



“The System Upgrade”

A CP Federal Credit Union Production

Everything you need to know
and more about the greatest
computer upgrade of all time.

A must-read for members





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SYSTEM UPGRADE OVERVIEW

Q: I've been reading/hearing about this system upgrade, what is it?

A: We are preparing to move to a new computer platform at the end of September. This upgrade will help us expand our technology, allow us to offer more products and provide faster and more efficient service to members.

There are a few things we want you to know:

1. **We will be closed** from Friday, September 29th at 5:30pm through Monday, October 2nd.
2. **During upgrade weekend, you will not have access to** Online Banking (Home Branching), Bill Pay, Telephone Banking (Teller 24), Mobile Banking & Shared Branching. We will return to regular business hours on Tuesday, October 3rd.
3. **You will have access** to ATM's for cash withdrawals, use of your debit cards and visa cards for purchases, and checks.

ACCESS DURING THE UPGRADE

Q: Will CP Federal Credit Union branches be open during the system upgrade?

A: All CP Federal branches will be closed all day on Saturday September 30th through Monday, October 2nd. Branches will re-open on Tuesday October 3rd.

Please note, the Consumers Energy Employee Branch inside One Energy Plaza will be closed October 2nd through Friday October 6th. We ask members to utilize other branch locations during this time.

Q: Will I have access to my ACCOUNT INFORMATION during the System Upgrade?

A: No. In order for us to install an award winning computer system all branch offices will be closed during the system upgrade. In addition, online banking, bill pay, telephone banking, mobile, and shared branching will be unavailable.

You will not have access to your accounts during the upgrade.

We encourage you to plan ahead and complete any transactions prior to close of business on Friday, September 29th. You can use your Debit card, Visa card & checks during the system upgrade for ATM withdrawals and purchases.

Q: Will I have access to my FUNDS during the System Upgrade?

A: Yes, you can use your Debit card, Visa card & checks during the system upgrade for ATM withdrawals and purchases. We encourage you to plan ahead and complete any transactions prior to close of business on Friday, September 29th.

Q: Will I have ATM access during the upgrade?

A: Yes, CP Federal ATM's will be available for withdrawals. Keep in mind there is a \$500.00 cash withdrawal limit per day. Balance inquiries and transfers will be unavailable. Deposits made between September 29th and October 2nd will be processed on October 3rd.

Q: Can I access my CP Federal account at Shared Branching locations during the system upgrade?

A: No. CP Federal transactions will be unavailable at Shared Branch locations during the system upgrade starting Friday, September 29th at 5:30 pm through Monday, October 2nd. Shared Branch access will be available on Tuesday, October 3rd.

Q: Will the CP Federal Credit Union Call Center be available during the system upgrade?

A: The CP Federal Call Center will be available to answer general questions however, we will not be able to process any transactions or provide you with account information while we convert over to our new system.

CHANGES TO YOUR ACCOUNT

Q: Will the system upgrade impact how my transactions are posted to my account?

A: With the system upgrade and enhanced technology, transactions will post and clear your account much faster and more frequently than the traditional one posting per day typically in the afternoon of which you may be accustomed to. To avoid overdraft fees, please make sure the funds are in your account before you write a check, swipe your card or approve a debit by phone.

Q: Are member numbers changing with the system upgrade?

A: No, member numbers will remain the same before and after conversion, yippee! However, the numbers associated with your Loan and Share Accounts (i.e. S1 or L23) will be changing. Refer to the question re: L-type and S-type changes in the next question.

Q: How will the system upgrade affect my Member and Visa statement(s)?

A: Your Member and Visa statements will be enhanced for easier viewing and a more appealing look. Your October 2017 statements will be the first to showcase your

statement make-over. You will receive a sample statement layout with your September member and/or Visa statement.

Q: Will L-Types and S-Types be changing?

A: Yes, the numbers associated with your Loan and Share Accounts (i.e. S1 or L23) will be changing. The automatic transfer you have set up between your CP Federal accounts will not be affected by this change and will transfer as scheduled.

Your Loans will have new types, however as a new feature with the upgrade you will have the ability to identify loans by a description of the type of loan and/or collateral. For example your L-23 will appear in your account information as "2009 GMC Yukon" or make and year of your auto, boat, motorcycle, etc.

On the right is a summary of some of the new Savings, Club and Checking Account types most commonly used.

	Savings	New Type as of Oct. 1st, 2017
S1	Regular Shares	0001
S1	Business Shares	0002
S2	Kasasa Shares	0003
S20	Super Cash	0020
S30	CP Money Tree	0030
	Club Accounts	New Type as of Oct. 1st, 2017
S31	Shares Pledged	0031
S21	Christmas Club	0040
S22	Vacation Club	0041
	Checking Accounts	New Type as of Oct. 1st, 2017
S3	Kasasa Cash with Saver	0100
S4	Kasasa Cash	0101
S50 or S56	Choice Checking	0110
S55	GPC Benefits Plus Checking	0112
S75, S74	Just Checking	0113
S25	Health Savings	0119
S60	Business Checking	0120

Q: I have a Kasasa account, will my account be affected during the system upgrade?

A: To properly install, implement, test and verify our new processing system, we have to “switch” from our old system to a bright, new shiny system one day earlier than our normal Monthly Qualification Cycle timeframe.

As such, your September Monthly Qualification Cycle will end one (1) day earlier and your October Qualification Cycle will have one (1) additional qualification day.

DATES TO REMEMBER	
September Qualification Cycle	August 31st, 2017 to September 28 th , 2017

October Qualification Cycle	September 29 th to October 30 th , 2017
September Rewards Posted to Account	September 30 th , 2017

If you have a Kasasa checking account with Saver, please note for the September cycle only, the rewards will post to your checking account and not automatically move to your Saver account.

ONLINE BANKING, MOBILE & TELLER 24

Q: Can I access online banking, mobile or Teller 24 during the system upgrade?

A: No, online banking, mobile and telephone access (Teller 24) will be unavailable beginning at 5:30pm on Friday, September 29th. Service will resume at 9:30am on Tuesday, October 3rd.

Q: Will mobile deposit be available during the system upgrade?

A: No, the mobile deposit feature will be unavailable during the system upgrade. Service will resume on Tuesday, October 3rd at 9:30 am.

Q: Will my Home Branching online account look different? Change?

A: No, your online account access will not have significant changes at this time; however, the upgrade will allow us to build for future functionality and enhancements. You will be asked to reset your login information after the upgrade on October 3rd.

Q: Will my mobile access look different? Change?

A: Yes, your mobile account access will have some new features and enhanced functionality. Some of the new features included in this upgrade are:

- **Set Start page:** You will have the ability to choose which feature you would like to first be displayed upon login. You can also automatically set your start page based on your most frequently used or last visited page.
- **Recurring Account Transfers:** You can set recurring account transfers based on frequency (one-time, daily, weekly, monthly, etc.) or recurrence (no end date, until a certain number of transfers has been accomplished or until a calendar date.)
- **3D Touch:** You can hard press on your mobile banking app icon from the home screen to display a list of options, without logging in or launching the app. Included in the options are Locate us, Contact Us, About Us and the Help button.
- **Touch ID:** You can login to the app via fingerprint for a quick view of your account. Availability may be limited to the type of device you have.

Please keep in mind, you will be asked to reset your login information after the upgrade on October 3rd.

Q: Will the system upgrade affect how I login to online or mobile banking?

A: No, you will have the same login process for online access and mobile banking; however, you will be prompted to reset your login and password after the upgrade takes place. One item to note, we are updating our Teller 24 audio access platform which will be tied together with our Home Branching when it comes to failed log-in attempts. You have 3 attempts before you are locked out, so if you have one failed attempt in Teller 24 and two attempts in Home Branching, your account will be locked out. Please keep this in mind as you utilize both of these services.

Q: Will I be able to see my transaction history through my online banking after the upgrade?

A: Yes, if you are a current home banking user you will be able to see your transaction history through home branching online account access AFTER the upgrade. New online banking members that sign up after October 1st will not have access to previous transactions and will build a history moving forward.

Q: Will I be able to see my transaction history in mobile banking after the upgrade?

A: You will not be able to see your history via your mobile app AFTER the upgrade. You will have the ability to view your transaction history on the new system as it builds after the upgrade. You will also have the ability to access to your transaction history through home branching online account access.

Q: Will the Teller 24 audio teller system be changing?

A: Yes, we will be upgrading to a new audio-teller platform. Members will receive a communication in their August statements with enhancements and instructions for the new system. One item to note, we are updating our Teller 24 audio access platform which will be tied together with our Home Branching when it comes to failed log-in attempts. You have 3 attempts before you are locked out, so if you have one failed attempt in Teller 24 and two attempts in Home Branching, your account will be locked out. Please keep this in mind if you utilize both of these services.

Q: Will the Teller 24 telephone number be changing?

A: No, the numbers will remain the same and you will still call; (517)784-5669 or (800)252-4831. Menu options & more detailed information on the new Teller 24 system will be provided in your August statements.

Q: Will the system upgrade affect how I login to the audio teller system?

A: Yes, since we are moving to a new system you will need to reset your password and login information. When you call in, you will go through a series of prompts to set up your new Teller 24 account. The phone numbers will remain the same; (517)784-5669 or (800)252-4831.

BILL PAY, AUTOMATIC PAYMENTS & DIRECT DEPOSIT

Q: Will bill pay be available DURING the system upgrade?

A: No, bill pay will be unavailable beginning at 5:30pm on Friday, September 29th. Service will resume at 9:30am on Tuesday, October 3rd.

Q: What if I have a bill payment scheduled DURING the system upgrade?

A: Previously scheduled bill payments will not be affected. Members cannot schedule weekend payments, so payments will be processed during business hours on Friday September 29th and on Monday, October 2nd.

Q: Will my direct deposit or automatic payment post DURING the system upgrade?

A: Yes. Direct deposits (including payroll, social security or other regular deposits) and automatic payments scheduled during the system upgrade will not be affected and process as usual. However, keep in mind you will not have access to online or mobile access to verify posting over the weekend, so please plan ahead if possible.

Q: Will my direct deposits or automatic payments continue to post AFTER the system upgrade?

A: Direct deposits (including payroll, social security or other regular deposits) and existing automatic payments to or from any CP Federal accounts **WILL NOT be affected** by the system upgrade and will process as usual.

You WILL NOT need to contact businesses that automatically transfer to or from your account. The system upgrade will not affect these payments.

Q: Will my automatic TRANSFERS continue to post AFTER the system upgrade?

A: Your automatic transfers between your CP Federal accounts will not be affected by the system upgrade and will transfer as scheduled.

Q: Will dividend payments be affected by the system upgrade?

A: No, dividends will be posted to your qualifying accounts on September 30th.

Q: My loan payment is due on the 1st of the month. If the branches are closed, how will I make my payment?

A: No worries, you can make your payment before 5:30pm on Friday September 29th or when we re-open Tuesday, October 3rd through mobile banking, online account access, Teller 24 Shared Branching, or any branch. Any automatic transfers will post as scheduled. This delay in your loan payment will not be considered late or cause your loan to become delinquent.

CREDIT CARDS, DEBIT CARDS, EMV (chip cards), APPLE PAY, SAMSUNG PAY & CHECKS

Q: Do I need to re-order new Visa credit or Mastercard debit/ATM cards?

A: No, your CP Federal Mastercard and Visa Cards will continue to work after the system upgrade, you will not need to obtain a different card.

Q: I received a new credit/debit card earlier than my reissue date that is in August/September/October. Why?

A: We moved the reissue timeline up for members with credit/debit card renewal dates that occur in the months leading up to conversion weekend to ensure there would be no interruption in service. All cards will be active until the expiration date listed on the card.

Q: Will CP Federal be offering EMV (chip cards) as part of the upgrade?

A: Yes, as part of our system upgrade we will have the ability to issue EMV debit and credit cards. As early as 1st quarter of 2018, when your debit or credit card expires, we will reissue your new card with an EMV chip enabled card. If you wish to upgrade to an EMV card prior to its expiration date, you may do so at any one of our branch locations for a small fee.

Q: Will CP Federal be offering Apple Pay or Samsung Pay as part of the upgrade?

A: Yes, another feature coming with our upgrade is the ability to offer Apple Pay and Samsung Pay mobile payment services. As early as 2nd quarter 2018 you will have the ability to use your phone as a digital wallet and make purchases securely on-the-go with your mobile device. Stay tuned for details on availability and download information.

Q: Do I need to order new checks?

A: You can continue to use your current checks after the upgrade. You will not need to order checks until you deplete your current supply.

BUSINESS DIRECT PAY, PAYROLL & NIGHT-DROP DEPOSITS

Q: I process payroll, pay bills and make deposits for my business through Business Direct Pay, will this service be available during the system upgrade?

A: No, Business Direct Pay will be unavailable beginning at 5:30pm on Friday, September 29th. **Please be sure to arrange for any payroll, bill payments or deposit transactions through Business Direct Pay to be completed prior to close of business on Friday, September 29th.** Service will resume at 9:30am on Tuesday, October 3rd.

Q: Will Business Direct Pay change after the upgrade?

A: No, the Business Direct Pay service will have all of the same features and functionality after conversion when service resumes on Tuesday, October 3rd.

Q: My business does regular night-drop deposits, how does the system upgrade affect these?

A: Night-drop deposits made between September 29th and October 2nd will be processed on October 3rd.

SAFETY & SECURITY

Q: Will my account information be safe?

A: Yes, rest assured your account information will remain safe and secure during and after the system upgrade.

WHY?

Q: Why is CP Federal upgrading its system?

A: While our current system has served us well, the system upgrade will:

- Offer additional products & services
- Expand our technology
- Provide faster and more efficient interactions
- Support our continued growth

Q: Why did CP Federal choose to complete this system upgrade on the first/last of the month?

A: The system upgrade needed to be completed on a month-end cycle to ensure dividend calculations, loan payments and statements all processed accurately.

Q: Why does the system upgrade require the credit union to close for multiple days?

A: The system upgrade is a comprehensive process which touches every member, department, product and service at CP Federal Credit Union. This upgrade requires 3 days for moving from one system to another, verifying information and testing with over 150 employees working diligently to ensure a smooth conversion. We appreciate your patience and look forward to serving you on our new platform.