



CHANGES ARE COMING!

BE ON THE LOOKOUT FOR A SYSTEM UPGRADE *COMING JUNE 2017*



A Message from the CEO:

The employees and I have spent countless hours preparing for our systems upgrade—one of the biggest 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**
- Mobile Check Deposit available through mobile banking**
- Online Account Opening for your convenience**
- Electronic Loan Document Signing from any electronic device**
- Quicken & Quickbooks Downloads**



At the end of the day, this change—and this improvement—is for you. At PCTFCU, 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.

Glenna Hardman
CEO

What's Changing?

New Online Banking Platform

You will notice a new online banking platform as a result of our computer system upgrade. As such, you will need to re-enroll in this service when you access it for the first time.

Accessing Online Banking:

You will continue to go to www.pctfcu.org to access our Online Banking platform. If you have previously bookmarked an old login page you will need to update your bookmark.

Login ID

For all users, your first time login will be: your PCTFCU account number. You will be prompted to create a new 'User ID' after you log in.

- This User ID **CAN** consist of:
 - Letters
 - Numbers
 - Spaces
- This User ID **CANNOT** consist of:
 - Your PCTFCU account number
 - Your first or last name
 - Special characters (such as: !, @, #,\$)

Passwords

For all users, the first time you log into the new system, your 8 digit temporary password will be **the last 4 digits of the primary account holder's social security number and four digit birth year.**

***For example:** If the last 4 of your social are 0065 and you were born in 1967, your temporary password would be 00651967.*

You will then be prompted to create a new password and that will be your password going forward.

Mobile Application

The type of device you have will affect how you receive PCTFCU's new mobile application:



If you have an Apple product, you will just need to upgrade our current app and it will change automatically.



If you own an Android product, you will need to download an entirely new app as our current app won't upgrade automatically.

Our new mobile application will not be available the day we open after the upgrade, Tuesday, June 13th, but should be up and running no later than Wednesday, June 14th.

What's Remaining the Same?

Account Numbers

Your existing account number(s) will remain unaffected by our computer system upgrade.

***Please Note:** Though your member account number will not change, the account suffixes **WILL** be changing from alphabetical to numerical. Before setting up any **new** direct deposits (after 06/12/2017), electronic transactions, or ordering checks, please contact us to verify you have the correct information.*

Debit and Credit Cards

Your existing debit and credit cards will continue to work after our computer system upgrade. Personal Identification Numbers (PINs) also remain unaffected.

***Please Note:** There will be reduced limits on debit cards from 4:30 PM on June 9th until 9:00 AM on June 12th.*

Checks

You can continue to use your current supply of PCTFCU checks. Our third party check provider also remains the same, should you need to place a reorder.

Direct Deposit of Payroll, Pension, and Social Security

Your direct deposits will continue to post to your account as they do today.

Automatic Transfers

Any automatic transfers you have scheduled for your account through Bill Pay will continue to process as they do today.

***Please Note:** If you set up your own automatic transfers in online banking, you will need to set these up again as reoccurring once you have logged onto the new online banking system.*

Loan Payment Due Dates

If you have a loan with PCTFCU, your payment date will remain the same.



Computer System Upgrade Schedule: Plan Ahead



ATTENTION: We will have **EXTENDED HOURS** at the main branch on **Thursday, June 8th**, staying open until **6:00 PM!**

| Friday, June 9th | Saturday, June 10th |
|--|--|
| <p>What Happens:</p> <ul style="list-style-type: none">• Online and mobile banking are unavailable after 4:30 PM• Last day for eAlerts on our existing online banking platform <p>How to Prepare:</p> <ul style="list-style-type: none">• You will want to complete all online and mobile transactions prior to 4:30 PM• You may want to print out recent account history in online banking for your reference as well as any reoccurring payments or transfers and eAlerts you have set up. | <p>What Happens:</p> <ul style="list-style-type: none">• All branches are CLOSED• Online and mobile banking will be unavailable• Limited Debit and ATM card access available <p>How to Prepare:</p> <ul style="list-style-type: none">• Have extra cash on hand• Although debit and ATM card access is available, consider using your PCTFCU VISA Credit Card or another credit card to pay for your larger purchases. |
| Monday, June 12th | Tuesday, June 13th |
| <p>What Happens:</p> <ul style="list-style-type: none">• All branches are CLOSED• Online and mobile banking will be unavailable (Mobile App not available until Wednesday, June 14th)• Limited Debit and ATM card access available <p>How to Prepare:</p> <ul style="list-style-type: none">• Have extra cash on hand• Although debit and ATM card access is available, consider using your PCTFCU VISA Credit Card or another credit card to pay for your larger purchases. | <p>What Happens:</p> <ul style="list-style-type: none">• The main branch opens with regular business hours.• PCTFCU Call Center opens from 8:00 AM to 5:00 PM• New online and bill pay services are available<ul style="list-style-type: none">- Our new and improved mobile app will not be available until Wednesday, June 14th |

Frequently Asked Questions

What is a core processing system?

The core processing system is the computer system that PCTFCU uses to maintain Members' accounts and loans, and to process transactions.

Why is PCTFCU updating the core processing system?

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

Is my personal data safe during the conversion?

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

Are my funds still safe and secure?

Yes, your funds remain secure. All PCTFCU accounts will continue to be fully insured by the National Credit Union Administration (NCUA) Share Insurance Fund and Massachusetts Credit Union Share Insurance Corporation (MSIC).



The entire PCTFCU staff would like to thank you in advance for your patience and understanding as we work through our system upgrade. Wait times for our Call Center and at our branches may be longer than normal as we assist our members with our new and improved services.

In an effort to cut down on call wait time, we will have additional assistance in our Call Center and will offer extended call center hours for the first two weeks after we go live on June 12th, 2017.