



SYSTEM UPGRADE

RESOURCE GUIDE

How **YOUR** banking experience will be affected during & after upgrade

**ALL IHMVCU LOCATIONS & SYSTEMS UNAVAILABLE
OCT. 1-3, 2021**



This booklet will provide all the details you need for upgrade weekend. Pay close attention to the checklist (**page 5**) and calendar (**page 6**) to make sure you're prepared. If you use online banking, have a HELOC or use Pay My Loan, be sure to check out those pages too.

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TOP 7 THINGS YOU NEED TO KNOW



1. Your account information is safe & secure.
2. All locations, phones & systems **will be unavailable starting at 5:30 p.m. on Sept. 30 through 7 a.m. Oct. 4.**
3. Your IHMVCU debit & credit cards WILL work during the upgrade.
4. ATMs will be available, but WILL NOT show current balance.
5. Previously scheduled payments WILL process as normal during the upgrade.
6. Your online banking username & password WILL NOT change.
7. Beginning Oct. 4, your account suffix will be 4-digits (-0000). You can view your new suffix(es) in online banking or on your October statement (available in early November).





WHAT'S THE SYSTEM UPGRADE?

A letter from IHMVCU President & CEO, **Brian Laufenberg**

Your success is our success.

I'd like to proactively say thank you for your patience and understanding during this upcoming upgrade, **Oct. 1-3, 2021**. We've been working hard for the past year to make this as smooth and seamless as possible for you. We're here to be your financial pathfinder now, tomorrow and for years to come.



Because of the trust you've placed in us over the years, we've experienced phenomenal growth. Through this growth we've realized the best way to serve you – our members – is with a system upgrade that can grow with your needs now and in the future.

The system is the software and hardware we use to maintain your deposit and loan accounts, process transactions and support services such as debit and credit cards and online banking.

It's not very exciting, I know. But it's necessary so we can serve you more efficiently, provide better products and have future opportunities for more robust online and mobile experiences.

We're moving up so we can continue to help you move up.

I encourage you to sign up for notifications by texting **UPGRADE** to **309-322-7015**. This way we can provide you with text reminders and status updates. Please note message and data rates may apply. You can also visit **IHMVCU.org/Upgrade** for the most current information.



PREPARING FOR THE WEEKEND

CHECKLIST & CALENDAR

- Mark the upgrade weekend on your calendar (Oct. 1-3, 2021).
- Verify IHMVCU has your up-to-date contact information.
- Sign up for text reminders & notifications by texting **UPGRADE** to **309-322-7015**. Message & data rates may apply.
- Since account balances WILL NOT be available during the upgrade, we suggest checking your balance before 5:30 p.m. on Sept. 30 & writing it down to help keep track of your spending. **Need a pocket register? Stop by any branch & pick one up.**
- Visit a branch prior to Oct. 1 for any transactions you may need over the weekend.
- Make sure you have enough cash on hand.
- Planning to make a large purchase (\$5,000 or more) over the weekend? Double check your balance & pull any needed funds (cash, cash advance, cashier's check, etc.) before Oct. 1. **Need help? Call us.**



THURSDAY,
SEPT. 30



FRIDAY,
OCT. 1



SATURDAY,
OCT. 2



SUNDAY,
OCT. 3



MONDAY,
OCT. 4

BRANCH
LOBBIES,
DRIVE-UPS,
PHONES &
WEB CHAT

Available
until 5:30 p.m.

CLOSED

Open normal
business hours

ATMs

Available, **but WILL NOT** show current balance beginning at
5:30 p.m. on Sept. 30

ATMs will function
as normal

ONLINE &
MOBILE
BANKING

Available
until 5:30 p.m.

UNAVAILABLE

Available

DEBIT &
CREDIT
CARDS

Debit & credit cards WILL function as normal

Cards will
function as
normal

NIGHT DROP
(DROP & GO)

Envelopes placed in the night drop box AFTER 5 p.m.
on September 30 **will be processed on Oct. 4**

Envelopes
will process
as normal

WHAT'S **NOT** CHANGING?

1. Routing number
2. Account number
3. Debit & credit card numbers, PINs
4. Online & mobile banking logins
5. Bill Pay
6. Checks
7. Direct deposit, automatic payments



WHAT'S CHANGING?

Effective **Oct. 4, 2021**, IHMVCU is revising our Member Service Agreement and Rate & Fee disclosure. Many of these changes are intended to clarify our agreements with our members. Other changes are in place to reflect regulatory updates regarding our products and services.

ATM fees	When using an ATM not operated by IHMVCU, you may incur two fees during the same transaction if more than one transaction is conducted in the same session.
Internal transfers	When you initiate an internal transfer, we'll try to pull the funds out of the account on the first business day requested. If the funds are not available in the account, we'll attempt to pull the funds out again on the next business day.
Internal transfer fee	If an internal transfer does not satisfy a non-sufficient balance, accounts with non-sufficient funds will be assessed a non-sufficient funds (overdraft) fee.
Mobile check deposit limits	Mobile check deposits are limited to a maximum of \$4,000 per business day.
Money Market accounts	You'll be limited to six transactions per month (this includes checks). If you exceed six transactions, there'll be a \$10 monthly fee.
Point of sale limit	Point of sale transactions are limited to a total of \$5,000 for purchases per business day.
Regular savings accounts	The minimum balance to earn dividends is \$25.
Relationship Checking	You must maintain a minimum monthly balance of \$10,000 in deposit OR loan balances. If you fall below this balance, there'll be a \$12.50 monthly fee.



UNAVAILABLE DURING UPGRADE

ONLINE & MOBILE BANKING

Online & mobile banking **WILL NOT be available** starting at
5:30 p.m. on Sept. 30 through **7 a.m. on Oct. 4.**

Account alert notifications will be unavailable during the upgrade.

Bill Pay will work as normal, but you will not be able to access
or schedule payments during the upgrade.

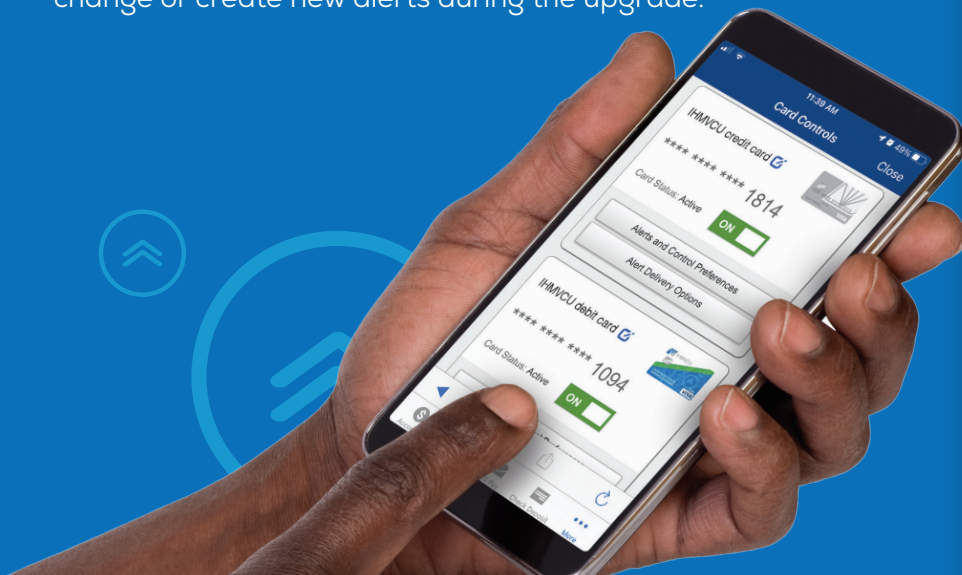
**SCHEDULE ANY NEW ONLINE BILL PAYMENTS
BEFORE 5:30 P.M. ON SEPT. 30.**

LIMITED DURING UPGRADE

CARD CONTROLS

(ONLINE BANKING)

Card Controls will work as normal, but you will not be able to change or create new alerts during the upgrade.



Action required!

POST-UPGRADE

EXTERNAL FUNDS TRANSFER

(ONLINE BANKING)

If you use external transfers, they WILL NOT transfer over after the upgrade. Starting **Oct. 4**, you'll need to set these up again.

Be on the lookout for an email in late September to walk you through the set-up.

Action required!

POST-UPGRADE

MEMBER-TO-MEMBER TRANSFER (ONLINE BANKING)

If you use member-to-member transfers, the transfers & recipients WILL NOT transfer over after the upgrade. **Starting Oct. 4, you'll need to set these up again.**

To set up recipients, you'll need their last name, account number, account type and new 4-digit suffix.

Be on the lookout for an email in late September to walk you through the set-up.

You can view your new 4-digit suffix(es) in online banking or on your October statement (available in early November).



POST-UPGRADE

HELOC

(HOME EQUITY LINE OF CREDIT)

Starting **Oct. 4**, we no longer require a minimum advance amount for HELOCs.



Action required!

POST-UPGRADE

PAY MY LOAN

If you use our Pay My Loan service, any **NEW** one-time or recurring payments set up **AFTER Oct. 1**, WILL require the new 4-digit suffix.

Any one-time or recurring payments scheduled **BEFORE Sept. 30**
WILL NOT be affected.

To ensure your October payments process on time,
please schedule **BEFORE Sept. 30**.

*You can view your new 4-digit suffix(es) in online banking or on your
October statement (available in early November).*



P. O. Box 1010
Moline, IL 61266

See how ***your*** banking will be affected **OCT. 1-3, 2021.**

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