

A MESSAGE *From the CEO*



Dear Members,

The employees and I 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 and efficiencies our upgraded systems will bring to you, our members.**

Just a few of these improvements include:

- Upgraded online and mobile banking with fully integrated bill pay
- The ability to “see” and “jump” to your joint accounts without logging out of your primary account in online banking
- Online account opening
- Electronic loan document signing available at your convenience from any device you choose – computer, tablet or smartphone
- Upgraded CU Talk system (formally known as EZ Access) with a new toll-free number for access 1-833-913-1375

As with any change of this magnitude, there may be some pain points along the way. We have been working hard to minimize any service disruption, but there will be some inconveniences as systems go offline and our branches close for the upgrade. **This Systems Upgrade Guide is designed to be your roadmap for a smooth, successful transition. Please read the important information included here.**

At the end of the day, this change – and this improvement – is for you. At your credit union, we never stop thinking of you and how we can improve your life. We hope that you will bear with us as we move our systems forward and forgive us for any inconvenience you may experience while we do so.

Kelly Seiser
CEO



At the end of the day, this change – and this improvement



what's CHANGING & STAYING the SAME

Not everything at Empire One will be changing. Below are some of the things that **will NOT change** with our systems upgrade:

- Your Member Account Number
- Your Visa® Debit Cards
- Your Visa® Credit Cards

Many things are changing, including:

- Account and Loan Suffixes
- CU Talk (formally EZ Access) Contact Number and Menu
- Bill Pay including Mobile Bill Pay
- Mobile and Text Banking
- In-Branch Transaction and Loan System



Your Member Account Number will remain the same, but your account and loan suffixes will change as indicated.

Personal Accounts	Old Suffix	New Suffix
Regular Savings	01 or 40	000
Club Account	30	030
Vacation Savings	02	020
Holiday Club	35	035
Secondary Savings	04, 06, 07 or 13	001-010
Money Market	60	060
Checking	75, or 78	100-101
Student Checking	76	100-101
Money Market Checking	65	110
Business Checking	77	120
Traditional IRA	81	200
Roth IRA	85	210
Educational IRA	87	220
SEP IRA	83	230
Roth Conversion IRA	89	240
Certificates of Deposit	Old Suffix	New Suffix
1 -5-year CD	52	300-325
IRA Certificates	Old Suffix	New Suffix
1 - 5-year IRA CD	80, 82, 84, 86 or 88	400-425
Loans	Old Suffix	New Suffix
New Auto/Motorcycle		500-505
Used Auto/Motorcycle		510-515
Indirect New Auto		520-525
Indirect Used Auto		530-535
Recreational Vehicle		540-545
Indirect RV		550-555
Share/CD Secured		560-565
Unsecured		570-575
Home Equity Closed End		600-605
Home Equity LOC		810-811



UPGRAD
**TIMELINE
CHECKLIST**

**NO LATER THAN FRIDAY,
10/25/2019**

Read over this Upgrade Guide in its entirety.

Bill pay users: Print a copy of all payees from the current system.

Online banking: Save or print all statements stored in online banking. Statements will not transition to the upgraded It'sMe247 Online Banking.

MONDAY, 10/28/2019

Bill pay users: Last day to schedule a payment in the current bill pay system, with a pay date no later than Thursday, 10/31/2019.

TUESDAY, 10/29/2019

Bill pay goes offline. Payments previously scheduled will be made through Thursday 10/31/2019.

WEDNESDAY, 10/30/2019

VISA Debit Cards will be operational with reduced daily limits until 11/2/2019. Please plan ahead.

VISA Credit Cards will be fully functional during this time.

THURSDAY, 10/31/2019

As of 4:30 PM EST, the following EMPIRE ONE services will go offline: online banking, EZ Access and mobile banking.

ACH deposits scheduled for 11/01/2019 will be posted prior to systems going offline. Note: This is dependent upon ACH transmitter's sending of file. If deposit file is not received by 4:30 PM EST on 10/31/2019, ACH deposits cannot be posted.

MONDAY, 11/4/2019

All EMPIRE ONE branches open.

CU Talk (EZ Access) will be available at 1-833-913-1375.

It'sMe247 Online Banking and Mobile Web: Log in using first-time login instructions.

MONDAY 11/4/2019

Bill pay users: Will need to re-enroll in the It'sMe247 online banking system and set up their payees and payments

Friday, 11/8/2019

"Empire One Mobile" will be available for download through Android™ from Google Play™ and Apple® through Apple Store®. You will be able to log in using your same credentials as It'sMe247 Online Banking.



Friday, 11/1/2019

**All EMPIRE ONE branches are
CLOSED while systems are
upgraded.**



It'sMe247 Bill Pay

Our upgraded bill pay system integrates seamlessly with our new online banking and mobile banking systems, 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 Empireonefcu.org/Upgrade to view "how to" videos on a number of bill pay topics, including how to enroll, adding a payee or setting up a new e-Bill.

It'sMe247 Mobile Banking and Mobile Web

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

Mobile web can be accessed by going to empireonefcu.org from a mobile device or tablet and logging in to It'sMe247 Online Banking. Mobile apps can be downloaded from Apple Store® and Google Play. Simply search for "EMPIRE ONE Mobile" to find our new apps.

Note: The same login credentials (username and password) will be used to access mobile banking and online banking.

It'sMe247 Online Banking

Our upgraded online banking system will provide a much more user-friendly and stable online banking service. Our enhancements give you the ability to do the following:

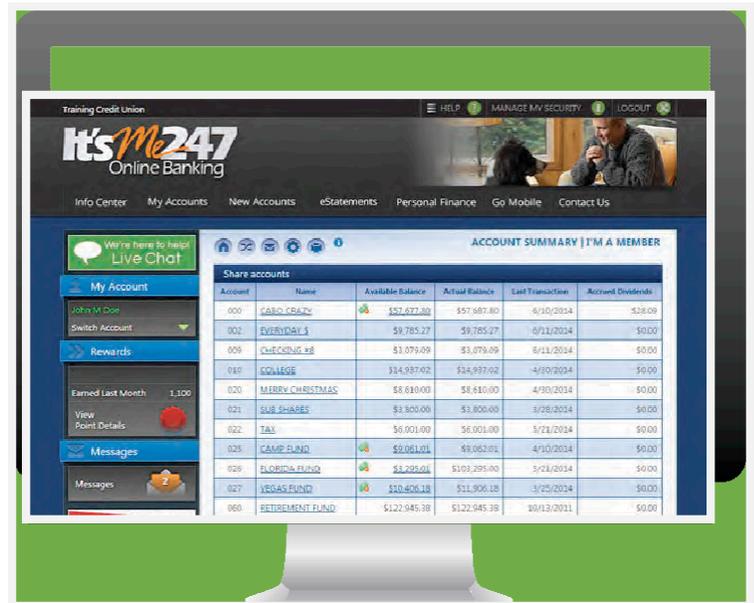
- "See" and "jump" to your joint accounts without logging out of your primary account. *Please contact EMPIRE ONE to set up this feature.*
- Adjust how your direct deposit and other electronic deposits are handled.
- Review loan payoff amounts.
- Open additional savings accounts.
- Buy a certificate.
- Read important messages from EMPIRE ONE.

First-Time Login Instructions

Follow these instructions. You can also visit [Empireonefcu.org/ Upgrade](http://Empireonefcu.org/Upgrade) to view the instructional YouTube video.

1. Type in your **default username** (your Member Account Number) and **click Login**.
2. Type in your default password (the last four digits of the Primary Accountholder's Social Security number and 4-digit birth year) and **click Continue**.
3. Create a **new secure password** and type it into each New Password field. (Create *passwords* that are easy to remember but hard for others to guess. For your security, passwords must be a minimum **eight characters** and contain a combination of three of the following in the password: lowercase letter, uppercase letter, number and special character)
4. **Click Change My Password** to save it.
5. Type in the answers to three unique **security questions** (not case sensitive).
6. **Click Save My Questions**.
7. **Accept the Terms and Conditions of Use** (scroll to the bottom to accept).
8. Create a **new personal** username (word or phrase with a maximum of 21 characters. It cannot contain your account number, first or last name).
9. Click Change my Username to save it, and you're done!

Note: The username and password you create during your first-time login will also be used to log in to Empire One mobile.



CU Talk Bank-by-Phone

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



Here are first-time login instructions:

1. **Call 1-833-913-1375**
2. Enter **your member number**, then **press #**.
3. Enter **your temporary PIN** (the last four digits of the Primary Accountholder's Social Security number), then **press #**.
4. You will be prompted to **enter a new PIN**, then **press #**.
5. Confirm your new PIN.
6. 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
 - 8 – Repeat this menu
 - 9 – End the call
 - 0 – CU Talk Tutorial (press * to exit the tutorial and return to the main menu)

Note: The CU Talk Bank-by-Phone system can only be accessed by calling the new toll-free number listed above.

It'sMe247 Text Banking

Get quick information about all your EMPIRE ONE 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:

1. Log in to It'sMe247 Online Banking at empireonefcu.org
2. Click the Go Mobile button on the toolbar.
3. Select Text Banking Home.
4. Follow The prompts to enroll.

After enrollment, text commands to IM247 (46247)

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



Have Questions?

Visit empireonefcu.org/Upgrade for more details or give us a call. We are happy to assist you with more information.

