



Frankfort

Community Federal Credit Union

UPGRADE GUIDE For Members

News from Coury

As announced in October, we are upgrading our core processing system starting on December 13th, 2024.

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, remote deposit capture, and bill pay.

We know this is an inconvenience for our members but hope you will be patient as we work through this process. Our staff are excited to move through this process as it will provide greater functionality for members, additional products and services, as well as streamlined daily processing.

Once complete, members will enjoy advances in our technology products, quicker processing times, and more self-serve options.

SOME OF THE new features INCLUDE:

- Report debit cards lost/ stolen in the mobile app.
- Set eAlerts for account balance, transactions, deposits, etc.
- Open additional account types online.
- Near Real-Time Processing of Remote Deposit Items. (No more waiting for that file to post!)
- We're introducing a new phone system!
- Create auto transfers and ACH transfers within online banking or the mobile app.



Friday, December 13th, 2024

4:00 pm: Bill Pay cut off time. Schedule all bill pay items prior to 4:00 pm.

4:30 pm: Main Office and Loan Office closes.
Mobile App, Internet Teller will be down.

ATM & Debit Cards will be subject to offline limits until
Monday, December 16th, 2024

Saturday, December 14th, 2024

Closed: We will be updating our hardware this day.

Offline: Mobile App, Internet Teller, Bill Pay, and RDC will all be offline.
ATM & Debit Cards will be subject to offline limits until
Monday, December 16th, 2024



Continued...



UPGRADE GUIDE

Continued...

- Transfer from your account to another member's account.
- Apply for a loan within online banking, this will save members from entering information we already have.

We will be closed for several days to allow us to complete the upgrade process. During this time you will not have access to our online services and will be subject to lower debit card limits. However, we will work as quickly as possible over the weekend to bring these services online as soon as the process is complete. We've designed a system upgrade guide as a roadmap for a smooth transition to our new services. We are also providing additional phone support for the weeks following the conversion by partnering with our new provider's call center,

These calls will be answered by Michigan-based, experienced staff who can assist with any questions you may have.

We are excited to bring these changes to our members, providing state-of-the-art systems with stable functionality is always our goal.

While change is always hard, rest assured our staff will work hard to make sure the issues are minimized and our systems are aligned with member expectations.

Have additional questions? Stop into our office and pickup the full upgrade guide or visit our website at www.frankfortcu.org

Thank you in advance for your patience during the upgrade process.

Coury Carland, Manager

Sunday, December 15th, 2024

Closed: Main Office and Loan Office will be closed.

Offline: Mobile App, Internet Teller, Bill Pay, and RDC will all be offline.
ATM & Debit Cards will be subject to offline limits until Monday, December 16th, 2024.

Monday, December 16th, 2024

Closed: Main Office and Loan Office will be closed.

Online: ATM & Debit Cards, It'sMe247 Online Banking, & Bill Pay.

Offline: Mobile App and RDC will be offline.



Now Open!

Tuesday, December 17th, 2024

8:00 am: Main Office opens and resumes regular business hours. Closes at 5:00pm

9:30am: Loan office opens and resumes regular location hours.
Closes at 4:30 pm.

Mobile App & RDC: To be determined.



FREQUENTLY ASKED QUESTIONS



What is a core processing system?

The core processing system is the computer system used to maintain accounts and process transactions.

Why is FCFCU upgrading the core processing system?

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

Is my personal data safe during the conversion?

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

Are my funds still safe and secure?

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

Will I have access to my old eStatements after the upgrade?

No, members should download or print their eStatements prior to 11/30/2024.

Will I be able to see my transaction history online and in the mobile app?

Yes, history will be available back to 12/14/2023.

Will my account numbers change?

No. Member account numbers will remain the same.

Will my account suffixes change?

Yes, please see the conversion chart on page 6, titled New Suffixes.

What about my direct deposit or ACH, do I need to update the suffixes?

No, FCFCU staff will handle this behind the scenes. If you are setting up new ACH items or direct deposits see new format on Page 8.

Will I be able use my debit card during the upgrade period?

Yes, you will be able to use your debit and ATM card with stand-in limits. If you know you will be traveling during this time, please contact us in advance to have your limits increased.





FREQUENTLY ASKED QUESTIONS



What is the phone number for Telephone Banking?

1-866-583-3397. See instructions on page 6.

What are my off line card limits?

ATM: \$510 Debit Daily
POS: \$500 Debit Daily
(PIN): \$510 Daily

Will my internet teller log-in change?

Yes. Please see instructions for It'sMe247 on page 5.

Will there be changes to my VISA?

No, your VISA will not be affected by the upgrade.

Will my mobile app change?

Yes. Please see instructions for It'sMe247 Mobile on page 5.

Will I receive new checks?

No, there are no changes to checks. When a new check order is placed the MICR number will be updated.

Why does the Mobile App state TBD in the schedule?

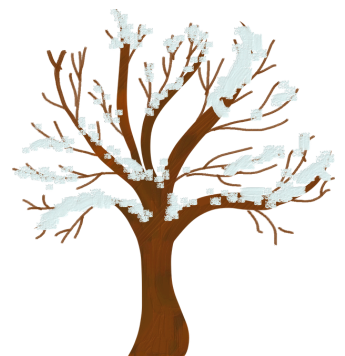
The mobile app must be certified by iTunes and the Google Play Store. This can take time and although we expect it sooner we can't control this piece of the upgrade.

Will recurring or prescheduled bill pay items continue to post?

Yes, all bill pay history and recurring payments will convert.

What can I do to prepare for the upgrade?

- Print or download any eStatements you may need.
 - Have extra cash on hand.
 - Although Debit and ATM cards will be available, consider using a credit card for larger purchases.
 - Make sure you know your account (member) number.
 - Make sure your phone number and email are up to date on your account.
- Feel free to call us to confirm!



IT'SME247

New Online Banking

Our upgraded online banking system that offers the new features on the previous pages, is now called It'sMe247. Since this is a new online banking platform, you will need to re-enroll in this service when you access it for the first time.



FIRST TIME LOG-IN:

1. Go to www.frankfortcu.org and click on It'sMe247.
2. Click "First Time User"
3. Enter your member account number and type in your full Social Security Number.
4. You will then receive a text or email two-factor authentication code to the phone number or email on file for your account.
5. Enter your authentication code and you will be prompted to set up your password and save.
6. Complete the requested security questions.
7. Answers are not case sensitive
8. Click Save my Questions.
9. Accept the terms and conditions of use.

The password you create will be used to log in to the Mobile App the first time as well.

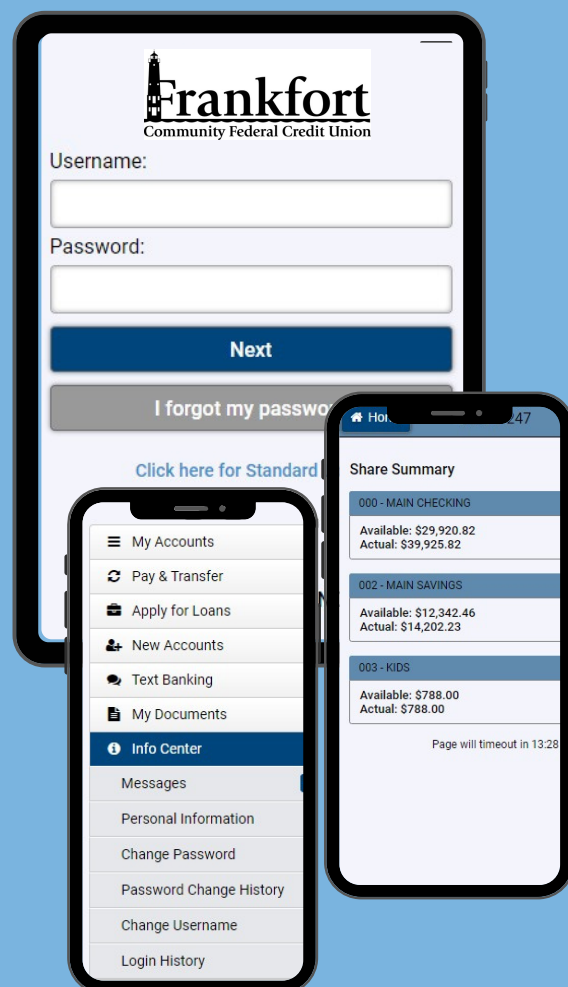
IT'SME247

Mobile App



Our upgraded online banking system offers more user-friendly features and more functionality through the new mobile app! Once the upgrade is complete you'll need to delete the current app and download the new mobile app.

1. Delete the old mobile app. Go to the iTunes Store or Google Play Store search for Frankfort Credit Union.
2. Download the app.
3. If you already logged into ItsMe247 online banking use those credentials to log in. If not go to step 5.
4. Click "First Time User".
5. Enter your member account number and type in your full Social Security Number.
6. You will then receive a text or email two-factor authentication code to the phone number or email on file for your account.
7. Enter your authentication code and you will be prompted to set up your password and save.
8. Complete the requested security questions.
9. Answers are not case sensitive
10. Click Save my Questions.
11. Accept the terms and conditions of use.



Please note: Your login and password will be the same as the It'sMe247 log-in that needs to be created.

TELEPHONE Banking

First-time use: Call 1-866-583-3397 and enter your member number.

- Enter your temporary pin (last four digits of the primary account holders social security number).
- You will then be prompted to enter a new PIN, enter a new PIN, and press #.
- Confirm your new PIN.

Select menu options:

- 1 : Account inquiries, including balances and recent transactions.
- 2 : Funds transfer.
- 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.
- 8 : Repeat this menu.
- 9 : End call.
- 0 : CU Talk Tutorial (press* to exit the tutorial and return to the main menu).



CALL CENTER AVAILABILITY

Core Processing Professionals on standby for our members!

We heard your concerns about phone support! During the two weeks post-upgrade we will have a call center dedicated to serving your phone call needs, answering your questions, and helping you get set up with our new digital banking services. For your assurance, the call center will be following the policy manual for all member interactions and will properly identify members.

DATES AVAILABLE

Call Center begins Tuesday, December 17th, 2024 and ends on Thursday, January 2nd, 2024. Available during office hours.

REQUIRED INFORMATION

Members will need to know their account(member) number. You will also be asked at least one verification question.

SERVICES INCLUDE:

- Assist with It'sMe247 and Telephone Banking setup.
- Complete PIN and Challenge question resets.

- Member service requests: balances, check clearing, transfers, loan history, updating member contact information.
- Provide hours of operation.

CALL 231-352-9392 FOR ASSISTANCE

NEW LOAN SUFFIXES

Loan Type New New	New Suffix
Auto	500-510
Used Auto	520-530
Recreation	540-550
Share Secured	560-570
Unsecured	580-590
Home Equity- Fixed	700-710
Home Equity-Variable	720-730
Revolving/OverDraft	20-21

SHARES

Description Regular	Current	New Suffix
Savings	RG	000
Secondary Savings	01-03	001-004
Super Saver	04	010
Checking	05	100
White Cap Checking <i>NEW!</i>	--	100



ACH OR DIRECT DEPOSIT

Current ACH and Direct Deposit Items will be converted.

New ACH or Direct Deposit Transactions after 12/13/2024, see below for instructions:

- **Savings-Add the suffix to the end of the account number.**
(Example 1234000 for Savings)
- **Checking-Please use the MICR Number on the bottom of your checks.**



IMPROVED FUNCTIONALITY What to expect!

- Reset your user name and password without calling the CU.
- Receive notification when passwords or personal information is updated.
- Add messages to your account transfers.
- "Jump" to other accounts you are joint on without logging out of your primary account.
- Set up recurring transfers without calling the CU.
- Download account activity.
- Review loan payoffs. Open additional accounts.
- Restrict the use of your Debit card if lost or stolen and remove the restriction when you find it.
- Transfer funds to another member.
- Message our staff.
- Make principal only loan payments.
- Set alerts on balances, transactions, or deposits
- Deposit your checks in a near real time environment (no more waiting).
- Apply for a loan without providing us information we already have on our system.
- Applying for a loan online after speaking with a loan officer? Choose your loan officer in our new online loan application.
- Ability to apply for a skip a pay within It'sMe247.

WHAT SHOULD I DO After the upgrade?

Read this upgrade guide in its entirety. Watch our Website and Facebook page for notifications of services as they come online.

- Be patient with our staff as they are learning the new system.
- If you typically use internet teller and bill pay, log into ItsME247 online using instructions in this guide.
- Verify all of your bill pay recurring payments transferred correctly.
- Verify your auto transfers posted.
- Set up new services you wish to utilize.
- Use correct format when setting up new ACH or Direct Deposit items.



We want to thank you in advance for your patience and understanding while we work through this upgrade. Wait times in our lobbies and drive thru may be longer than normal as we assist members with our new products and services.