



Upgrade Guide For Members

From the CEO

The Credit Union will be upgrading our core data processor on **June 1, 2022**. Management and staff have been working hard behind the scenes for the past several months to ensure a smooth transition for you, our members, during this upgrade process. Our core data processor upgrade will allow us to better serve you and bring you new streamlined, updated and enhanced services. This guide will outline what will be changing, what will be staying the same and the timeline of how and when everything will be happening. The management and staff are excited to bring you this upgrade and we want to thank you in advance for your understanding and patience during the upgrade process.

Jim Schultheiss
President/CEO



**Important
Dates to
Remember**

May 31, 2022

Credit Union will be open normal hours.

5:30pm - Both Credit Union offices will close and the upgrade process will begin.

- Debit cards will be subject to offline limits until Thursday June 2, 2022.
- ACH transactions (including deposits and withdrawals) will not be posted Wednesday June 1, 2022. ACH transactions scheduled for that day will be posted Thursday June 2, 2022.

Our offices will be closed Wednesday June 1, 2022 and Thursday June 2, 2022 for the upgrade.

Make sure to withdraw some extra cash to tide you over until we reopen on June 3, 2022.

June 1, 2022

- Both Credit Union branches will be **closed** for the upgrade to take place.
- SYBIL telephone banking, Online Banking, Mobile Banking and Bill Pay will be unavailable.
- ACH transactions (including deposits and withdrawals) will not be posted Wednesday June 1, 2022. ACH transactions scheduled for that day will be posted Thursday June 2, 2022.
- Debit cards will be subject to offline limits until Thursday June 2, 2022.
- Consider using your MUCFCU VISA or another credit card for larger purchases.

June 2, 2022

- Both Credit Union branches will be **closed** for the upgrade to take place.
- SYBIL telephone banking, Online Banking, Mobile Banking and Bill Pay will be **Live**.
- ACH transactions (including deposits and withdrawals) will be posted as normal.
- Debit cards will resume normal limits.

June 3, 2022

Both Credit Union branches will be **OPEN** for business.

What's Changing

Online Banking

As a result of the upgrade we will be getting a new online banking platform that will offer more user friendly features and more functionality. Because of this you will need to re-enroll in our online banking when you access it for the first time.

First Time Log-In:

1. Go to www.muccu.org and click the blue "Click Here to Log In" button
2. Click the "**First Time User**" link
3. Follow the instructions on the screen to have a secure code texted or emailed to you to login the first time

The password you create will be used to log into the Mobile App the first time as well.

Mobile Banking

Our mobile app will be changing as well as a result of the upgrade. Once the system upgrade is complete you will need to delete our current mobile app and download the new mobile app. **The mobile app will not be available for 3-5 business days after the upgrade.**

This delay is due to the approval process with Google and Apple for our mobile app.

1. Delete the old mobile app
2. Go to the iTunes Store or Google Play Store and search for Miami University and Community FCU
3. Download the app
4. If you have already logged into online banking, use those credentials to log into the mobile app; if not, please follow the instructions listed under the "**First Time User**" link

Remote Deposit Capture

After the upgrade our remote deposit capture will no longer be a separate app, it will be integrated into our mobile banking app. Since it is part of the mobile banking app, it will not be available until 3-5 business days after the upgrade.

Telephone Banking (SYBIL)

First Time Use:

1. Call 1-800-860-5704 and enter the Credit Union ID number: **344**
2. Enter your Account Number
3. Enter your Temporary PIN (the last 4 digits of the primary's SSN)
4. You will then be prompted to create a new PIN, and press #
5. Confirm your new PIN

Menu Options

1. Account inquiries, including balances and recent transactions
2. Funds transfer
3. Hear current rates or calculate estimated loan payments
4. Change your PIN
5. Change to a different member number
6. Other CU Services - including locations and hours
8. Repeat this menu
9. End call
0. CU Talk Tutorial (press * to exit the tutorial and return to the main menu)

What's Remaining the Same

Account Numbers

- Your account number(s) will be unaffected by the upgrade and will remain the same.
- While your base account number will remain the same, the account suffixes **will** be changing. Before setting up any new automatic deposits or withdrawals, ordering checks, etc. please contact us to make sure you have the correct information.

Checks

- You can continue to use your current checks.

Debit Cards

- Your debit card number and PIN will remain the same, and your card will continue to work after our upgrade.

Credit Cards

- Your credit card number and PIN will remain the same, and your card will continue to work after our upgrade.

Automatic Deposits and Withdrawals (ACHs)

- Your automatic deposits and withdrawals will continue to post to your account as they currently post.
- Please contact before you set up New ACHs to confirm you have the correct information.

Bill Pay

- Our Bill Pay site will remain the same after the upgrade. **However, you will now access it through the Online Banking sign on.** It will no longer be a separate sign on.

Important Information about Statements

- All members will receive a paper statement for their May statement.
- After the upgrade previous statements will not be available as e-statements. Please print out any previous e-statements you will need prior to June 1, 2022.
- Account transaction history will be available through Online Banking after the upgrade.

New Account Suffixes

<u>Description</u>	<u>Current</u>	<u>New Suffix</u>
<u>Regular Savings</u>	R	000
<u>Checking</u>	D	100
<u>Special Savings</u>	S	001-005
<u>Christmas Club</u>	X	030
<u>Vacation Savings</u>	V	040
<u>Silver Hawk Savings</u>	H	020
<u>Kiddie Hawk Savings</u>	K	010
<u>Money Market Savings</u>	M	110