



**New & Improved Systems Upgrade June 1st**  
**Please see below how this will impact YOU...**

Dear Members,

Your 1CFCU staff is working and training to prepare for our systems upgrade on 6/1/18. We are excited about the many improvements and efficiencies our upgraded system will bring to you, our members. As with any change of this magnitude, there may be some pain points along the way. We are working hard to minimize any service disruptions, but there will be some inconveniences as systems go offline and our offices close for the upgrade. We appreciate your patience and understanding as our staff learns new software and processes. In planning for the conversion we understand there will be questions, especially when signing-on for the first time to the online services so we have planned for additional Call Center staff to be on hand to assist you. **Below are some important events and changes you need to be aware of. There are also steps you need to take to have access to past statement and check copies prior to June 1.**

This **Systems Upgrade Guide** will answer many questions and provide step-by-step instructions to get you back online as quickly as possible with our new online services. We will also be sharing additional information with you through our online banking, in the offices and through other 1CFCU publications. **We will post any additional information and updates to this Guide on our website at [www.1cfcu.org](http://www.1cfcu.org).**

At the end of the day, these changes and improvements are being made to provide you with a better, faster and secure user experience at the offices, online and over the phone. Although there may be some changes in current services, the new systems will provide us with the opportunity to offer more innovative products and services along with better, more efficient member service for all.

**Important - Conversion Timeline & Checklist for June 1st**

***What YOU Need to Do NOW to Prepare...It would be best to print this **Guide** for your reference.***

***A 1CFCU staff member will gladly print you a copy of this **Systems Upgrade Guide** upon request.***

**Please READ EVERYTHING below and on the next pages to see what changes will affect YOU:**

**A red asterix (\*) indicates there are specific instructions in this Systems Upgrade Guide explaining how to sign on to the new service after the conversion.**

<b><u>CLOSED DATES &amp; HOURS</u></b>	<b>All 1CFCU offices will be CLOSED Friday 6/1/18 and Saturday 6/2/18. The following will not be available during this period: office locations, telephone banking, online and mobile banking, bill pay and eStatements. Offices will reopen normal business hours on Monday 6/4/18. Please be sure to plan ahead for any cash needs. Although 1CFCU debit cards should be working, it is always smart to have a credit card available as a back up plan.</b>
<b><u>Phone Calls</u></b>	Beginning Monday, June 4th we know there will be a heavy call volume to the Credit Union, not only due to the systems conversion questions, but it is the first of the month. We have hired additional call center staff and are providing an additional toll-free number that all members can use regardless of your location - <b>844/730-6853</b> - for the first 2 weeks after the conversion.
<b><u>Electronic Deposits &amp; Payments</u></b>	Good News for Members with Direct Deposit - We have decided to post all electronic deposits due for May 31st thru June 3rd as soon as we receive notification of the amounts from your payroll department or the government which could be as early as Tuesday, May 29 <sup>th</sup> . These early postings will not only insure that your money will be in your account, but it will also make it available for you to make cash withdrawals earlier than normal. Our goal is to minimize any disruption to you our members.
<b><u>Debit / ATM Cards</u></b>	Your Debit / ATM cards may incur REDUCED LIMITS beginning Thursday morning 5/31 to Monday 6/4; however, your PIN numbers will not change. Please plan ahead if you are going to purchase big ticket items. <b><u>SMART TIP</u></b> – Be prepared to use your 1CFCU credit card as a back-up payment method or even get some extra cash before that weekend. Please see page 4 of this <b>Guide</b> for new numbers to call for Lost or Stolen Debit Cards, to Activate Debit Cards and to Change your PIN for your Debit Card <b><u>UChoose Rewards members</u></b> – we are terminating this program. If you registered for this program, you need to know the last day you can earn points is May 31, 2018. You can redeem your points for 60 days after that date.
<b><u>Website</u></b>	The website will not be available beginning Thursday evening 5/31, but our new website will be back on line Saturday, 6/2. When it does resume, it will be a totally new design providing you with additional features and information to help you with everything you need to know about the credit union 24/7.

<p><a href="#"><u>Online Banking *</u></a> <a href="#"><u>Mobile Banking *</u></a> <a href="#"><u>&amp; Online Account History</u></a></p> <p>(mobile apps will be available as soon as they are released by Google and Apple after June 4th)</p>	<p>Online and Mobile Banking will not be available beginning Thursday evening 5/31, but online banking will be back online by Saturday 6/2. When they do resume, they will be a new format called <b><i>It's Me 247</i></b> as a part of our new system. You will need to sign in just like you would as a first-time user. Detailed instructions are on page 3 of this <b>Guide</b> on how to set your new unique ID, password and security questions.</p> <p>To view <b><i>It's Me 247</i></b> how to videos go to <a href="https://obc.itsme247.com/087/help/help-videos/">https://obc.itsme247.com/087/help/help-videos/</a>. Please remember that all functions, such as online elections may not apply to 1st Community users.</p> <p><a href="#"><u>Account History</u></a> - Member access to account history, transactions and online check copies prior to 6/1 will no longer be available once we go online with <b><i>It's Me 247</i></b> on 6/2. After 6/1 all accounts will begin accumulating 18 months of transaction, statement and check copy history to be available again through <b><i>It's Me 247</i></b> online banking.</p> <p><a href="#"><u>Information that you set up online</u></a> such as Scheduled Transfers, Account Alerts and Nicknames will need to be re-established in <b><i>It's Me 247</i></b> online banking. Accounts you set up for Cross-Account transfers that do not appear after the conversion will need to be reset up by Credit Union staff, so please contact us by phone or email us securely through <b><i>It's Me 247</i></b>. SMART TIP - make screen shots of any current info you have set up in online banking at this time and store it in a secure location.</p> <p><a href="#"><u>Cross Account Transfers</u></a> - One-time cross account transfers to another account can be done using the member's account number, the first 3 characters of the receiving member's last name and the suffix of the account (savings, checking, club) that the money should go in to. For an account to "transfer to" to automatically appear in your "Transfer to" list you will need to contact the Credit Union for staff to add the account.</p>
<p><a href="#"><u>Bill Pay</u></a></p>	<p>Our Bill Pay program will remain the same. All Bill Pay information will transfer over and the service will continue without interruption. Payments due on 6/1 through 6/3 will be processed as usual.</p> <p><b>SMART TIP</b> – Although all payees should convert over, it would be wise to print a copy of your current payees in case some payee data does not transition over.</p>
<p><a href="#"><u>Quicken</u></a></p>	<p>It is important that you go to page 4 of this <b>Guide</b> to learn more about how this conversion will affect your version of <b>Quicken / QuickBooks</b> downloads or imports.</p>
<p><a href="#"><u>ePLUS Checking Dividends</u></a></p>	<p>Dividends for ePLUS Checking accounts will now be calculated by the Average Daily Balance Method instead of the Daily Balance Method. (All other dividend earning products will continue to use the Daily Balance Method.)</p>
<p><a href="#"><u>Share Account Dividends</u></a></p>	<p>Share / Savings and all Club accounts that normally receive quarterly dividends will have dividends paid monthly at the end of April, May and June. This will increase the amount you earn for this quarter due to Monthly compounding of the dividends. After that dividends will resume on a quarterly basis.</p>
<p><a href="#"><u>eStatements</u></a></p>	<p>ALL members will receive <u>only</u> a paper statement for May, 2018 transactions at no charge. Please retain this May statement for your records. Members who normally receive eStatements will receive them again for June.</p> <p>Since we are going to a totally new System and Online Banking platform, eStatements and copies of your cleared checks prior to 6/1/18 will not be available for you to view through the new It'sMe247. All eStatements and check copies starting 6/1/18 will be available on It'sMe247 and we will move forward to keeping eStatements and check copies available as additional account history is created since eStatements will not convert over.</p> <p><b>SMART TIP</b> - Save or print all statements and check copies currently stored in online banking since statements and check copies will not transition over to the upgraded It'sMe 247.</p>
<p><a href="#"><u>Credit Cards</u></a></p>	<p>Your 1CFCU VISA credit card will be fully operational.</p>
<p><a href="#"><u>Member #</u></a></p>	<p>Your member account # will NOT be changing, however, you will see new suffixes for all deposit and loan accounts on your statements and receipts after 6/1. These suffixes will not affect transactions currently set up or processing through your account. However, <b>before setting up any NEW (after June 1) direct deposits, electronic transactions, or ordering checks, please contact us to verify you have the correct information.</b></p>
<p><a href="#"><u>Checks</u></a></p>	<p>You can still use your current checks, however, you will notice that the MICR line on any NEW checks ordered through the Credit Union after June 1 will reflect the new suffix changes.</p>
<p><a href="#"><u>Safe Deposit Box Fees</u></a></p>	<p>Safe Deposit Box fees due on June 1st will post on 5/31.</p>
<p><a href="#"><u>Audio Response (Telephone Banking)</u></a></p>	<p>Audio Response will not be available from Thursday evening 5/31 until Saturday 6/2. When it does resume, it will be a new format called <b><i>CU*Talk</i></b> as a part of our new system. You will access the system using your member number and a temporary password which will be the last 4 digits of your social security number as described on page 4 of the Systems Upgrade Guide. A list of the new transaction numbers is also on page 4.</p>
<p><a href="#"><u>Your Account Information</u></a></p>	<p><b>SMART TIP</b> – Be sure the Credit Union has your current address, cell and home phone #s, and email address in case we need to contact you.</p>
<p><a href="#"><u>Text Banking</u></a></p>	<p>You will be able to send text messages and receive text replies on your available balances. You can even have balance alerts sent to you as text messages should your balance fall below a certain level. See page 4 of this <b>Guide</b> for details.</p>



Our upgraded **It'sMe247** online banking system will provide a user-friendly and stable online banking service. The new system gives you the ability to:

- “See” and “jump” to your joint accounts without logging out of your primary account. *Please contact the credit Union to set up this feature.*
- Adjust how your direct deposit and other electronic deposits are handled.
- Review loan payoff amounts.
- Open additional savings type accounts.
- Download transaction activity to Quicken
- Read important messages from your credit union

#### **First-time Login instructions:**

Follow these instructions. Go to [www.1cfcu.org](http://www.1cfcu.org) and click on “Log-on to Online Banking”

1. Type your **default username** (your Member Account Number)
2. click [Login](#).
3. Type your **default password** (the last four digits of the Member’s social security number and 4 digit birth year)
4. click [Continue](#).
5. Create a **new, secure password** and type it into each new password field. (Create *passwords* that are easy to remember but hard for others to guess. For your security, passwords must be a minimum eight characters and contain a combination of three of the following in the password: lowercase letter, uppercase letter, number and special character)
6. Click [Change My Password](#)
7. Type in the answers to three unique **security questions** (these are not case-sensitive)
8. Click [Save My Questions](#)
9. Accept the **Terms and Conditions of Use** (scroll to the bottom of the page to accept).
10. Create a **new personal username** (word or phrase with a maximum of 20 characters. It cannot contain your account number, first or last name) and type it in the new username field.
11. Click [Change My Username](#)
12. Explore the new virtual banking experience!

After your first time accessing It’sMe247, you will need to enter your new, custom, personal username, *not* the default username that was used on your first login. You will also need to answer one of your security questions each time you log in as an extra layer of security.

To view **It's Me 247** how to videos go to <https://obc.itsme247.com/087/help/help-videos/>.

**Note:** The username and password you create during your first-time login will also be used to log in to It’s Me 247 Mobile Banking.



Our **It'sMe247** bill pay system remains the same as it was on “CU Easy” online banking. However, we recommend that you do screen shots of your current bill payment info just in case there is information that does not transfer over.



Mobile apps can be downloaded from iTunes® and Google Play. And will be available as soon as Apple and Google release them after June 4th. Simply search for “1CFCU Mobile” to find our new apps.

Note: The same login credentials (username and password) will be used to access mobile banking and online banking.

Android app users must delete the old and then download and install the new 1CFCU Mobile App from Google



Mobile web banking can be accessed by going to [1cfcu.org](http://1cfcu.org) from a mobile device or tablet and logging in to It’sMe247 Online Banking using the same user name, password and security questions.

**Info on the following services can be found on the next page...**





Although our telephone banking program will change to **CU Talk**, you can call the same numbers you used for "Texas Teller" 325/947-0383 or 800/707-0383.

You will need to login as a new user using the last 4 digits of your social security number as your password. Once you are logged in you will be asked to change your password to a 4 digit number of your choosing for security reasons. The same types of transactions will still be available, but CU Talk will prompt you through or you can click here for the new CU Talk brochure listing the Main Menu Options and other details.

**CUTalk** bank-by-phone system makes taking care of your credit union business fast, easy and secure.

Here are the first-time login instructions:

1. Call 325/947-0383 or 800/707-0383
2. Enter your member number, then press #.
3. Enter your temporary PIN (the last four digits of the Member's social security number), then press #.
4. You will be prompted to enter a new PIN, then press #.
5. Confirm your new PIN.
6. Select a Main Menu Option:
  - 1 - Account inquiries, including balances and recent transactions
  - 2 - Funds transfers
  - 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 the call
  - 0 - CU Talk Tutorial (press \* to exit the tutorial and return to the main menu)



Get quick information about all your 1CFCU accounts with our new It'sMe247 Text Banking. With text banking you can do the following:

- Send a text command and receive replies for account balances.
- Enroll in e-Alerts to be notified of your balances, when electronic deposits or withdrawals are made or when a payment is due.

Here's how to enroll in It'sMe247 Text Banking:

1. Log in to It'sMe247 Online Banking at 1CFCU.org
2. Click the Go Mobile button on the toolbar.
3. Select Text Banking Home.
4. Follow the prompts to enroll.

After enrollment, text commands to IM247 (46247)

Note: A list of text banking commands will be provided to you during the enrollment process. There is no 1CFCU fee associated with text banking, but your mobile carrier's standard text messaging fees will apply.

## Quicken / Quickbooks Conversion Instructions

Please go to your "CU Easy" online banking NOW and download all available account information **prior to May 31, 2018**. Account history prior to June 1, 2018 will no longer be available after the conversion. It is important that you click on the appropriate link below to learn more about how this conversion will affect your version of **Quicken / QuickBooks** downloads or imports.

[Windows - Express Web Connect](#)

[Windows - Web Connect](#)

[Mac 2015-2017 - Express Web Connect](#)

[Mac 2015 - 2017 - Web Connect](#)

[Mac 2007 - Web Connect](#)

[QuickBooks Online](#)

[Mint](#)

## **NEW Contact Number for Your 1CFCU Debit Card**

Call 866/664-9364

- To activate your Debit card
- To change your PIN on your Debit card
- To Report Fraud on your Debit card

**For additional questions please call the Credit Union at:**

**325-653-1465 / 1-800-749-1465**