service disruptions may occur and we will work to resolve any issue or question. We are expecting a very high volume of calls, messages and visits. Again, we ask for your grace and patience as we work to prepare for and execute this upgrade.

Member Actions

Please review the following actions to ensure a smooth system upgrade.

BEFORE

Please read this System Upgrade Guide completely. It is important that you are aware of the changes and any impact it may have on your banking needs. We want this transition to be as smooth as possible for all of our members and have provided this detailed guide of what you can expect before, during and after the Upgrade.

Plan accordingly. Online banking will be unavailable starting Friday, September 29 at **4:00 p.m. EST.**

Branches are closed on Saturday and will also be closed on Monday, October 2.

Debit Card processing may be limited beginning Friday, September 29 at 6:00 p.m. It is suggested that you have alternative or secondary form of payment.

Bill payments that need to be delivered to payees by **September 29, need to be submitted by September 25.**

Bill payees may not be carried over to the new system. Please collect your bill pay payee information prior to September 26. For assistance, you may want to use the Payee Info Collection sheet in the Bill Pay section of our website.

External Transfers (to or from an external financial institution) need to be made by **September 25 to process before the cut off date of September 29.**

All scheduled or recurring transfer/payments scheduled in Online Banking, Bill Pay and external transfers set for after September 29 will not process. If you have set scheduled or recurring transfers in Online Banking, Bill Pay or external transfers, you will need to re-create those payments in the new system.

Download your current e-statements and save for your records as needed. You will not have access to current e-statements after **September 29 at 4:00 p.m.**

Any alerts set up in Online Banking or in My Cards will not carry over, you will need to set alerts on the new system.

DURING

Remember the Upgrade Timeline. All online banking services will be unavailable starting Friday, September 29 at 4:00 p.m. EST until Tuesday, October 3 at 9:00 a.m. EST. Branches will be closed on Saturday, September 30, and for the Upgrade on Monday, October 2. Debit Card processing may be limited beginning Friday, September 29 at 6:00 p.m. It is suggested that you have alternative or secondary form of payment

Delete your current mobile app as the app will be unavailable after Friday, September 29. The new app will be available after the upgrade.

E-Statements will not be available for the period ending September 30. All members will receive a paper statement in the mail for your September statement.

Member Actions Continued

AFTER

Enroll in the new online banking system. You'll need your member number and your social security number. You will be prompted to receive a security code to your email or by text to your mobile device. Once received, enter the code and click Verify. Proceed to set up three security questions and complete your enrollment. Joint accounts will not be included. Each member needs to enroll and then contact the credit union to set up the access you may need.

Mobile Banking App deployment will be delayed, we will have an announcement on our website and Facebook page when the app is available.

Bill Pay: Converting Bill Pay accounts into a new system has unique challenges. We will be able to convert Bill Pay accounts into our new online banking for some members. For those members, all payees may not convert.

If you are prompted to enroll in Bill Pay, you did not convert and will need to set up all payees.

All Bill Pay members should prepare by having your payee information available to add into your new bill pay.

External transfers: Reestablish external accounts by completing the A2A (Account To Account) Set Up Form located in the Forms Section of Online Banking. Please be accurate to avoid processing delays.

To enroll in TAPS, you will initially use your member number and the last 4 numbers of your social security as your PIN. You will be prompted to change your PIN. The menu options and format will be different.

Review your accounts and contact us if you have any questions of concerns.

We are adding Call Center Support for two weeks; Monday – Friday 8:00 a.m. – 5:00 p.m. Please call 833.366.8969 for assistance or questions.

Please have patience during the initial period as our call and member contact volume will be high.



connects[™]
FEDERAL CREDIT UNION
get connected

www.connectsfcu.org

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CHESTERFIELD
9960 Midlothian Turnpike
North Chesterfield, VA 23235



This credit union is federally insured by the National Credit Union Administration.

Connects Federal Credit Union, a member-owned financial cooperative exists to provide professional, economical and convenient quality services while maintaining financial stability. In order to be the primary financial source, we will safeguard member assets with continued growth to meet member needs.

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