

**Coming  
Soon!**

# UPGRADE

**GET READY TO LEAP**  
into a better banking experience

**February 29th-  
March 2nd, 2024**

Inside this mailing is (almost) all you need to know about our big UPGRADE! Please keep it handy as a reference guide. You may also visit our website (you can scan the QR code to the right for quick access), and as always, call or stop in with any questions or concerns. We're here to help!



**When:** We will be closing at 2 pm on Thursday, February 29th and will continue to be closed on Friday, March 1st and Saturday, March 2nd. If we complete the Upgrade earlier than planned, we will open up for phone support. We will announce this on social media, email, text and on our website.

**Debit Cards:** Debit cards should largely be unaffected, however, balances may be somewhat limited, so we do recommend having backup cash and/or other forms of payment. ATM/debit cards will NOT function at all on Thursday, February 29th from 2 pm to 2:30 pm. Please avoid this time to make purchases or withdrawals.

**Visa Cards:** Visa cards will be unaffected by the upgrade. With potential debit card limitations, this is a perfect back-up payment method! If you don't have one yet, now is a great time to apply! If you would like a CU Visa card before the Upgrade, you'll want to apply now so it arrives in time.

**Deposits & Payments:** Pending ACH and payroll will be posted prior to the Upgrade. If you need to make an ATM or remote deposit, please do so by 2 pm on Thursday, February 29th. You will not be able to make a remote deposit after 2 pm. Any deposits made by ATM or night drop after this time or during the Upgrade will not post until we have completed the Upgrade. If you use our Bill Payment service, please make sure the payment is scheduled to come out of your account before February 28th to ensure there are no delays.

**Online & Mobile Banking:** As of 2 pm on Thursday, February 29th, our Online & Mobile Banking will be in a view-only mode. This means, it will not show any transactions you make after 2 pm on February 29th. You will also not be able to transfer funds or make payments. Once the Upgrade is complete, you will need to re-enroll in our NEW Online Banking and download our NEW mobile app (more on that later).

**Statements:** Previous E-Statements will be not be available after Thursday, February 29th. If you want to have a record of them, please download and/or print them as needed. Paper statements for February will be mailed by USPS to everyone in early March regardless if you are enrolled in E-Statements or not. Keep in mind, they will look slightly different.

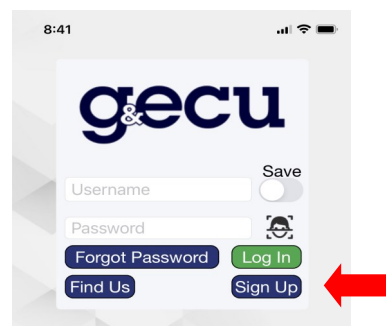
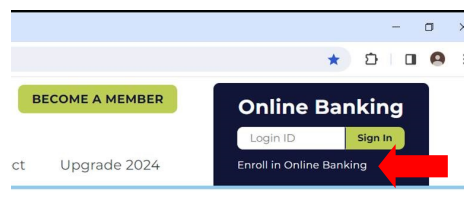
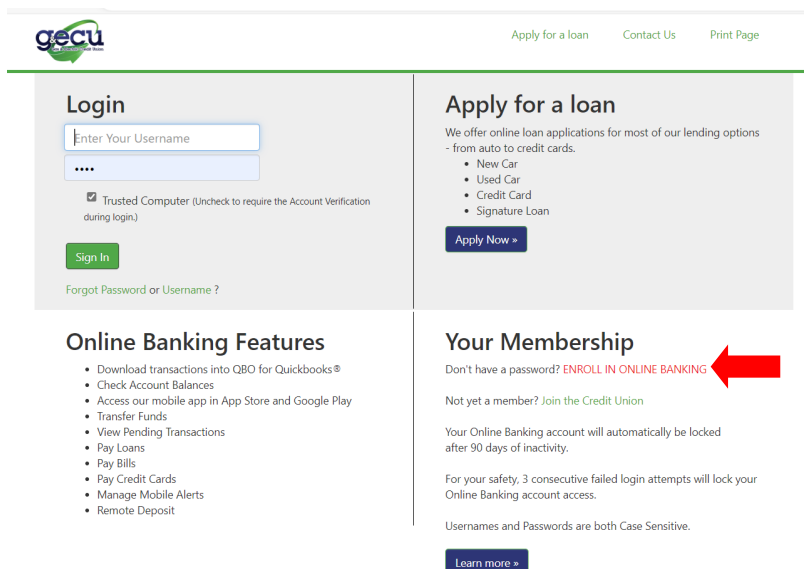
#### **What is NOT changing?**


- Your account number and our routing number. The only minor change here will be that loans will have an L in front of the number and Money Market Accounts will show as account type 80 or 81 instead of MM.
- Online Bill Pay. This will be the same provider, so no worries here!
- Direct deposits and automatic transfers will remain the same.
- ATM & Debit cards, however, it may be more limited during the Upgrade.
- Personal checks. Any checks are perfectly fine to use and will processed without issue.
- Visa cards will be completely unaffected.
- Same great staff and service! We appreciate your patience during this time.



## Once the Upgrade is complete, here's what you'll need to do!

**Enroll in Online Banking and/or Mobile Banking.** We will make the link for Online Banking live once the Upgrade is complete. To get started, you'll want to click on the **ENROLL IN ONLINE BANKING** link OR the Sign Up link if you are using the app.



**GECU Mobile App.** The new app icon will look like the thumbnail to the right. Simply search GECU mobile in your app store and scroll until you see the one with an image like this. 



**Enrollment Process.** When you click on the link on our website or within Online Banking or the Mobile App, you will be directed to a page that will ask you for specific account information, including your Social Security Number and email address. Make sure your email address matches the one we have on file, or you will not be able to login. Once you submit the information, you will receive an email confirmation.

Usernames may NOT be your account number, but you may be able to use your current username.

That's it! Once logged in, you may want to play around a bit and get used to the new set up. We are here to help if you have any questions, or are not sure on how to do something.

**What You'll Find.** Within our new Online & Mobile Banking, you'll be able to:

- Check balances & transactions.
- Make transfers & loan payments.
- Set up mobile alerts.
- Deposit Checks (Mobile App only).
- Pay Bills. Same Bill Pay provider, so no changes here!
- Link directly to your Visa Credit Card and Scorecards Rewards (there will be a slight delay in this feature).
- Sign up for E-Statements. **Don't forget to do this, especially if you have Green<sup>2</sup> Checking, to ensure you meet the requirement to get the higher dividend rate.**
- Freeze/unfreeze your debit card.
- Download transactions as a CSV or QBO file for Quickbooks.
- View Credit Score (although there may be a slight delay in this feature).

**Enroll in Online and/or Mobile Banking and E-Statements and you could win \$100!** Enroll in our new Online OR Mobile Banking by March 31st and you'll be entered to win \$100! Sign up for E-Statements by March 31st, and you'll be entered into an additional drawing to win \$100!



## Upgrade Timeline

Thursday, February 29th	We will be closing at 2 pm. Deposits (ATM, remote, or in-person), must be made by this time, or they will not be posted until the Upgrade is complete. Any pending ACH payments and deposits WILL be posted on this day.
Friday, March 1st and Saturday, March 2nd	Upgrade days! We are allowing 2 days for this process, unsure on exactly how long it will take. If we complete the process early, which we are hopeful, then we will open for phone support hours.  Please watch your email, social media or our website for regular updates on our progress.
Monday, March 4th	We will be open regular business hours. Need assistance? Call, stop in or email.

## Frequently Asked Questions

**What is a core system upgrade?** The core processing system is the computer system that the Credit Union uses to maintain member account information and process transactions.

**Why is GECU upgrading?** We have been on our current system for over 20 years, and have quite simply outgrown it. Our new core system will allow us to be more efficient, which in turn will allow us to provide even better member service! Plus, we will have some fancy new features that we think you'll like.

**Is my personal information safe?** Yes. Your personal data and account information will be safe and secure, as always.

**Are my funds safe & secure?** As always, your funds will remain secure. All GECU accounts are insured by the NCUA up to \$250,000 per member.

**Where can I get up-to-date information on the upgrade?** Keep an eye on our Social Media (especially Facebook) as well as our website for the most up-to-date information. We will also send out an email once we are up and running!

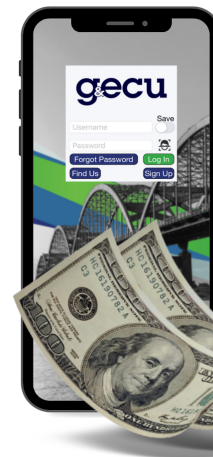
**Will I need a new debit card or checks?** No, your current checks and cards will remain the same.

**Will I have to make any changes to my direct deposit or automatic payments?** No, everything will continue to post to your account as they always have.

## Member Checklist

- ✓ **Have backup payment methods.** Your debit card will work, but may be limited during the Upgrade. We highly recommend having alternative payment methods, just in case. Our Visa card will be unaffected!
- ✓ **Print/save E-Statements.** Previous E-Statements & account history will not be available after February 29th. Download and/or print statements as needed by that time.
- ✓ **Make your deposits.** Pending ACH and payroll will be posted prior to the Upgrade. If you need to make an ATM or remote deposit, please do so by 2 pm on Thursday, February 29th. Any deposits made after this time will not post until the Upgrade is complete.
- ✓ **Schedule Bill Payments.** If you use our Bill Payment platform, please schedule your payments to come out of your account by February 28th to avoid any delays.
- ✓ **Accurate account information.** Make sure we have your most up-to-date contact information. This will be crucial for enrolling in our new Online & Mobile Banking service.

## Enter to Win in 2 Drawings! \*



Enroll in Online or Mobile Banking by March 31st... be entered to win \$100!



Enroll in E-Statements by March 31st... be entered to win \$100!

\*All members who enroll in our NEW Online & Mobile Banking & E-Statements opt-in once the Upgrade is complete and before March 31, 2024 will be automatically entered. Two drawings will be held— one for enrolling in Online and/or Mobile Banking and one for opting into E-Statements. Winners will be drawn on or about April 1st.

