

**Stronger Tru
Stronger You**

What You Need to Know About Our March 1 Upgrade

TruChoice
FEDERAL CREDIT UNION

Bank Simply

Table of Contents

Stronger Tru, Stronger You	3
What's Happening When	4
What's Changing and What's Not	5
We're Here to Answer Your Questions	6
Member To Do Checklist	7
Frequently Asked Questions	
-- General	8
-- Bill Pay	9
-- eBills	10

Stronger Tru, Stronger You

March 1 we're making some exciting upgrades to our systems that will help you bank even more simply. We're strengthening our processes and expanding our services.

What can you expect?

- Upgraded online and mobile banking
- Easier online account opening
- More ways to manage your account online

This special section of our website will be updated regularly with information about new features, timing and things you'll need to do before March 1. Watch your inbox and mailbox for special e-newsletters and mailings, too.

Questions or concerns not covered here? Talk with TruCrew members in your local branch or call TruAccess at 207-772-0808.

Upgrade highlights:

Online and mobile banking

- get e-receipts
- freeze and unfreeze debit and credit cards
- enroll in free e-alerts to receive notifications of account activity
- transfer funds from other institutions
- view loan payoff amounts
- open additional savings accounts or buy a share certificate
- quickly download transactions to use with your financial software
- view pending card transactions & ACH transactions
- one sign-on for mobile and online banking

Bill pay

- new updated Bill Pay service
- access on any device

Text banking

- check balances
- make transfers or loan payments

Phone banking

- check account balances
- make transfers or loan payments
- access annual dividend and interest information

What's Happening When

Thursday, February 28

What happens

TruChoice offices open regular hours—8:30 am to 5:00 pm

After 5 pm--

- Online banking, mobile banking, phone and text banking will go offline.

Debit and credit cards will work normally for most members.

Cards will have adjusted limits March 1-3, so if you're planning a major purchase during this time, please contact us by February 28 at 207-772-0808 or trufcu@trufc.com.

How to prepare

- Complete all online and mobile transactions before 5 pm.
- For your reference, print out recent online banking account history, recurring payments or transfers and alerts you have set up.
- **Bill pay users:** print out your payee account information (name, address and account number), payment history and future scheduled payments.

Friday, March 1

What happens

- All branches are closed until 8:30 am, Monday, March 4

Monday, March 4

What happens

- All branches are open normal hours
- TruAccess call center is open normal hours
- Online banking, text banking & phone banking services available.
- **Mobile Banking users:** Please check www.trufcu.com/StrongerTru to confirm when mobile banking is available for re-enrollment. Android and Apple must approve the new app, which should happen by March 8.
- **Bill Pay** is available—see <http://www.trufcu.com/TruBillPay> for special instructions.

What's Changing & What's Not

Most importantly—our staff isn't changing! We'll be the same TruCrew after our upgrades, continuing to help you save money and bank simply.

Things that **are changing**:

- Account type suffixes: These come after your account number to tell us it's a checking account, loan, CD or other type of account. Currently, the suffixes are letter(s) and number(s) and they'll change to three numbers. For example, an S1 will change to 000. ***Your account numbers aren't changing.***
- The system that processes many of our transactions
- Several services will have a new look and new features, including online banking, bill pay, phone banking, mobile and text banking services
- Online banking and mobile banking log-in
- Signature pads and scanners will be added at each teller window for faster service and as part of the new e-receipt feature

Things that **aren't changing**:

- Account numbers (*only account type suffixes change*)
- Debit card numbers and cards
- Credit card numbers and cards
- ACH and payroll direct deposits
- Automatic transfers
- Loan payment due dates
- Share certificate maturity dates
- Interest rates on existing fixed rate savings and loan products

We're Here to Answer Your Questions

If you have a question that's not included in our Frequently Asked Questions, please let us know.

Talk with TruCrew members at your local office:

The screenshot shows a web-based branch locator interface. On the left, there is a 'Locate' section with a 'Zip Code*' input field and a 'Go' button. Below this are checkboxes for 'Branches' (checked) and 'ATMs' (unchecked). The 'Locations' section lists three branches, each with a red location pin icon, the branch name, address, and 'Today's Hours' (all showing 'Lobby: Closed' and 'Drive Thru: Closed').

Branch Name	Address	City, State	Today's Hours
Portland Branch	272 Park Avenue	Portland, ME 04102	Lobby: Closed Drive Thru: Closed
Buxton Branch	779 Narragansett Trail	Buxton, ME 04093	Lobby: Closed Drive Thru: Closed
Biddeford Branch	6 Barra Road	Biddeford, ME 04005	Lobby: Closed

The map on the right shows the Portland, Maine area with a red location pin over the city center. It includes labels for various locations like Windham, Westbrook, Scarborough, and Cape Elizabeth, as well as major roads like I-95 and I-295. The map interface includes 'Map' and 'Satellite' tabs, a zoom in (+) and zoom out (-) button, and a person icon.

Talk with or email TruAccess Call Center staff:

8:30 am – 5 pm
207-772-0808
trufcu@trufcu.com

Member To Do Checklist

Before February 28

All members:

- Update your contact information with us, if you haven't recently done so.
- Stay up-to-date on the upgrades by reading TruAlerts, e-newsletters, mailings and other information shared by TruChoice.
- Contact TruChoice if you have questions or concerns.

Debit and credit card users:

- Debit and credit will have adjusted limits March 1-3, so if you're planning a major purchase during this time, please contact us before February 28 at 207-772-0808 or trufcu@trufc.com

Online and mobile banking users:

- Print out list of recurring payments and transfers.
- Print out a list of the alerts you have set up.

Bill pay users:

- Print out your payee account information (name, address and account number), payment history and future scheduled payments.

February 28

All members:

- Complete all in-branch transactions before 5 pm.

March 4

- Re-enroll in online banking, text banking and phone banking.

Mobile Banking users:

- Please check www.trufcu.com/StrongerTru to confirm when mobile banking is available for re-enrollment. Android and Apple must approve the new app, which should happen by March 8.

Bill pay users:

- Re-enter your payee account information and schedule future payments.

Frequently Asked Questions

Why are you updating your system?

Our new system will allow us to serve our members more efficiently and to offer new products and services in the future.

When will the upgrades be made?

On Thursday, February 28 we will close at our usual time. We will be closed on Friday, March 1 and will spend that day, along with Saturday and Sunday, moving to the new system and conducting extensive testing. We'll be back to our regular hours on Monday, March 4.

Will my information and money be protected and safe during the upgrade?

Yes, your data and account information will be secure throughout the process. Funds are protected by the National Credit Union Administration (NCUA) Share Insurance Fund for all TruChoice accounts (up to \$250,000 per account). TruChoice also carries additional coverage (Excess Share Insurance) on top of the NCUA amount.

Will this upgrade impact jobs?

Not at all. Your TruCrew will remain the same and, as always, our focus is you and finding ways to help you bank simply—and save money. We're here to answer your questions and help you as we make these upgrades.

Are there things I'll need to do before the upgrade?

Depending on the services you use, there may be some things you'll need to do to prepare for the update. In most cases, there's information you may want to print out to refer to when services are unavailable during the upgrade. In other cases, there are specific steps you'll need to take. For example, with online and mobile banking, you'll need to re-enroll the first time you login.

Will I need new checks?

No, you won't need new checks. Your existing checks will work because your account number isn't changing.

Can I use online banking if I live overseas?

Yes! This has not been available before, but will be after our upgrade. Please enroll after March 4.

Why are you making the changes the 1st of the month?

We recognize that for some members this may be a tough time of the month for the upgrade. We considered alternate timeframes, and when we explored those options we found that month-end is the best time for the smoothest transition possible.

Bill Pay

When can I re-enroll in Bill Pay?

Beginning March 4, you can re-enter your payment information in the new Bill Pay system. We encourage you to **take a few minutes now to prepare** before the upgrade. It will make it easier to move to the new service. See our [Tips for Bill Pay Users](#) in a special section of our website. You'll find a short Bill Pay to do list, a form you can use to gather your Bill Pay information and more.

Why can't you transfer all of my Bill Pay accounts from the old system to the new system?

Sadly, it is not possible within the constraints of our current Bill Pay system to transfer your current Bill Pay accounts and payment schedules to the new system. We are doing our best to keep the transition as simple as possible for our members given these restrictions.

Why can't I sign up for Bill Pay during the month of February?

We're holding off setting up new Bill Pay accounts this month because we want you to avoid having to re-enter your information after our upgrade. You can sign up beginning March 4. Visit the [Bill Pay section](#) of our website for more information. Or you can call TruAccess at 207-772-0808. They're happy to answer your questions now, and they can help you with re-enrollment after the upgrade.

What if I have scheduled payments March 1 – 4?

We've put a safety net in place-- the current Bill Pay system will honor scheduled payments until March 15. The new system will be available for you to re-enter your payment information beginning March 4, and we recommend you do as close to that date as you can.

Do I need to re-enter Bill Pays for payments of TruChoice loans or credit cards?

If you are currently using your TruChoice Bill Pay system to pay a TruChoice loan or VISA, we've got a way for you to simplify things. Instead of using Bill Pay for loans at TruChoice, we recommend you set up a monthly transfer to your loan through the new online banking system – this counts as a payment and is easy for you to change and manage as needed. Please note that all Bill Pays you want to continue will need to be set up again, regardless of who they are to. Likewise, if you have any online banking transfers set up, you will need to re-enter those into the new system.

What if I need help re-enrolling in Bill Pay?

You can visit www.trufcu/TruBillPay for more information about the new Bill Pay services. We've posted videos with step-by-step instructions to set up payees, schedule payments and more. You can also contact TruAccess at 207-772-0808 with your questions. They can also help with re-enrollment after the upgrade, beginning March 4.

Will my eBills change?

Yes, you'll need to re-enroll in eBills as part of the enhanced Bill Pay service, and your eBills will look a little different.

How will eBills look different, and will they work the same?

Your new eBills will include the information needed to set up payments, such as payment date and amount due. You can access detailed statements on your biller's website. Since the new e-bill service pulls the payment date and amount directly from your biller, you'll need to provide your login information for the companies you pay through eBills when you re-enroll in eBills.

When will eBills appear on my new Bill Pay screen?

The timing will vary since it depends on the companies you pay. It could take up to one or two billing cycles. In the meantime, you can access your bills using the payee's website payment options (which may include having a bill emailed) or through paper bills.

Updated 02/22/19