



## Technology Upgrade

**February 22nd -  
February 24th, 2019**

**Why are we upgrading?**

**What will be changing?**

**How can you prepare?**



## Why the change?

**Our current core banking system is outdated. The new system will:**

- **Empower** our employees to serve members more effectively;
- **Improve** data management, security, and stability; and,
- **Enhance** remote service delivery as we expand our operations into new markets.

## When will service interruptions occur?

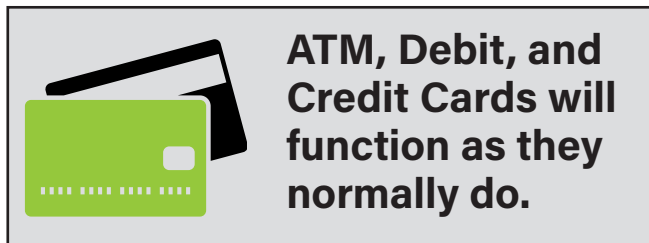
**The upgrade will take place  
Friday, February 22nd, 2019 -  
Sunday, February 24th, 2019**

**Branches will be closed**

- Saturday, February 23rd, 2019 -
- Sunday, February 24th, 2019

**Access to Online, Mobile, and Telephone Banking will be unavailable**

- Friday, February 22nd, 2019
- Saturday, February 23rd, 2019
- Sunday, February 24th, 2019



## What else is changing?

### Account Terminology

We will be changing the names of some account types to be more intuitive for our members.

Old	New
Share Accounts	Savings Accounts
Draft Accounts	Checking Accounts
<b><u>Account Codes</u></b>	<b><u>Account Names</u></b>
S1	Savings Account
S2	Basic Checking
L46	Credit Cards

### Online & Mobile Banking Dashboard

You will be able to see a consolidated view of your entire personal banking relationship using a single login. Dashboards and navigation will look different, but all features and functionality will remain unchanged.

### Monthly Statements and Notices

Your February account statements will be separated into two separate statements, but will arrive in one envelope. The first statement will include transactions from February 1st to the 22nd. The second set will include transactions from the 23rd to the 28th. All statements and notices will look different, but will report all of the same information.

# What is the most important change?

**The most important change in the new core banking system relates to what you will be able to see in online and mobile banking.**

Once we have completed the upgrade, you will be able to see a consolidated view of your entire personal banking relationship using a single login. This means that all of the personal accounts you own as a primary account holder, and all of the accounts you have access to as a joint account holder, will be visible under that single login.

**A very important privacy question follows: Does anyone else use your online or mobile banking login information?** Have you shared your username and password with a partner, children, parents, or anyone else?

If so, that person, or those people, will also be able to see your entire personal banking relationship using that single login. That may be fine by you. But if it is not, now is the time to change your username and/or password.

For more information on how the technology upgrade may affect you, visit our website at [missoulafcu.org/core](https://missoulafcu.org/core).

## What should you do next?

**Decide whether you need to change your username and/or password to control access to your accounts.**

- If not, don't do anything.
- If so, do the following:

- 1** Change your username and/or password so that other people can no longer access your accounts.
- 2** If you wish to allow online and mobile banking access to other people, you can set them up as secondary users with specific rights to specific accounts. To view instructions on how to set up secondary users, visit us online at [missoulafcu.org/core](https://missoulafcu.org/core).
- 3** If this is at all confusing please contact us. We are here to help you through this change.

**Unless you make the change now, your username and password will not change as part of the system upgrade.**

## Questions?

If you have any questions or concerns, please don't hesitate to contact us at:



**406-523-3300**



**[info@missoulafcu.org](mailto:info@missoulafcu.org)**



**[missoulafcu.org/contact](https://missoulafcu.org/contact)**

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For the latest information and updates,  
check out our website:

**<https://missoulafcu.org/core>**

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**Missoula Federal  
Credit Union**  
[missoulafcu.org](https://missoulafcu.org)