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Cooperative Center
FEDERAL CREDIT UNION

2001 Ashby Avenue
Berkeley, CA 94703

**IMPORTANT
INFORMATION**
regarding your account.

- Special Hours of Operation
- Limited Loan Application
- Limited Online and Mobile Banking
- Limited Bill Pay
- Interrupted Visa/ATM Debit and Credit Card Service
- Limited Telephone Banking

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IMPORTANT INFORMATION

ABOUT OUR
TECHNOLOGY
UPGRADE



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FEDERAL CREDIT UNION

WHAT IS HAPPENING?

Cooperative Center FCU is excited to undergo a major technology upgrade to carry out our mission of providing members with progressive financial services. This technology upgrade will provide state-of-the-art systems to enhance the services and products we offer to our valued members. The upgrade will begin as early as 3 pm on Tuesday, July 31, and finish at 8 am on Wednesday, August 1. It is important to us that this transition is a smooth one for you, which is why we ask that you please review all of the following information in detail about what will be changing and what you can do to prepare for the technology upgrade.

Technology Upgrade Week – Availability of Credit Union Services

Special Hours of Operation During the Upgrade

Monday, July 30 – Normal hours, 9:30 am – 6 pm

Tuesday, July 31 – **Closed after 2 pm**

Wednesday, August 1 – **Open after 2 pm**

Thursday, August 2 – Normal hours, 9:30 am – 6 pm

Online Loan Applications

Unavailable from Tuesday, July 31, at 3 pm – Wednesday, August 1, at 2 pm.

Online Banking

Unavailable from Tuesday, July 31, at 10 am – Thursday, August 2, at 8 am.

Mobile Banking

Unavailable from Friday, July 27, at 2 pm – Thursday, August 2, at 8 am.

Bill Pay

Unavailable for scheduling payments from Friday, July 27, at 2 pm – Thursday, August 2, at 8 am.

Visa®/ATM Debit and Credit Cards

- LIMITED availability from Tuesday, July 31, at 3 pm – Wednesday, August 1, at 8 am.
- ATMs will still be available.
- Daily purchase and withdrawal limits will be lowered.

Telephone Banking (ART)

Unavailable from Tuesday, July 31, at 10 am – Thursday, August 2, at 8 am.

Check Writing

No change.

In-Branch Cash on Hand

No change.

FAQs:

Please go to
coopfcu.org





Be Prepared...Your Technology Upgrade To-Do List

Mark Your Calendar

The upgrade will begin as early as 2 pm on Friday, July 27, and finish at 8 am on Thursday, August 2.

Schedule Online Bill Payments in Advance

The last time to schedule a payment is 2 pm on Friday, July 27. During the freeze, there will be no ability to add new payments or edit existing payments until 2 pm on Thursday, August 2. All pre-scheduled payments will process as they normally do. On August 2, you can register for online banking, and access to your existing payees and scheduled payments will be available for review.

Download and Print eStatements

We recommend that members download all available electronic statements from online banking under Accounts > eStatements prior to 10 am on Tuesday, July 31. After the technology update, previous eStatements will not be available for members to download, though eStatements will be available from the credit union if requested. For further assistance, please contact our member services department at 510-845-6428 option 6.

Keep Cash on Hand

The technology update will not have any impact on cash on hand in the branch. However, your credit union Visa/ATM debit and credit cards will have limited purchase and withdrawal limits during the night of the technology update. We recommend being prepared with other payment methods.

AFTER THE TECHNOLOGY UPGRADE



Account Number Changes

Account/member numbers will not change, and your current direct deposits/ACHs, checks and automatic debits will post as normal. There will be a suffix formatting change, but the descriptions of the accounts will remain the same. Please refer to the table below for examples of the suffix changes:

Account Type	Current Suffix #	New Suffix #
Share/Savings New: leading 0 added & # increased by 1. Exception: If your -00 is closed, your primary share suffix will be -001.	-00	-001
	-01	-002
	-02	-003
	-03	-004
	-04	-005
Share Draft/Checking New: leading 0 added.	-20	-020
	-21	-021
	-22	-022
Loans New: leading 3 added.	-01	-301
	-02	-302



Online Account Access

After conversion, all members will have to re-register for online banking. Registration can be accessed via our website, coopfcu.org, under Login to Online Banking > New User. In order to register, you will need your SSN and date of birth to initially begin. Once you have entered your identifying information, the system will prompt you to create new security questions and to create a unique username for your access. **For business owners who have an employee identification number (EIN) on file or if you are having any issues, please contact the credit union's online services help desk at 510-845-6428 option 6 for assistance with your initial registration.**



Mobile App

Our new mobile banking app will be available on Wednesday, August 1, for download from Google Play™ and iTunes®. Prior to installing the new app, you must remember to remove the old app from your device. In order to register for the mobile app, you will need your SSN and date of birth to initially begin. Once you have entered your identifying information, the system will

prompt you to create new security questions and to create a unique username for your access. **For business owners who have an employee identification number (EIN) on file or if you are having any issues, please contact the credit union's online services help desk at 510-845-6428 option 6 for assistance with your initial registration.**



Account History

Transaction history via online banking will not be available after conversion. All previous transaction history is available through your month-end statements and can be made available per member request. Our new home banking site will have many new features, such as the capability to view lobby transaction receipts, a central warehouse for new eStatements (including electronic Visa statements) and a newly revised bill pay system!



Bill Pay

Our new bill pay system will offer more electronic payment options than ever before! After the conversion, you can register for online banking, and access to your existing payees and scheduled payments will be available for review. To avoid interruption of bill payments, please verify that all your previous billers transferred into the new bill pay system. **For further assistance, please contact the credit union's online services help desk at 510-845-6428 option 6 for assistance with your initial registration.**



Telephone Banking

Telephone Banking will be fully available on Thursday, August 2. If services are available sooner, we will inform members via our website and hold messages. After the technology update, the voice banking number will still be the same: 1 (800) FIRST24 or 1 (800) 347-7824. **For further assistance, please contact the credit union's online services help desk at 510-845-6428 option 6 for assistance with your initial registration.**



Cooperative Center FCU Credit and Debit Cards

Your credit union credit and debit cards will not be affected by the technology upgrade. Once the conversion is complete, normal limits will be back in place for debit and credit cards. **If you have any questions, please contact our card services help desk at 510-845-6428 option 5.**