

# PLEASE READ

## COMING SOON: Technology Upgrade April 25-29, 2019



**IMPORTANT NEWS** about upcoming changes to online banking, mobile banking, bill pay, e-statements and iSnap.

Please review this informational guide about changes to your electronic services to ensure a smooth transition.

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- As an online banking user, you are now able to view all of the accounts on which you sign with just ONE member log in. You no longer need to have a separate log in ID for each separate member number you have.
- Account names no longer have to be "Share Account". You can fully customize and personalize your account names under the Settings link. For example: Rename your savings account to "European Trip Savings" or "Car Down Payment Savings".
- View your e-statements within online banking. No need to click links in a separate email to log in and view them. Plus, check out the new updated look of the e-statements. We think you'll like the improvements.
- Are you an iSnap user? Instead of having to download a separate app for iSnap remote check deposit, you can access this free, convenient app within online banking. No need to worry about choosing the correct app or making updates on your own.
- Transferring money from one account to another is as easy as dragging and dropping account "tiles". Transfer money from savings to checking or even to make a loan payment. Just drag one tile to another and enter the amount. Or, you can click on the Transfer button and enter the "from" and "to" accounts and the amount like you have always done. It's your choice!
- Set up your Account View to suit your preference. Choose the "tile" or the "list" version. It's up to you.
- Just need to take a quick peek at your balance? Maybe you're at the store and want to make sure you have enough money to make that purchase. Choose to add the "Quick Balance" feature and with one click you can view any balance you choose to include.
- Another new feature is POPMONEY. It's a personal payment service to easily send, receive and request money with just an email address, mobile phone number or account number, eliminating the need for checks or cash.
- Online videos and tutorials will soon be available for online banking, bill pay and POPMONEY, plus other services like Card Valet and much more. Check out any of the videos any time it's convenient for you under the Online Education Center information.

### HELPFUL TIP:

If you need assistance at any time during the upgrade process, please contact Member Service Center at 713.627.4000 or use the Contact Us web link at [www.membersourcecu.org](http://www.membersourcecu.org). You may also visit any branch during normal business hours for hands on assistance.

# TECHNOLOGY UPGRADE GUIDE

April 25-29, 2019

It is important that we keep up with improving technology and make it available to our members. You deserve outstanding online and mobile banking experiences so you can enjoy faster and even more convenient access to your accounts. The purpose of this guide is to give you information and time to prepare and make any necessary arrangements prior to the implementation period.

This guide will help you to be aware of the changes that will occur before, during and after the upgrade to our new online and mobile banking and other electronic products. With a little planning and scheduling, the upgrade process should have little effect on your day to day business transactions. If you have any questions at any point during the upgrade process, please feel free to contact us at 713.627.4000 and we will gladly provide assistance.

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**ON APRIL 25<sup>TH</sup>-29<sup>TH</sup> ONLINE BANKING, MOBILE BANKING, BILL PAY, RECURRING TRANSFERS, ACCOUNT ALERTS AND iSNAP WILL BE UNAVAILABLE. YOU MAY VIEW YOUR ACCOUNT INFORMATION IN “READ ONLY” MODE BUT NO TRANSACTIONS WILL BE AVAILABLE. CHECKS AND DEBIT CARD TRANSACTIONS WILL STILL PROCESS AS USUAL. YOU WILL NOT BE ABLE TO MAKE ONLINE TRANSFERS, PAYMENTS OR SCHEDULE NEW BILLS DURING THIS UPGRADE PERIOD. TRANSACTIONS MAY STILL BE MADE BY CONTACTING US OR VISITING ANY BRANCH.**

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## Before the Upgrade - Be Prepared

- Read through this informational piece for details you will need to know and how this upgrade will affect you.
- Make note of the important upgrade dates and schedule in your personal calendar or phone.
- Know what you need to do ahead of time such as make a transfer to cover expenses or schedule a bill payment.

## During the Upgrade - What Will Work

- All MSCU ATMs, including Allpoint Network ATMs, will be in service and available. You may find these ATMs at [membersourcecu.org](http://membersourcecu.org) using the Locator Search feature.
- Your MSCU checks, debit and credit cards will continue to work without interruption during the upgrade period.
- If you need to make a transfer or conduct other business on your account, our Member Service Center will be available during normal business hours to assist you.

## Bill Payment - Plan Ahead

Online Bill Pay will be unavailable April 25-29, 2019. All payments previously scheduled for these dates will process normally. You will not be able to add, delete or make edits after April 24<sup>th</sup>. All of your payees and payments will remain the same and will still be there when you sign back in to Bill Pay after the upgrade.

# Online Banking - Logging In After Upgrade

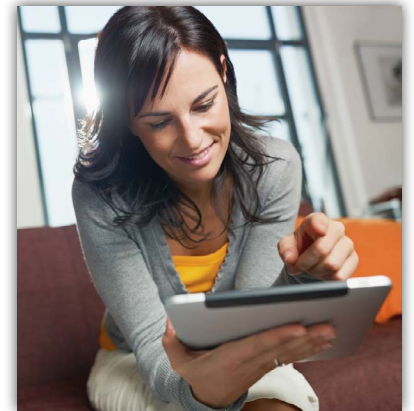
We are confident you will appreciate the new, enhanced online banking product. Beginning April 29<sup>th</sup>, you are encouraged to explore and learn about all of the features available to maximize your online banking user experience. Here is some helpful information regarding signing into your online banking after the upgrade is complete.

## HELPFUL TIP:

**IMPORTANT FEATURE:** You will now be able to access ALL of the accounts on which you sign with one single log in. You no longer need a separate sign on for each separate member number. Every individual member will be able to have just one sign on to view all accounts on which you are primary or joint owner.

### CURRENT online banking users log in instructions AFTER upgrade:

- In the MEMBER LOG IN section on the website, enter existing username in the Member Log In field. Your temporary password will be the last six digits of your SSN, click GO.
- You will be directed to change your password.
- Next you will set up five (5) Authentication Questions/Answers (answers must be unique).
- Verify phone number, indicate "nickname" (ie cell) and select preferred notification method of text or phone call. You may change number in Settings after initial set up.
- Review and accept the Terms and Conditions, click Save.
- Verification code/alert will be sent by phone or text based on selected preference.
- Once code/alert received, enter into verification code field, click Verify.
- Read and accept Terms of Service, check box and click Continue.
- Enter a day or cell number to set up phone for identity verification and security alerts.
- **Success!** You are now registered.



### CURRENT Bill Pay users log in instructions AFTER upgrade:

- Click Pay Bills on the top navigation bar and acknowledge the Terms and Conditions.
- Review the Privacy Policy for Bill Pay, click Accept, then Continue.
- Existing payees and payments will be viewable.

### New to Online Banking? Use these instructions to enroll AFTER 04/29/19:

- Go to [membersourcecu.org](http://membersourcecu.org) and click the "Sign up" link in the MEMBER LOG IN section.
- Enter your Member ID and your Social Security Number, then click Enroll.
- Create a Login ID (may be your Member Number or a user name), password and confirm password.
- Follow remaining steps as listed above for current users.

### Want to sign up as a new Bill Pay user? Use these instructions AFTER 04/29/19:

- Click Pay Bills on the top navigation bar and acknowledge the Terms and Conditions.
- Review the Privacy Policy for Bill Pay, click Accept, then Continue.



## HELPFUL TIP:

If you have recurring transfers scheduled or have personal account alerts set up on your account through online banking, those will not process during the upgrade period. You will also need to set those up again after the upgrade is complete. Now is a good time to review your account settings and make sure you have planned ahead.

# Mobile App - Logging in After Upgrade

MemberSource CU's mobile banking app will include new features, plus you will have a similar visual experience whether you're using a phone, tablet or laptop. You'll enjoy the convenience and various "self-service" functions now available.

## HELPFUL TIP:

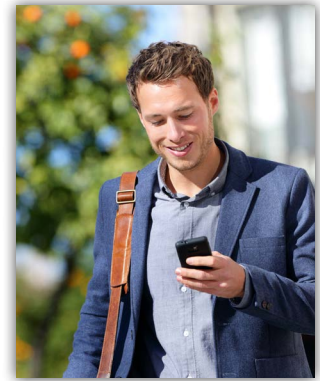
You may register with the new online banking first, then go to mobile banking or vice versa. Either way, you'll only have to go through the set up instructions once. After 4/29, NEW USERS will follow the prompts for first-time log in.

There are two ways to access the new MemberSource CU Mobiliti app.

- 1) If you've already logged in to the new Online Banking, you may simply click on the Mobile link at the top of the Online Banking page to access Mobile Banking. No additional registration is required.
- 2) Or, if you are accessing the new mobile banking prior to online banking, just locate and download the free MemberSource Credit Union app in the App Store or Google Play.

Once you've accessed the new mobile app:

- Log in using username and last 6 digits of SSN
- You will be directed to change your password
- Next, set up security questions
- Complete any missing profile information such as phone number or email
- Review and accept Online Banking Terms and Conditions
- After completing the steps above, user will be redirected to the Log in screen
- Log in with username and password (the new one just created)
- Answer security question
- Review and accept Mobile Banking Terms and Conditions



## Service Availability Calendar April 24-29, 2019

	Wed 4/24	Thur 4/25	Fri 4/26	Sat 4/27	Sun 4/28	Mon 4/29
ATMs	Yes	Yes	Yes	Yes	Yes	YES
Debit Card	Yes	Yes	Yes	Yes	Yes	YES
Credit Card	Yes	Yes	Yes	Yes	Yes	YES
Personal Checks	Yes	Yes	Yes	Yes	Yes	YES
Branches/Drive Thru	Yes	Yes	Yes	Yes	No	YES
Online Banking	Last Day*	Read Only	Read Only	Read Only	Read Only	YES
Online Bill Pay	Last Day*	No	No	No	No	YES
Mobile Banking	Last Day*	No	No	No	No	YES
Remote Deposit	Last Day*	No	No	No	No	YES
Online Loan Apps	Yes	Yes	Yes	Yes	Yes	YES

Quicken

Log in to view messages regarding conversion preparations and downloading information BEFORE 04/24/19. Additional resources will be available on our Technology Upgrade website page.

\*You may set up or make changes to Bill Pay, Online Banking and Mobile Banking information through Wednesday, 4/24. Any bills scheduled in Bill Pay by 4/24 to be paid during the implementation period will pay as normal. You will be able to view cleared checks, debit card and ATM transactions or other debits and deposits to your account. You will just not be able to conduct online transactions during the implementation period.