

3 WEEKS TO SYSTEM UPGRADE!

Please read the following **important information** about changes coming at LLCU.

We are so excited about our upcoming SYSTEM UPGRADE. We know change can be scary, but we want to assure you that this change will be great! Fortunately, the impact of this upgrade will be minimally felt by our members. The upgrade is being done to improve internal processes and to better position us to provide members with faster service and the latest in banking technology.


Post upgrade, we will move to a “Member Number” system – meaning all your accounts will fall under one Member Number unique to you. Additionally, your account number(s) will change just slightly. **But no need to memorize these numbers – because at LLCU, you are a MEMBER, not a number.** After the System Upgrade, you will only need to provide us with your name (*or social security number*) and a state-issued I.D. to access your account(s) and complete transaction(s). However, should you want to make note of your new Member Number, and Account Number changes, we have detailed below how you can easily identify both. Please review the following information carefully:

MEMBER NUMBER

After the System Upgrade, any accounts you have with LLCU will all fall under your unique MEMBER NUMBER in our system and on your statements. This will make it easier to view ALL your accounts in one area. To determine your Member Number post upgrade, please use the following criteria:

| YOUR CURRENT LLCU RELATIONSHIP: | WHAT YOUR MEMBER NUMBER WILL BE: |
|--|---|
| I have only ONE LLCU account number. | Your MEMBER NUMBER will be the SAME as your account number. |
| I have MORE THAN ONE LLCU account number with different open dates. | Your MEMBER NUMBER will be the same as the FIRST account you opened at LLCU. |
| I have MULTIPLE ACCOUNT NUMBERS with the SAME OPEN DATE. | Your MEMBER NUMBER will be the LOWEST account number. |

If you are still unsure about what your MEMBER NUMBER will be post Upgrade, simply call or stop in any LLCU branch and an LLCU staff member will be happy to help.

 **HELPFUL TIP!** Since all your accounts will begin to show under your unique MEMBER NUMBER – now is a great time to assign a “NICKNAME” to your account(s) if you have not already done so. This will make it easier to distinguish between your different accounts in online banking and when you visit the branch. You can quickly and easily assign nicknames to each of your accounts within online banking, or by calling our Solution Center, or in-person at any LLCU branch.

ACCOUNT NUMBER CHANGES


After the System Upgrade, your account number(s) will change slightly to allow smooth integration with our new system, but your current account number(s) will still remain a PART of your new account number(s). The changes include the replacement of the suffixes we currently use with a **new suffix (ending numbers)**, as well as the addition of a **new prefix (preceding numbers)** to your current account number(s).

Please take a moment to review the following information which illustrates how your account number(s) will change after the System Upgrade:

Below, we illustrate how your account number will look using an “example” account number of “1234567”.

| HOW YOUR ACCOUNT NUMBER DISPLAYS BEFORE SYSTEM UPGRADE: | HOW YOUR ACCOUNT NUMBER WILL DISPLAY AFTER SYSTEM UPGRADE: |
|--|---|
| MAIN SHARE - 1234567-S0 | Savings – Regular Share – 1000123456700 |
| SECONDARY SHARE – 1234567-S1 | Savings – Other Share - 1000123456701 |
| CHECKING - 1234567-S73 | Checking - Basic Checking – 1234567X <i>(X=check digit found after your account number on your checks)</i> |
| MONEY MARKET 1234567-S66 | Checking – Money Market – 9001234567X <i>(X=check digit found after your account number on your checks)</i> |
| CERTIFICATE C2 – 1234567-C2 | Certificate – 6 Month - 212345670002 |
| LOAN USEDV 1234567-L1 | Consumer Loan – Used Vehicle 3000123456701 |
| LOAN ODLOC 1234657-L99 | Consumer Loan – Overdraft Line of Credit 3000123456799 |

Still not sure what your new account number(s) will be? No worries – we are standing by and ready to help you confirm your account numbers after the System Upgrade. During normal business hours, simply stop in any branch, call us at the Solutions Center, or send a live chat and we will help you confirm.

 **HELPFUL TIP!** It is not necessary to memorize your account number(s), nor your member number, to execute a transaction. All you will ever need is your Full Name, (or social security number), and a state-issued I.D. to complete any transaction.

Important! Transaction history for your LLCU account(s) that have closed *within* the past 12 months will roll into our new system and into online banking. However, any transaction history for LLCU accounts that have been closed *longer* than 12 months ago will NOT roll into the new system, nor into online banking. Additionally, only the prior 12 months of e-Statements will roll over to the new system & online banking. So, if you think you might need any e-Statements that date back further than the past 12 months, please login to online banking now to download, or stop in any LLCU branch to request printed copies.

ONLINE BANKING USER LOGIN


After the System Upgrade, for those currently enrolled in LLCU online banking who have logged in within the LAST FOUR MONTHS, your online banking will remain active, and you will not need to re-enroll.

If you currently have MORE THAN ONE LLCU online banking account (*i.e. - you have multiple User IDs for logging into different LLCU accounts*), after the system upgrade, you will only need **ONE User ID to access all your accounts**. This will be much more convenient for members to see all accounts together and eliminate the need to login and out to view different accounts.

Because you will only use ONE online banking user ID for all accounts after the System Upgrade, please use the table below to determine which of your current USER IDs will become your singular User ID moving forward. Please carefully review the following information:

| YOUR CURRENT ONLINE BANKING STATUS: | YOUR USER ID AFTER SYSTEM UPGRADE: |
|--|---|
| I have only ONE online banking USER ID <u>and</u> I have logged in within the last four months. | Your User ID and password will remain the same after the System Upgrade. |
| I have MORE THAN ONE online banking USER ID; I have logged into each of them within the last four months; <u>and</u> one of them has active BillPay. | Your singular User ID and password will become the User ID for the account with ACTIVE BILLPAY engaged. |
| I have MORE THAN ONE online banking USER ID with ACTIVE BILLPAY, <u>and</u> I have logged into them <u>all</u> within the last four months. | Your singular User ID and password will become the User ID for the account with the oldest enrollment date. |
| I have MORE THAN ONE online banking USER ID with active BillPay; I have logged into them all in the last four months; <u>and</u> they all have the same enrollment date. | An LLCU representative will reach out to you prior to the System Upgrade weekend to confirm which USER ID you would like to use after the upgrade. |
| I have not logged into my LLCU online banking within the last four months, or I have NEVER enrolled in LLCU online banking but would like to. | <i>You have two choices:</i> <ol style="list-style-type: none"> 1. Enroll today (or sometime before 10/24/24) using ONLY your MAIN account – as you will only want to have ONE User ID after the upgrade, or 2. Enroll on Tuesday, Oct. 29th after the System Upgrade is complete to see all your accounts under one USER ID. |

Still not sure which online banking USER ID to use after the upgrade? Reach out to us any time after the System Upgrade weekend and we would be happy to confirm which one you should use.

 **HELPFUL TIP!** If you are currently enrolled in online banking, take the time now to login and assign “*nicknames*” to each of your accounts. This will make it easier to differentiate between your accounts after the upgrade when they will begin to show all together in online banking and on statements. Not sure how to assign nicknames, visit llcu.org/about/system-upgrade for instructions or ask us!

UPGRADE CHECKLIST

3 WEEKS TO GO | Friday, October 4th

- Verify your contact information.** Login to online banking to confirm your contact information there or contact us to confirm. This will ensure you receive all messages regarding the upcoming System Upgrade. You can verify information either by stopping in any LLCU branch, calling our Solution Center at **1-844-222-7788**, via live chat at llcu.org, or by emailing llcu@llcu.org.
- Add account nicknames.** We recommend that you give your accounts *nicknames* now, to more easily differentiate between your accounts after our upgrade when they begin to display all together. Add them in online banking or by contacting us over phone, email, chat, or in-lobby.
- Check your inbox.** Keep a close eye on your email inbox for messages from LLCU about the changes coming, important dates, required tasks, and any subsequent service outages.
- View our FAQs.** Visit llcu.org/about/system-upgrade to learn more about the upcoming changes. Here you can also download our System Upgrade Info Booklet to keep on hand.

2 WEEKS TO GO | Friday, October 11th

- Enroll in eStatements.** If you would like to have access to your eStatements after the system upgrade, you can enroll now or after the upgrade.
- Gather any statements needed.** If you anticipate needing any statements that date beyond 12 months prior, we recommend logging into online banking and downloading them. Or you can call or stop by an LLCU branch and request printed statements.

1 WEEK TO GO | Friday, October 18th

- Quicken or QuickBooks downloads.** If you are a member who uses Quicken or QuickBooks, you'll want to download a final file on the old system before the upgrade. For instructions on how to do this, visit llcu.org/about/system-upgrade.
- Complete loan applications.** If you need an auto, personal or mortgage loan, please note loan applications will not be available from Fri., Oct. 25th at 5p.m. through Tues., Oct. 29th at 8:00a.m.
- Grab cash.** As the System Upgrade weekend approaches, we advise you to stop by a branch or ATM to withdraw extra cash to have on hand. During the upgrade weekend, your balance will not be updated by deposits, and there will be daily limits on withdrawals (\$250) and debit purchases (\$1,000), so having a cash payment option is a good idea.

LAST DAY | Friday, October 25th

- Make mobile deposits.** The ability to make a mobile deposit will be unavailable beginning at 2:00p.m. on Friday, Oct. 25th. This service will resume on Tuesday, Oct. 29th at 8:00a.m.
- Check your balances.** Be sure to check your account balances before online banking goes offline and branches close for the System Upgrade. From Fri., Oct. 25th at 5p.m. thru Tues., Oct. 29th at 8a.m., you will not have access to online banking. Therefore, we encourage you to check your balance Friday (10/25) and make note of all withdrawals & purchases made that weekend.

System Upgrade: 5p.m. Oct. 25th to 8a.m. Oct. 29th

During this time, the following services will be **UNAVAILABLE:**

- Lobby Service
- Online & Mobile Banking
- BillPay
- Lincoln Line Phone Banking
- E-Statements
- Debit/Credit Card Information
- Zelle®
- VISA® Account Site
- Dispute Reporting

We want this System Upgrade, and the changes that accompany it, to be as smooth as possible for our members. If at any time, you have questions, concerns or need assistance, please reach out to us using one of the following contact methods listed below:



1-844-222-7788



Live Chat at llcu.org



llcu@llcu.org



Visit us at any lobby

IMPORTANT INFORMATION SPECIFIC to COLCHESTER BRANCH MEMBERS

ONLINE BANKING. Our Colchester members will need to wait to enroll in LLCU Online Banking until Tuesday, October 29th at 8:00a.m. This is when the current Colchester system will be fully integrated into the LLCU system. Please wait until this date and time to enroll in LLCU Online Banking. At that time, you can discard your previous online banking link.

DEBIT CARDS. All members of our COLCHESTER branch will receive a new debit and/or credit card. You will receive your new card via mail, prior to the System Upgrade weekend. Please continue using your current debit and/or credit cards through the upgrade weekend. You can begin using your new debit and/or credit cards on Tuesday, Oct. 29th at 8:00a.m.

Questions or concerns? Reach out directly to the Colchester branch at 309-776-3245 or contact LLCU Solution Center at 1-844-222-7788.