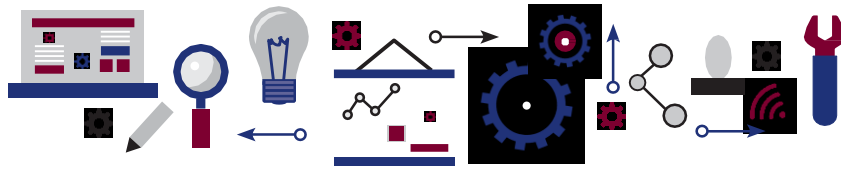


System Upgrade



We're Improving
For YOU!



-  Streamlines daily operations
-  Provides us with the opportunity to offer innovative products and services
-  Better, more efficient member service for all

New Online Banking

You will notice a new online banking platform as a result of our computer system upgrade. As such, you will need to **re-enroll in this service when you access it for the first time.**

Accessing Online Banking:

You will continue to go to www.cornerstonecreditunion.com to access our Online Banking platform. If you have previously bookmarked an old login page, you will need to update your bookmark.

Login ID:

For all users, your first-time login will be: your CCCU account number. There is a new feature to add a username once you have completed your login! See instructions in online banking or go to <https://youtu.be/aQ-PUeNmM58>

Passwords:

Please refer to the mailed communications for password instructions or you may stop in or call us at your convenience.

Helpful Hint: A strong password is one that is at least eight characters with a combination of upper and lower-case characters, numeric characters and special characters.

Security Settings:

As part of your re-enrollment, you will select new security questions and answers.

eAlerts:

You will need to re-establish your eAlerts in our new online banking platform. The last day you will receive eAlerts from our current online banking platform will be January 31, 2018.

Mobile Banking:

We will continue to offer our same mobile app with no changes to the current app.

Instructional Videos:

Overview of Online Banking – <https://youtu.be/357NocyPV7U>

Making a transfer in Online Banking – <https://youtu.be/st8Cccxxne0>

It's Me 247 Bill Pay – How to Enroll <https://youtu.be/AGIEIP3WZtA>

It's Me 247 Bill Pay – How to Pay a Bill <https://youtu.be/CGpiSAAOFT4>

System Upgrade

Important Information About Account History

After the upgrade, members will not have access to prior account history. This means any previous transactions posting on your account prior to February 1, 2018, will not show in online or mobile banking. **All members**, regardless as to whether or not they are signed up for eStatements, will receive a final **paper statement** from our old computer system with account history from January 1st - January 31st. Please retain this for your records. You may want to print prior statements as past statements will not be online.

If you need a printout of your account history, please contact us, and we will be happy to provide a digital account history via email at no cost or a printed account history for \$2.00 per page.

Important Information About Debit Cards

All current debit card members will receive a NEW chip debit card in the mail in January. Members will discontinue using their current debit cards end of day 1/30/18 and begin using their NEW chip debit cards 1/31/18. Debit cards will now process transactions interactively using member balances and credit union limits throughout the day. Chip cards provide an additional layer of security we are happy to provide to our membership. Debit card fees will continue to process when the transaction clears the account, not at the time of the authorization.

Important Information About Statements

Your February statements (received in March) will have a new look! Please let us know if there are any questions. If you are not already signed up for statements, you can sign up in the new online banking, It's Me 247.

WHAT WILL STAY THE SAME

Account Numbers

Your existing account number(s) will remain unaffected by our computer system upgrade.

Please note: Though your base member account number will not change, the account suffixes will be changing. Before setting up any **new** direct deposits (after 2/1/2018), electronic transactions, or ordering checks, please contact us to verify you have the correct information.

Credit Cards

Your existing credit card will continue to work throughout and after the upgrade as normal.

Checks

You can continue to use your current supply of CCCU checks. Our third-party check provider also remains the same, should you need to place a reorder. Please contact us for new check orders for your updated information.

Direct Deposit of payroll, pension, and Social Security

Your direct deposits will continue to post to your account as they do today.

Please note: In order to complete the transition to our new system, direct deposits made on Thursday, February 1st and Friday, February 2nd may not be available until Saturday, February 3rd when the new system goes live.

Automatic Transfers

Any automatic transfers you have scheduled for your account will continue to process as they do today.

Loan Payment Due Dates

If you have a loan with CCCU, your payment date will remain the same.

Frequently Asked Questions

What is a core processing system?

The core processing system is the computer system that CCCU uses to maintain Members' accounts and loans, and to process transactions.

Why is CCCU 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 in the future.

Is my personal data safe during the conversion?

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

Are my funds still safe and secure?

Yes, your funds remain secure. All CCCU accounts will continue to be insured by the National Credit Union Administration (NCUA) Share Insurance Fund up to \$250,000 per account.

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

We've developed a banner on our website dedicated to helping our members transition to the new system. You can find updated information by visiting www.cornerstonecreditunion.com



The entire CCCU staff would like to thank you in advance for your patience and understanding as we work through our system upgrade. Wait times for calls and at our branch 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 time, we will have additional assistance for the first two weeks after we go live on February 5th, 2018. Please call (844) 730-6848 with your questions.

Computer System Upgrade Schedule: Plan Ahead

Tuesday, January 30th

What Happens

- Last day using old debit cards
- Online Banking and Bill Pay will be available.

PLEASE NOTE: In order to set up our new Bill Pay system, no re-occurring payments will process Thursday, February 1st - Sunday, February 4th: all payments scheduled during this time will not process.

- Your existing payees, eBills and recurring payments will not transfer to our new service. We recommend printing out a copy of bill pay payee information to use when signing into the new billpay.



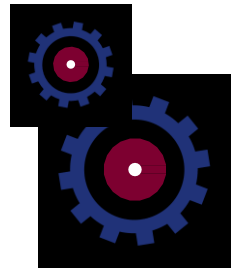
Wednesday, January 31st

What Happens

- Begin using new chip debit cards with limited card access
- Online and mobile banking are unavailable after **4:00 p.m.**
- Last day for eAlerts on our existing online banking platform.
- Last statement processed on the old computer system.

How to Prepare

- You will want to complete all online and mobile transactions prior to **4:00 p.m.**
- You may want to print out recent account history in online banking for your reference as well as any recurring payments or transfers and eAlerts you have set up.
- Please retain this statement for your records.
- Have extra cash on hand.



Thursday, February 1st

What Happens

- Credit union is closed for system upgrade.
- Online and mobile banking unavailable.
- Limited Debit and ATM card access available.
- Credit union phones are not available.

How to Prepare

- Have extra cash on hand.
- Although debit and ATM card access are available, consider using your CCCU Mastercard or another credit card to pay for larger purchases.



Friday, February 2nd

What Happens

- Credit union is closed for system upgrade.
- Online and mobile banking available after noon.
- Debit and ATM card access using member available balances.
- Phones at credit union are not available.

How to Prepare

- Although debit and ATM card access are available, consider using your CCCU Mastercard or another credit card to pay for larger purchases.

Saturday, February 3rd

What Happens

- We are open extended business hours: 9:00 a.m. to 1:00 p.m.
- New Online Banking and Bill Pay services available.
- Review the information available online, or stop in at our branch if you need help accessing your accounts.

Monday, February 5th

What Happens

- CCCU will return to our normal business hours and all electronic services will be available to the membership.
- We will have additional call center support at (844) 730-6848.

