



CORE, MOBILE, AND ONLINE UPGRADE

MEMBER GUIDE

Catch all the Details!



LETTER FROM CEO

Dear Valued Members,

I am excited to share some significant updates with you regarding our banking systems at American First Credit Union. We are embarking on important upgrades to enhance your banking experience and ensure our services remain at the forefront of technology and security.

Upgrade Overview

We are upgrading our core, mobile, and online banking systems to better serve you. The core system, which is crucial to our operations, will be updated to maintain and manage your account and loan information securely, process transactions efficiently, and support services such as debit cards and online banking.

Our new mobile and online banking platforms will provide a more modern and seamless experience, with enhanced bill payment and remote deposit features. These improvements are designed to make your banking experience more intuitive and efficient.

Upgrade Schedule and Service Interruptions

The upgrade process will begin in October. There will be service interruptions from October 25 to November 4. If you use our branches, contact center, online banking, mobile banking, Bill Pay, American First ATMs, Moneyline, debit cards, credit cards, or the night drop, it is very important that you refer to the next page of this Guide (CORE, MOBILE, & ONLINE System Upgrade at a Glance). On this page, you will find the service interruptions that will be impacted during our upgrade process. We apologize for these service interruptions as we upgrade our systems for better member service in the future.

Important Actions for Members

Password Reset: Upon your first login to the new mobile or online banking system, you will be required to change your password for security purposes. Moneyline passwords will also need to be changed.

Bill Pay Vendors: Most of your bill pay vendors will transfer seamlessly to the new system. However, please review your bill pay settings after the upgrade to ensure everything is set up as needed.

Mobile banking: Android users can download a new app at Google Play (Android). iPhone users can download the new app automatically if their device is set to receive automatic updates. If not, go to the App Store for the new app.

Zelle: You will need to re-enroll and recreate your contacts and quick send contacts.

Previous Account Transaction History: After 6:00 a.m. on October 31, your previous account transaction history will no longer be available in online banking, mobile banking, or Moneyline. If you would like to have access to your previous account history after October 31, we recommend that you download the transaction history before October 31 or enroll in eStatements.

Pay My Loan Services: Register for services beginning November 4 at 2:00 p.m.

We understand that service interruptions can be inconvenient, and we appreciate your patience as we work to enhance our systems. If you have any questions or need assistance during this transition, please do not hesitate to contact our member support team. For more details and updates regarding the system upgrades, please visit www.amerfirst.org/upgrade-central.

Thank you for your continued trust and support. We look forward to providing you with an improved banking experience.

Warm regards,



Jon Shigematsu
PRESIDENT/CEO

CORE, MOBILE, & ONLINE

System Upgrade at a Glance

	FRIDAY OCT 25	THURSDAY OCT 31	FRIDAY NOV 01	SATURDAY NOV 02	MONDAY NOV 04
Branch Lobbies and Contact Center		Closing at 5:00 p.m.	CLOSED	CLOSED	Open at 2:00 p.m.
Online Banking, Mobile Banking, and Moneyline		Online & Mobile banking will not be available after 6:00 a.m. Moneyline will be available until 5:00 p.m.	NOT AVAILABLE	NOT AVAILABLE	Available starting at 2:00 p.m.
Night Drop		Envelopes placed in night deposit after 7:30 a.m. on Oct 31 will be processed on Nov 4.			
Debit, Credit and ATM Cards		Debit/Credit cards will function normally but may have withdrawal limits during the closure. American First ATMs will go down at 3:00 p.m. on Oct 31 and will be available again on Nov 4 at 2:00 p.m.			
Online Loan Applications		Any online loan applications submitted after 5:00 p.m. on Oct 31 will be processed on Nov 4.			
Bill Payment	Will go down at 6:00 a.m. on Oct 25 and won't be available until 2:00 p.m. on Nov 4. Payments scheduled through Oct 31 will be processed normally, but changes or new payments can't be made after 6:00 a.m. on Oct 25.				

FREQUENTLY ASKED QUESTIONS (FAQS)

GENERAL INFORMATION

How will the core system upgrade benefit me?

The core system upgrade is designed with your best interests in mind. By staying ahead of technological advancements, American First Credit Union aims to offer enhanced and innovative products and services. The benefits of this upgrade include:

- A streamlined and convenient online and mobile banking experience
- Access to both existing and emerging technologies
- Customizable online banking features
- Real-time processing capabilities

How will the new online and mobile banking systems benefit me?

You can enjoy a new, user-friendly design that works seamlessly across all devices—desktop, tablet, and mobile—ensuring a consistent experience wherever you like to bank. Track your credit score with VantageScore 3.0, link external accounts for a full financial view, and use self-service tools like transaction disputes and overdraft management. Enjoy enhanced features like simplified bill pay, faster mobile deposits, and customizable alerts keep you in control. Plus, advanced security and in-app eStatements offer convenience and peace of mind.

Is my personal and financial information secure?

The security of our members' personal and financial information is our highest priority. Rest assured; your data will remain secure throughout the entire conversion process.

What is the "core data processing system"?

The core data processing system refers to the software and hardware used by American First Credit Union to manage members' deposit and loan accounts, process transactions, and support services such as debit cards and online banking.

How can I learn more about these conversions?

To ensure a smooth transition, please keep an eye out for further communications from us and review information on our Upgrade Central page at <https://www.amerfirst.org/upgrade-central>.

CONVERSION PERIOD

When is the conversion period?

The conversion period is generally from October 31, 2024 to November 4, 2024. However, Bill Pay will be unavailable from approximately 6:00 a.m. on Friday, October 25. (see below)

Will Online Bill Pay be accessible during the conversion period?

No, Bill Pay will be unavailable from approximately 6:00 a.m. on Friday, October 25 until the new banking platform is live on Monday, November 4 at 2:00 p.m. Prescheduled payments will be processed, but you will not be able to add, delete, or modify scheduled payments or payees.

Will Online Banking and the Mobile App be accessible during the conversion period?

No, Online Banking and the American First Credit Union Mobile App will be unavailable from 6:00 a.m. on Thursday, October 31 until the new banking platform goes live at 2:00 p.m. on Monday, November 4.

Will branch hours be affected during the conversion period?

Yes. All American First Credit Union branches will close at 5:00 p.m. on Thursday, October 31 and will reopen at approximately 2:00 p.m. on Monday, November 4. This applies to both lobbies and phone services.

Will the contact center be affected during the conversion period?

Yes. The contact center will be closed to incoming phone calls starting on October 31 (Thursday) at 5:00 p.m. No incoming calls will be accepted until November 4 at 2:00 p.m.

Will my debit card remain functional during the conversion period?

Yes, your debit card will continue to function; however, withdrawal limits may be temporarily restricted during the conversion period.

Will I be able to access cash during the conversion period?

Our ATMs will be unavailable from 3:00 p.m. on October 31 until 2:00 p.m. on November 4. You may still use ATMs affiliated with the Accel, COOP, and MasterCard networks. Please visit the COOP ATM Network website at <https://co-opcreditunions.org/locator> to find the nearest ATM.

Will Moneyline be accessible during the conversion period?

No, Moneyline will be unavailable from 5:00 p.m. on Thursday, October 31 until the new banking platform is operational on Monday, November 4 at 2:00 p.m.

How will direct deposits and automatic withdrawals be handled during the conversion period?

Direct deposits and automatic withdrawals will continue to process within their usual timeframes.

I have a payment due on November 1. How can I ensure it is paid on time?

To ensure timely payment, please schedule any payments for November 1 - November 4 for payment by October 31.

When will night drop deposits be processed during the conversion period?

Night drop deposits made after approximately 7:30 a.m. on Thursday, October 31 will be processed on Monday, November 4.

Will there be a delay in receiving my statement due to the conversion?

No, November statements will be delivered within the usual timeframe.

ACCOUNT HISTORY

Will I lose access to my account history?

Yes, previous transaction history will not be available in online banking, mobile banking, or Moneyline after October 31. We recommend enrolling in e-statements before this date and saving your statements to your computer. You can also download history via Export Transactions or print using the Advanced function in Transaction Details. Statements for the period of October 1 through October 31 will be delivered as usual.

CHECKS

Will my checks still be valid?

Yes, your current checks will remain valid, and there is no need to order new ones.

STATEMENTS

Will my statement look different?

No, your American First Credit Union statement will remain the same. It will also be available for viewing through Mobile Banking.

ONLINE / MOBILE PASSWORD

Will my online/mobile banking password need to change?

Yes, the first time you log into the new online banking or mobile banking system, you will need to change your password.

UPDATES, INFORMATION, AND QUESTIONS ON THE CONVERSIONS

Whom should I contact for updates, information or questions?

Please visit <https://www.amerfirst.org/upgrade-central> or contact our customer service team at 800-290-1112.

Be Prepared CHECKLIST

- Update Your Contact Information:** Verify that American First Credit Union has your current contact details to ensure you receive all necessary updates.
- Check Your Account Balance:** Make sure to review your account balance before 5:00 p.m. on October 31, 2024.
- Inform Joint Account Holders:** Share this information with any joint account holders to ensure they are also prepared.
- Mark Your Calendar:** Note the upgrade dates and plan accordingly.
- Schedule Bill Payments:** Arrange for bill payments before the closure dates to avoid any disruptions.
- Avoid Changes Post-Deadline:** Refrain from making changes to bill payments after October 25 at 6:00 a.m.
- Complete Special Transactions Early:** Address any special transactions such as loans, new accounts, or account changes before the conversion dates.
- Prepare for Cash Needs:** Keep sufficient cash on hand, as ATM and debit card transactions may be limited during the upgrade.
- Enroll in E-Statements:** If you wish to save any statements prior to the core system upgrade, please enroll in E-Statements.
- Plan for Special Needs:** Consider any special needs or transactions you may have and plan ahead.

DIRECT DEPOSITS & AUTOMATIC PAYMENT

Effective **November 4th**, all new setups for **NEW** direct deposits, payroll, and automatic payments or credits must use our updated format for payment account numbers.

This change applies to any **new** automatic payments to and from service providers, including but not limited to:

- Payroll/Direct Deposit
- Mobile phone carriers
- Internet service providers
- Utilities
- Gym memberships
- Insurance premiums
- Any other companies deducting automatic fees or payments from your account

New Payment Account Number Format

When establishing any new automatic payments, please use the following account information:

1. **Routing Number:** 322275607
2. **New 13-Digit Payment Account Number:**
 - Begin with a 1
 - Followed by your two-digit account number
 - Conclude with your ten-digit member number, which is prefixed with zeros to make a full ten digits.

For example, a member with:

Member Number: **123456**
Account Number: **80**

Your new payment account number would be: **1800000123456**
To prevent any disruptions in service or payment processing, please ensure that the new format is used when setting up automatic payments with any service provider.

Members enrolled in online or mobile banking will be able to see their payment account number (MICR) in the account details area of online and mobile banking.

If you have any questions or need assistance, please do not hesitate to contact us. Thank you for your attention to this important update.

IMPORTANT THINGS TO KNOW

Branches

Branches will be closed on November 1, 2024 (Friday) and November 2 (Saturday). Branches will reopen at 2:00 p.m. on November 4 (Monday).

Contact Center

The contact center will be closed to incoming phone calls starting on October 31 (Thursday) at 5:00 p.m. No incoming calls will be accepted until November 4 at 2:00 p.m.

Checking Accounts

- Account numbers will stay the same and current checks will continue to work.
 - Our routing number of 322275607 will stay the same.
 - New check orders placed after November 4 will have a new payment account number.
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Moneyline

- Moneyline will not be available starting at 5:00 p.m. on October 31, 2024, but will be available again at 2:00 p.m. on November 4.
 - You must reset your password to a new one.
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Zelle

If you are currently using Zelle, you will need to re-enroll and recreate your contacts and Quick Send contacts. Zelle will be unavailable from October 31 at 6:00 AM - November 5 at 1:00 PM.

Online Loan Applications

Any online loan applications submitted after 5:00 p.m. on October 31 will be processed on November 4.

Pay My Loan

You will need to re-register for Pay My Loan services beginning on November 4 at 2:00 p.m.

Night Drop

Envelopes placed in night deposit after 7:30 a.m. on October 31 will be processed on November 4.

Bill Payment

- Bill Payment will be down starting at 6:00 a.m. on October 25 and will not be available until 2:00 p.m. on November 4. Payments scheduled through October 31 will be processed as usual, but changes or new payments can't be made after 6:00 a.m. on October 25.
- Expedited payment options will change: The fee for the next business day will be \$34.95, and the fee for the second business day will be \$29.95.

Online and Mobile Banking

- Online and mobile banking will not be available after October 31 at 6:00 a.m. They will both be available again on the new and improved system on November 4 at 2:00 p.m.
 - Mobile banking users may need to download a new app. Android users can download the new app from Google Play. iPhone users will have the new app automatically downloaded if their device is set to receive automatic updates. If not, go to the App Store for the American First app.
 - When logging in for the first time, the new system will ask you to provide verification information, including your member number, social security number, and either date of birth, email address, or ZIP code.
 - After entering the verification information, the system will prompt you to reset your password. It must contain at least twelve characters: one lower-case letter, one uppercase letter, one special character, and one number.
 - When the login process is completed, you can view all accounts to which you have ownership rights under this one login. For members with a joint owner who shares their login, the joint owner can set up their own separate login once the initial conversion process is complete. The joint owner will only see the accounts for which they have ownership rights.
 - After 6:00 a.m. on October 31, previous account transaction history will no longer be available in online banking, mobile banking, or Moneyline. If you would like to have access to your previous account history after October 31, we recommend that you download the transaction history before October 31 or enroll in eStatements.
 - Two years of eStatements will be available in online and mobile banking.
 - Apple Pay will stay the same.
 - Online banking nicknames will not transfer.
 - Alerts and previously established trends will not transfer to the new online banking system and must be set back up.
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Debit, Credit, and ATM Cards

- Debit and credit cards will function normally during the conversion process. However, there may be withdrawal limits from October 31 to November 4. American First ATMs will be down at 3:00 p.m. on October 31 and will be available again at 2:00 p.m. on November 4. You may still use ATMs affiliated with the Accel, CO-OP, and MasterCard networks. Please visit the CO-OP ATM Network website at <https://co-opcreditunions.org/locator>.
- Debit cards, along with PIN numbers, will remain the same.
- Credit cards will not change.
- uChoose rewards will not change.
- Travel alerts, controls, and alerts will not change.