

System Enhancement Guide



**FRANKLIN MINT
FEDERAL CREDIT UNION**
The Credit Union of Choice!®

A better
us
means
a better
you

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Dear FMFCU Members,

Franklin Mint Federal Credit Union prides itself on offering innovative solutions for your banking needs and delivering outstanding member service. For the past 24 months, FMFCU has been diligently working towards our System Enhancement Weekend, taking place August 31-September 3, 2018.

We are excited to unveil new Online and Mobile Banking platforms while significantly upgrading our computer software. This will assist with delivering new products and services to members and bringing efficiencies to FMFCU.

An incredible amount of preparation and testing has taken place behind the scenes to ensure a smooth transition and minimize any potential inconvenience. Some advance planning on your part may prove helpful, too.

*Please read this guide and become familiar with everything occurring over Labor Day weekend. For more information, **fmfcu.org/enhancement** is your go-to source for updates and FAQs!*

As always, thank you for your support and membership. FMFCU remains well positioned in helping you achieve your financial goals today and into the future. Without a doubt, a better *us* means a better *you*.

Sincerely,



Michael B. Magnavita, CPA
President and CEO



System Enhancement Overview

As FMFCU continues growing, it is necessary to enhance our system to ensure the continued delivery of outstanding member service and offering of top quality products and services.

What is a System Enhancement?

Financial institutions use a computer system that maintains member account information, transactions, and processes. FMFCU is upgrading this computer system. In addition, all-new Online and Mobile Banking platforms will be introduced.

Why is FMFCU getting a new system?

FMFCU has operated on its current system for many years. An early adopter of Online and Mobile Banking, our legacy platforms did not provide the latest advancements. These changes bring the latest in technology allowing us to offer new, innovative products and services while streamlining back-office processes.

How is my personal information being protected?

Our top priority is always safeguarding your privacy and protecting personal and financial information. FMFCU has exercised due diligence during the enhancement process to ensure all member data is safe and secure.

What is going to happen during System Enhancement Weekend?



Enhance computer system



Introduce new
Online and Mobile
Banking platforms

SYSTEM ENHANCEMENT WEEKEND

Friday	Saturday	Sunday	Monday	Tuesday
31 August	1 September	2 September	3 September	4 September
Branches and MSC close at 3PM	Branches and MSC are closed	Branches and MSC are closed	Closed for Labor Day	Branches and MSC are OPEN

SCHEDULE OF SERVICE AVAILABILITY

	Friday	Saturday	Sunday	Monday <i>(Labor Day)</i>
Online and Mobile Banking	Available until 3PM	Unavailable	Unavailable	Unavailable
Online Loan Applications	Available	Available	Available	Available
VISA® Credit Cards	Available	Available	Available	Available
Debit Cards	Available*	Available*	Available*	Available*
fmfcu.org	Available	Available	Available	Available
Telephone Banking	Available until 3PM	Unavailable	Unavailable	Unavailable
FMFCU Branches	Open until 3PM	Closed	Closed	Closed for Holiday
Member Service Center	Open until 3PM	Closed	Closed	Closed for Holiday
FMFCU ATMs	Unavailable	Unavailable	Unavailable	Unavailable

*Larger transactions may be unavailable

The information, dates, and times contained in the System Enhancement Guide are accurate as of July 16, 2018. FMFCU encourages members to visit

fmfcu.org/enhancement

for the latest on System Enhancement Weekend.

Membership

Every member has a single unique member number that the Credit Union uses to identify their financial relationship and accounts.

With the System Enhancement, remembering multiple member numbers is no longer required. FMFCU will retain your **OLDEST** member number as your active member number.

To better understand this new change, let's take a look at John and Mary Smith's relationship **BEFORE** the System Enhancement:

Membership Overview

John's membership



Member #1234
Opened 10/14/1998

John and Mary's
joint membership



Member #5678
Opened 2/10/2003

Mary's membership



Member #9101
Opened 8/5/2013

AFTER

- John Smith will use member number **1234** and Mary Smith will use member number **9101**. Member number **5678** is no longer needed.
- Although John and Mary have different member numbers, both see no change to account access. When using Online or Mobile Banking, John and Mary can both access their joint account.

Let's say Mary was **ONLY** a joint on John's account:

John's membership



Member #1234
Opened 10/14/1998

John and Mary's
joint membership



Member #5678
Opened 2/10/2003

Mary's **NEW** membership



Member #6835
Assigned 9/1/2018

- Because Mary was not the primary on John's account, FMFCU issued her a new system-generated member number (**6835**).

Account Numbers

Every FMFCU account number, including checking, savings, and loans, is unique and will **NOT** change with the System Enhancement.

Account Numbers Overview

- Account numbers are NOT changing.
- Direct deposit and payroll continue as usual.
- Automated scheduled payments process as usual.
- It is important to know account types such a savings, clubs and loans will follow the **sequence**:



Using John Smith, let's look at his account number pattern:



- When visiting or connecting with FMFCU, identify your account to a Member Relationship Advisor with the sequence in the example above.

Online Banking

During System Enhancement Weekend, FMFCU is rolling out state-of-the-art Online and Mobile Banking platforms that require **ONE** unique login and password.

Online Banking is getting a new look with enhanced functionality!



Enjoy same look and feel with both Online and Mobile Banking.



Link information from other financial institutions into Online Banking and view your full financial picture.



Move money between your accounts and other financial institutions using P2P functionality.



View a snapshot of all your accounts displayed in easy-to-read tiles.



Currently using Online Banking? No worries!

- Use existing Login ID and password to sign into Online Banking. After signing in, a Secure Access Code will be sent via text, phone or email to continue registration.
- You are then prompted to create a new password. If your Login ID is currently your member number, you will be asked to create a new one.
- Follow the remaining prompts and be good to go!

Regardless of which platform you register in, the process needs to be completed only **ONCE!**

For a complete guide of FAQs, online requirements and more, visit [fmfcu.org/enhancement](https://www.fmfcu.org/enhancement).

Mobile Banking

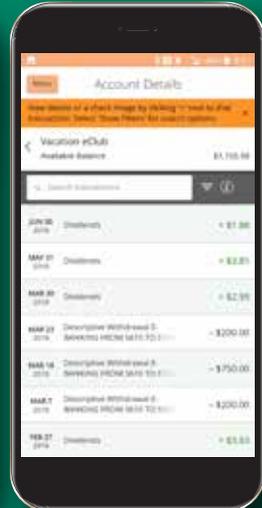
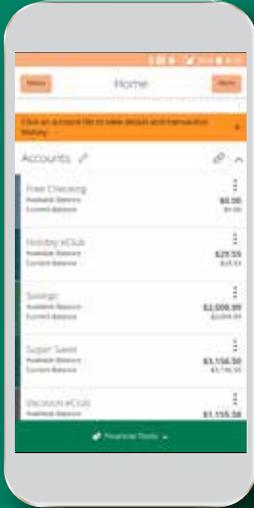
FMFCU is getting a significant upgrade with our new and improved Mobile Banking. Mobile users can enjoy:



Enhanced Functionality
SAME login for Mobile and Online Banking.



Account Alerts
Set up text, email or phone alerts when something changes on your account.



Easy Check Deposits
Take a picture to deposit your checks.



Transfer Money
Track, transfer and manage money coming in and out of your account.

Members currently using FMFCU Mobile+ **MUST** download the new app in the [Apple®](#) or [Google play](#) stores after **Monday, September 3.**

The new FMFCU Mobile Banking app is available as of Tuesday, September 4!



No worries! Re-registering is easy!

- Members using Mobile Banking must download the **NEW** Mobile Banking app.
- Use existing Login ID and password to sign into the new mobile app. After signing in, a Secure Access Code will be sent via text, phone or email to continue registration.
- You are then prompted to create a new password. If your Login ID is currently your member number, you will be asked to create a new one.
- Follow the remaining prompts and be good to go!

FAQs

FMFCU understands there may be a few questions regarding System Enhancement Weekend. We've got the answers!

System Enhancement Weekend

When does the System Enhancement take place?

The System Enhancement occurs Friday, August 31 through Monday, September 3. Normal business hours resume Tuesday, September 4.

What FMFCU services are affected during System Enhancement Weekend?

- Mobile and Online Banking
- Bill Pay
- Anytime Deposit (Mobile)
- FMFCU ATMs
- Shared Branching

All FMFCU branches and the Member Service Center are closed that weekend and Labor Day.

When will members first see the change?

System Enhancement changes are effective Tuesday, September 4 at 9AM.

What else is changing?

To support the changes, members received new Account Agreements & Disclosures and Fee Schedule. Both take effect September 1, 2018.

Where can updated information on the System Enhancement be found?

Please visit fmfcu.org/enhancement to get the most current information on System Enhancement Weekend.

FMFCU Member and Account Numbers

Are member numbers changing?

If you only had one member number and were the primary member, nothing has changed. Continue using that same member number.

If you had multiple member numbers, you will now access your accounts using your **OLDEST** member number. See page 6 for illustration.

I am on a joint membership and not the primary member. How do I access my accounts?

Joint members, who do NOT have their own member number will receive a unique member number to access accounts.

Are accounts or account numbers changing?

There are no changes to deposit or loan accounts. Share and Loan IDs that were previously used to identify accounts will be blended into an account number that consists of your member number and prior share and loan ID. See page 7 for illustration.

What does "Ownership Share Account" mean in the disclosure? What is that?

Every member was given an Ownership Share Savings Account. This is a non-transactional, non-dividend bearing account that represents your "ownership" of FMFCU. Most credit unions establish these accounts as part of membership.

Checking and Money Market Questions

Do I need to order new checks?

No, continue using the same money market or/checking account checks.

Can I write a check during System Enhancement Weekend?

Of course! However, checks do not clear your account on Saturday, Sundays or Federal holidays. It will be business as usual when we open Tuesday, September 4.

Can checks be deposited during System Enhancement Weekend?

Please plan your finances accordingly and make any check deposits before the System Enhancement, if possible. As a reminder, due to the holiday, checks will not clear until AFTER the holiday weekend and Anytime Deposit mobile services will be unavailable.

If I use FMFCU Bill Pay with my checking account, can bill payments be initiated over System Enhancement Weekend?

No, Bill Pay will be unavailable starting at 3PM on Friday, August 31 through Tuesday, September 4. If planning on paying bills with this service, please do so prior to Friday, August 31. All prescheduled payments and transfers will process normally.

Credit/Debit Card Questions

Will new credit or debit cards be issued?

No, new credit or debit cards are not needed. All information remains the same.

Will those cards work during System Enhancement Weekend?

FMFCU credit cards will not be effected during the System Enhancement Weekend. FMFCU debit cards will work, with the exception of larger transactions. Please plan your finances accordingly.

Automatic Transactions

Will my direct deposits or ACH activity be impacted?

No, there will be no disruption processing these transactions. Payroll, Social Security and ACH debit and credits will process as normal.

Is FMFCU eTransfer service available over System Enhancement Weekend?

This service is unavailable during System Enhancement Weekend.

ATM Questions

Are FMFCU ATMs available that weekend?

No, FMFCU ATMs are unavailable during the System Enhancement. However, CO-OP ATMs are ready for use around the country. Visit fmfcu.org/branches for CO-OP ATM locations.

If FMFCU ATMs are unavailable System Enhancement Weekend, are third-party ATMs available?

Yes, cash withdrawals and transfers may be done at third-party ATMs based on available account balances coupled with ATM machine transaction limits set by third-party.

Statement Questions

Is there going to be a change on my statements?

FMFCU statements will look similar. However, your account history may appear different. All information remains intact, with changes only applying to formatting.

When do I get my first statement after the System Enhancement?

All FMFCU members receive a final statement through August 31, 2018 in early September. On September 30, a statement in our new format will be generated and delivered in early October.

My statements are delivered electronically. Will I still have access to these documents?

Yes, prior Online Statements and tax forms can be found in our new Online Banking platform. If currently getting Online Statements, that service continues. Members who receive paper statements can opt-in to Online Statements via the new platform.

Online Banking

Is Online Banking available?

No, online services will be unavailable starting at 3PM on Friday, August 31 through Tuesday, September 4.

Do I need to set up a new Login ID and password for Online Banking?

Yes, but this is an easy process!

- Use existing Login ID and password to sign into Online Banking. After signing in, a Secure Access Code will be sent via text, phone or email to continue registration.
- You will then be prompted to create a new password. If your Login ID is currently your member number, you will be asked to create a new one.

That's it! You are registered for Online Banking!

Mobile Banking

Will Mobile Banking be available?

No, Mobile Banking is going offline Friday, August 31 at 3PM. Service will be restored on Tuesday, September 4.

Do I need to set up a new Login ID and password for Mobile Banking?

Yes, but this is an easy process!

- Members using Mobile Banking must download the **NEW** Mobile Banking app.
- Use existing Login ID and password to sign into the new mobile app. After signing in, a Secure Access Code is sent via text, phone or email to continue registration.
- You will then be prompted to create a new password. If your Login ID is currently your member number, you will be asked to create a new one.

That's it! You are all registered for Mobile Banking!

Is downloading a new mobile app required?

Yes! The new FMFCU mobile app will be available for download from the Apple® or Google Play Stores as of Tuesday, September 4.

Upon registering for the new Online Banking, can I use the same login ID and password for Mobile Banking?

Yes! Once you login into Mobile Banking, a Secure Access Code will be sent to you via email, phone or text to register your mobile device.

Bill Pay

Should I re-enroll in Bill Pay services?

No, if you used this service prior to System Enhancement Weekend, re-enrollment is not necessary. If a first-time user of this service, enrollment is required.

Do regularly-scheduled bill payments need to be re-entered?

No, any existing bill payments automatically transfer over.

Is bill payment history still able to be viewed?

Yes, prior activity will be viewable.

Loan Payments

What if my automatic payment transfer for my loan payment occurs over the weekend?

Scheduled loan payments will take place over System Enhancement Weekend. Please plan ahead if normally making payments in person.

Certificate Renewal

What happens to certificates maturing over the weekend?

Certificate maturities will take place over the weekend and automatically renew. Members still have 10 grace days from maturity date to initiate other actions such as adding to maturing certificate or closing it out.

Business Banking

What is changing for business members?

Business members will enjoy the same new Online and Mobile Banking features and enhancements as those in Personal Banking.

After System Enhancement Weekend, what happens with business transactions and line items?

FMFCU will be calculating business activity on a transaction basis as opposed to an item count. For example, if ABC Coporation comes into a branch with 100 checks to deposit, instead of counting each as an item, the entire check deposit counts as one transaction.

To prepare for System Enhancement Weekend before and after, FMFCU members can visit [fmfcu.org/enhancement](https://www.fmfcu.org/enhancement) for online and mobile registration tutorials, more FAQs and up-to-date information and changes.

Member Service Center Hours

610-325-5100 • 800-220-3193 (Outside PA)

Monday - Friday

8AM - 8PM

*(Closing at 3PM Friday, August 31
and closed Monday, September 3)*

Saturday

9AM - 4PM

(Closed Saturday, September 1)

**For a complete list of FMFCU branch locations
and hours, visit fmfcu.org/branches.**

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