

## Dear Member,

Family First Credit Union is excited to serve you better than ever before! We have been working hard to offer our members a better banking experience. Upgrades to our core system and digital banking will ensure a secure, advanced and transformed banking experience.

During our system upgrade period of September 28th, 2022 thru October 3rd, 2022, some services will not be available. Please keep this guide handy so you can refer to it if any questions arise. Here, you'll find account details, answers to frequently asked questions and service interruptions during our system upgrade.

We sincerely appreciate your business and patience during this time. If you have any concerns or would like to speak to someone to learn more, we are happy to help! Just call 989-759-1686 or visit Fam1st.com.

Sincerely,  
Frances M. Gibelyou  
Chief Executive Officer

## What you can do **NOW**

**Verify** your contact information today!

**Check** for any online bill payments scheduled between 9/28 and 10/3 (these will post 10/4).

**Keep** extra cash and/or another payment option (such as a credit card) on hand between 9/28 and 10/3.

**Print** and/or save any eStatements you'll need before 9/28.

**Change** your username on our online banking site if it is less than 6 digits OR you are still using your account # to sign in.

## What you'll need to do **on or after October 3rd**

**LOGIN** to online banking

-Follow instructions on our website when logging in for the first time, and write down your password.

**LOGIN** to our mobile app.

-Open your FAM1st app and follow instructions to login.

**CHECK** eStatement enrollment on our new online banking system.

**CHECK** for any changes to your account.

# What's Available & What's Not

SYSTEM UPGRADE SCHEDULE: September 28th - October 3rd

	WEDNESDAY & THURSDAY 9/28 & 9/29	FRIDAY 9/30	SATURDAY & SUNDAY 10/1 - 10/2	MONDAY 10/3
BRANCHES	OPEN (NORMAL HOURS)	OPEN (NORMAL HOURS)	CLOSED	CLOSED
NETBRANCH & TELLER 24	AVAILABLE	NOT AVAILABLE	NOT AVAILABLE	NEW ONLINE BANKING AFTER 8AM
BILL PAY	AVAILABLE	NOT AVAILABLE	NOT AVAILABLE	AVAILABLE
MOBILE APP & DEPOSIT	NOT AVAILABLE	NOT AVAILABLE	NOT AVAILABLE	AVAILABLE AFTER 8AM
ATMS*	AVAILABLE	NOT AVAILABLE	NOT AVAILABLE	AVAILABLE AFTER 8AM
DEBIT CARD	AVAILABLE WITH LIMITS	AVAILABLE WITH LIMITS	AVAILABLE WITH LIMITS	AVAILABLE WITH LIMITS
CREDIT CARD	AVAILABLE	AVAILABLE	AVAILABLE	AVAILABLE
NIGHT DROP**	AVAILABLE	AVAILABLE	AVAILABLE	AVAILABLE

AS AN ADDED PRECAUTION PLEASE PLAN TO HAVE ALTERNATE ACCESS TO FUNDS DURING THE UPGRADE, BETWEEN SEPTEMBER 28TH AND OCTOBER 3RD.

Such as credit card and/or cash.

## New Online Banking

Your username will not change.

Watch your online banking messages for instructions on how to login to your account for the first time after October 3rd, 2022.

# YOU ASKED. WE ANSWERED!

## SYSTEM UPGRADE FAQs

### 1 Why are you upgrading your system?

Your banking experience is important to us, and this upgrade is necessary in order to provide you with the highest level of service possible.

### 2 During the upgrade will I still be able to access my accounts?

You will have limited access to your accounts during the upgrade. Please refer to the schedule on the back of this brochure for more information on service interruptions and more.

### 3 Will my information be secure throughout the upgrade?

Yes, your security is always our top priority. Your account information will remain protected as we complete the upgrade.

### 4 Can I use my FFCU Cards during the upgrade?

Yes, all FFCU cards (debit and credit) will be available during our upgrade. Digital balance inquiries will be unavailable from 4pm on September 28th through 8am on October 3rd. You can call your preferred branch during normal business hours to obtain a balance. Please note: FFCU ATMs will not be available and limits will apply at non-FFCU ATMs between September 28th and October 3rd.

### 5 How will the upgrade impact automatic withdrawals and direct deposits?

All automatic withdrawals, direct deposits and internal transfers will proceed normally on October 3rd. However, you may notice a minor delay in these transactions.

### 6 What if the upgrade takes longer than expected?

While we do not anticipate any delays in completing our upgrade, we will post updates on our website and social media if the upgrade extends beyond the currently scheduled October 3rd completion date.

### 7 I have additional questions. Where can I go for help?

Please give us a call at 989.759.1686, visit any branch or go to [fam1st.com](http://fam1st.com) prior to the conversion. We are always happy to assist you!