

WHAT'S AVAILABLE & WHAT'S NOT

SYSTEM UPGRADE SCHEDULE: SEPTEMBER 30 – OCTOBER 2

	SEPTEMBER 30	OCTOBER 1	OCTOBER 2
BRANCH LOBBIES	Open (normal business hours)	Closed	Open at 10AM
BRANCH DRIVE-UPS	Open (normal business hours)	Closed	Open at 10AM
SHARED BRANCH SERVICE CENTER ACCOUNT ACCESS	Not available	Not available	Available at 10AM
CURRENT HOME BANKING AND MOBILE APP	Available until 5PM	Available*	Available*
NEW HOME BANKING AND MOBILE APP	Not available	Not available	Available at 2PM
BILL PAY	Available until noon	Not available**	Available at 2PM with Home Banking
ONLINE LOAN APPLICATION	Available until 5PM	Not available	Available
NIFEDCU BRANCH ATM	Available until 2PM	Not available (other ATMs available)	Available at noon
DEBIT CARD PURCHASES	Available	Available	Available
CREDIT CARD PURCHASES	Available	Available	Available
TELEPHONE BANKING	Available until 5PM	Not available	Available at 2PM (new system)
NIGHT DROP	Available	Available***	Available***

*Members can view history up until 9/30/20. **All payments scheduled for 10/1/20 will be delayed until 10/2/20. ***Night Drop transactions after 8:30AM on 9/30/20 will be processed on 10/2/20.



NEED TO ACCESS YOUR FUNDS DURING OUR UPGRADE? HERE'S HOW:
 Use your credit or debit card.
 Withdraw cash at non-NIFEDCU ATMs.

Members must plan ahead to have cash, checks, a debit card or a credit card on hand to get them through until we re-open. There will be a \$210 daily limit for ATM withdrawals and \$500 for purchases.

- ▶ **CALL** 219-942-3377
- ▶ **CLICK** www.nifedcu.org
- ▶ **EMAIL** info@nifedcu.org



The first time you log in to Digital Banking
 YOU'LL COMPLETE OUR **NEW VALIDATION PROCESS.**

Northern Indiana
 Federal Credit Union
 8121 GRAND BLVD, MERRILLVILLE, IN 46410

IMPORTANT INFORMATION!



YOUR GO-TO GUIDE FOR OUR

SYSTEM UPGRADE



Dear Members:

We are excited to serve you even better than before! We have been working hard behind the scenes to offer each member a better banking experience. Upgrades to our core and digital banking will ensure a secure, advanced and transformed banking experience for every member.

During our system upgrade period of September 30 – October 2, some services will not be available. Please keep this guide handy so you can refer to it if any questions arise. Here, you'll find account details, answers to frequently asked questions and a schedule of branch closures and service interruptions during our system upgrade.

We sincerely appreciate your membership. If you have any concerns or would like to speak to an associate to learn more, we are happy to help. Just call 219-942-3377 or go to www.nifedcu.org.



IMPORTANT! To ensure access to our new Home Banking platform, verify your contact information (phone number, email address and mailing address) prior to 9/30/20. Please contact us to update your information if needed.

MEMBER CHECKLIST: WHAT TO DO NOW!

Before Upgrade:

- Update Contact Information** – Ensure that your email address, phone number and mailing address are up to date in our system.
- Download Check Images and eStatements** – Check images cleared prior to 9/30/20 will not be available on Home Banking after 3/31/21. We recommend downloading check images and eStatements as needed for your records.

After Upgrade:

- Re-Enroll in eStatements** – After the upgrade, you will need to **re-enroll** in eStatements. All member paper statements for September will be sent out as they normally would.
- Log In** – The first time you log in to Home Banking, you'll complete the new validation process. We must have your current email and phone number on file to complete the validation process.

WHAT WILL CHANGE?

- Digital Banking** – New upgraded Home Banking website and mobile app.
- NEW! Remote Deposit Capture** – We will now offer a mobile deposit option through our Mobile App to deposit checks.
- NEW! Instant Issue Debit Cards** will be available in branch.

WHAT WILL STAY THE SAME?

- Account Numbers** – All your account numbers will remain the same.
- Loan Payment Due Dates** – All due dates will remain the same.
- Debit and Credit Card Numbers** – Your card numbers (as well as your PIN) will stay the same.
- Direct Deposit** – Your direct deposits will stay the same.
- Checks** – Your checks and our routing number will stay the same. Please continue to use your existing checks.
- Online Bill Pay Information** – Your payees and payments in our Online Bill Pay system will stay the same.
- Website** – Our website, www.nifedcu.org, will stay the same.

YOU ASKED. WE ANSWERED!

SYSTEM UPGRADE FAQs

1 WHY ARE YOU UPGRADING YOUR SYSTEM?

Your banking experience is important to us, and this upgrade is necessary in order to provide you with the highest level of service possible.

2 DURING THE UPGRADE, WILL I STILL BE ABLE TO ACCESS MY ACCOUNTS?

Yes, account access will be available during the upgrade – but in a limited capacity. Please refer to the schedule on the back of this brochure for more information on branch closures, service interruptions and more.

3 WILL MY INFORMATION BE SECURE THROUGHOUT THE UPGRADE?

Yes, your security is always our top priority, and your account information will remain protected as we complete this upgrade.

4 CAN I USE ATMS AND MY NIFEDCU CARDS DURING THE UPGRADE?

Yes, ATMs and all NIFEDCU cards (debit and credit) will be available during our upgrade. Balance inquiries will be unavailable from 2PM on September 30 to October 2.

5 HOW WILL THE UPGRADE IMPACT AUTOMATIC WITHDRAWALS AND DIRECT DEPOSITS?

All automatic withdrawals, direct deposits, Bill Pay and internal transfers will proceed normally on September 30. However, you may notice a minor delay in these transactions on October 2.

All direct deposits we receive by September 30, with a settlement date of October 1 will post to the account on September 30. No items will be posted on October 1.

6 HOW WILL THE UPGRADE IMPACT TELEPHONE BANKING?

The first time you log in to Telephone Banking, you'll need to use your Member ID. You'll be prompted to enter a PIN, which will be the last four digits of your Social Security number.

7 WHAT IF THE UPGRADE TAKES LONGER THAN EXPECTED?

While we do not anticipate any delays in completing the upgrade, we will post updates on our website if the upgrade extends beyond the currently scheduled October 2 completion date.

8 I HAVE ADDITIONAL QUESTIONS. WHERE CAN I GO FOR HELP?

Please give us a call at 219-942-3377 or go to www.nifedcu.org prior to conversion. We are always happy to assist you!

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NEW VALIDATION PROCESS FOR HOME BANKING WILL REQUIRE your current email and phone number on file with us by 9/30/20.

A green rectangular sign with the word "UPDATE!" written in bold, black, capital letters. The sign is placed on a wooden surface with several colorful clothespins (green, yellow, white) pinned to it. The background is a blurred wooden table with more clothespins and a pen.