

IRFCU

SYSTEMS UPGRADE GUIDE!

Use this guide for a smooth transition!

Many of our systems are changing May 1-3, 2020 including:

- Online Banking & Bill Pay
- Mobile Banking
- Online Loan Application
- Remote Deposit Capture

Please Note:

Our offices will be CLOSED Friday, May 1st, 2020

We will resume business Monday, May 4th, 2020

Moving forward together!!!

We are upgrading to better serve our members! We are working hard to ensure the systems upgrade will be as seamless as possible!

570.888.7121
www.ingersollrandfcu.com



LETTER FROM OUR CEO



The team here at IRFCU has spent the last year preparing for our systems upgrade. While change can be scary, we are more excited than anything. Why? This upgrade gives us the ability to provide you with services we weren't able to provide previously; services that will improve your financial experience.

Some services and improvements you can expect to see:

- An enhanced online and mobile banking platform including remote deposit capture.
- Electronic document signing capabilities, allowing you to sign documents at your convenience from a computer, tablet, or smartphone.
- Online loan application and account opening.
- A new website going live Monday, April 27, 2020!

As with any change of this size, there may be some growing pains. The team has been working hard to minimize any service disruption, but there will be some minor inconveniences as systems go offline and our branch closes for the upgrade. This Upgrade Guide is designed to ensure that you are fully prepared and experience a smooth, successful transition. Please read the information thoroughly.

At the end of the day, this change, and resulting improvement, is for you. Here at IRFCU, we never stop thinking of you and how we can improve our services for you. We hope that you bear with us as we move our systems forward and we thank you for your loyal membership. If you have questions or concerns at any time during the systems upgrade process, please give our branch a call at 570.888.7121 or email upgrade@irfcuemail.com and we will happily assist you.

WHAT'S CHANGING & STAYING THE SAME

Not everything at IRFCU will be changing.

Below are some things that will NOT change with our systems upgrade.

Your Member Account Number

- Your existing base account number(s) will remain unaffected by our systems upgrade.

Your MasterCard Debit Cards and VISA Credit Cards

- Your existing debit cards will continue to work after our systems upgrade.
- Personal Identification Numbers (PINs) also remain unaffected.

Checks

- You can continue to use your current supply of IRFCU checks.
- When you are ready to restock, contact the credit union.

What will be changing:

Account Suffixes

Online Banking Website and Log-in

Bill Pay

- You will need to re-enroll.
- We advise that you print and or gather your Bill Pay information prior to 4/30/2020.

Mobile Banking App

Automatic Transfers

- You will need to reset your automatic transfers IF they were originally set through online banking.

****Account suffixes are three digit numbers used to designate specific sub-accounts, like a checking account.**

Example: IF your base account number is 12345, when referring to your checking account you would list 12345-070.

Share (Savings)	000
Sub Shares	010-019
Traditional IRA Accumulation Share	200
ROTH IRA Accumulation Share	205
Share Draft (Checking)	070-074
Share Certificate 6-60 Months	300-325
Certificate IRA 18-60 Month	400-425

The entire staff at IRFCU thank you in advance for your patience and understanding as we work through our systems upgrade. Wait times for calls may be longer than normal as we assist our members with our new and improved services.

In an effort to cut down on call wait times, we will have additional call support for the first two weeks after our system upgrade on May 1, 2020. Please call **1.844.730.6853** directly.

FREQUENTLY ASKED QUESTIONS

What is a core processing system?

The core processing system is the computer system that IRFCU uses to maintain members' accounts and loans, as well as process transactions.

Why is IRFCU updating the core processing system?

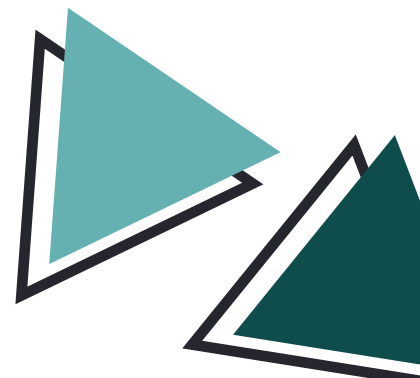
Our new core processing system will allow us to serve you more efficiently and enable us to offer you new products and services.

Will my personal data be safe during this upgrade?

Yes, your personal data and account information will be safe and secure.

Where can I get up-to-date information on the system upgrade?

You have options. You can visit our informational site, irfculearn.weebly.com, call 570.888.7121 or email us at upgrade@irfcuemail.com.





ONLINE BANKING

1. Go to our website, ingersollrandfcu.com
2. Enter username (account number) and click “Login”
3. Input default password (provided in mailed guide) and continue
4. Create your new password, and retype to confirm
5. Select “Change My Password” to save your new password
6. Complete the security question selections and select “Save My Questions”
7. Review the terms and conditions and if you agree, select “I Accept” at the bottom
8. Create your Username that will be used in place of your account number to login
9. Select “Change My Username ” to save your new username and the set up is complete

Please note: The username and password you create during your first login will also be used to log in to the It'sMe247 mobile banking app (coming soon).

COMING SOON: MOBILE APP

Our new mobile banking app will be available for download in the App Store and Android Market. Keep an eye on our website and Facebook pages for more information on release dates!

The mobile app will use the same login information as online banking and will allow you to access your accounts, transfer funds, and more right from your smartphone wherever you are.

IMPORTANT INFORMATION ABOUT DIRECT DEPOSITS

All pending deposits will be posted to your account before our services go down at the end of day on April 30th.

IMPORTANT DATES

NO LATER THAN FRIDAY, 4/24/2020

Read over this upgrade guide in it's entirety.

Bill pay users: Print a copy or write down all payees from the current system. You will need this information to re-enroll in bill pay services.

Online banking: Save or print all your statements stored in your online banking. Statements will not transition to the upgraded It'sMe247 Online Banking.

Automatic funds transfers: print a copy or write down all your automatic transfers that you set up in online banking as these will not transfer.

MONDAY 4/27/2020

Bill pay users: Payments previously scheduled will be made through 4/29/2020

New website goes live!

THURSDAY 4/30/2020

As of 5:30pm Thursday, April 30th IRFCU's mobile and online banking services will go offline.

MasterCard Debit Cards will be operational with reduced limits. Please have cash on hand or use your IRFCU VISA credit card.

Visa Credit Cards will be fully operational.

FRIDAY 5/01/2020

IRFCU CLOSED

Online and mobile banking services offline.

MONDAY 5/04/2020

IRFCU services back online including online banking.

It'sMe247 Online Banking: Log-in using your first-time login instructions.

Automatic funds transfers previously set up in online banking will need to be set up in the upgraded It'sMe247 Online Banking.

Bill pay users: Re-enter all bill payees. Your bill pay payees did NOT transfer over with our upgrade. You need to set those up in the new It'sMe247 Online Banking platform.