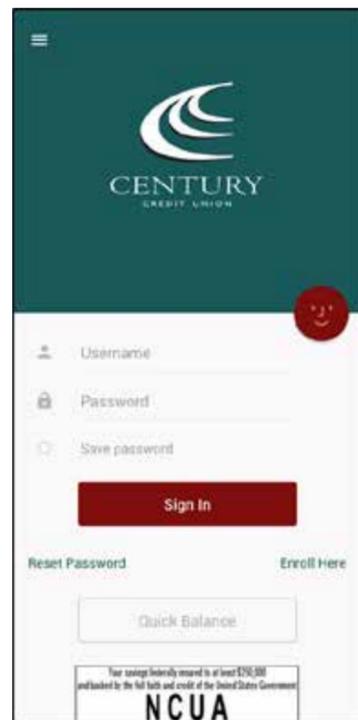


Mobile Banking and Mobile Check Deposit

The current Mobile Banking service will be down from Saturday, August 29th at noon until Tuesday morning September 1st. When the new system starts, you will need to do the following:

- Since Online Banking and Mobile Banking will have the same login, you will need to set up a new Username and Password on the new Online Banking system called NetTeller.
- Instructions for logging into NetTeller are included in this brochure.
- After setting that up, you will need to download the new Apple or Android app for Century Credit Union.
- Once the app has downloaded, you may enter the Username and Password you just established to access your accounts.



Some New Features:

- “Quick Balances” that are always available to see
- Ability to turn your debit card on or off
- Monitor your Debit and Credit Rewards
- Set up Stop Pays
- Do Quick transfers
- Easy Mobile Check Deposit

Answers to your General Questions:

Things that have not changed:

- The Main Account numbers have not changed
- You may continue to use your same checks, debit/ATM cards, and credit cards
- Loan payment dates will remain the same
- The Bill Pay system in online banking will be the same, so you won't need to set up vendors again

Things to be aware of:

- Everyone will receive a statement on August 31st and September 30th. The September one will have a new easier to read, color statement.
- Two months of interest will be paid on August 31st for accounts that normally pay quarterly interest and then 1-month interest will also be paid on September 30th.
- **Our offices will be closed on August 31st.**
- E-statements for July and August will be available through the new NetTeller system, but e-statements prior to that will not be available. Print any of them that you need before August 29th. A new 12-month history of e-statements will begin to build on the new system.
- Online banking will be down from noon on Saturday, Aug. 29 through Sept. 1. When it comes back up there will be a new look and new logins and passwords that need to be set up.

IMPORTANT INFORMATION ABOUT UPCOMING UPGRADES TO OUR SYSTEMS AND YOUR BANKING SERVICES

Dear Members,

We're very excited to announce that Century Credit Union will be converting to a new data processing platform on September 1, 2020. We have outgrown our current system and it is time to move forward with a system that will meet the changing needs of Century members.

The data processing conversion will begin at noon on Saturday, August 29th. We will be closed on Monday, August 31st and will reopen on Tuesday, September 1st for normal business hours. During this time frame you will not have access to your accounts through Online and Mobile Banking.

The information in this newsletter outlines the timeline and the changes that you will experience with your account at the credit union. Some of the new services have a new look and will require a new login and password. See inside for additional details.

We appreciate your patience throughout this upgrade and apologize for any inconvenience this may cause. Please call us with any questions that you may have, and as always, we thank you for your continued support of Century Credit Union.

Conversion Timeline:

Saturday, Aug 29th beginning at noon	Sunday, Aug 30th	Monday, Aug 31st
<ul style="list-style-type: none">• Online, Mobile, & Audio will be down• ATM, Debit, & Credit card usage possibly limited during conversion	<ul style="list-style-type: none">• Online, Mobile, & Audio will be down• 2 months interest paid on quarterly accounts• August 31st statement is generated	<ul style="list-style-type: none">• CREDIT UNION CLOSED for business• Online, Mobile, & Audio down• Reopening for Regular hours on Tuesday, Sept 1st

What Changes will I see after Conversion:

- A New and Enhanced Online Banking system called **NetTeller**. NetTeller allows you to setup your own “dashboard” for things you want to see, and the transactions that you do most often. *(Bill Pay is the same, so you won't have to setup payees again)*
- A New Mobile Banking system with improved Mobile Check Deposit
- Upgraded CU24 Audio system
- Enhanced Statements with color and easy to read formatting
- In lobby electronic signature pads and ID scanners

Logging into NetTeller, the new Online Banking system, for the first time:
(beginning September 1, 2020)

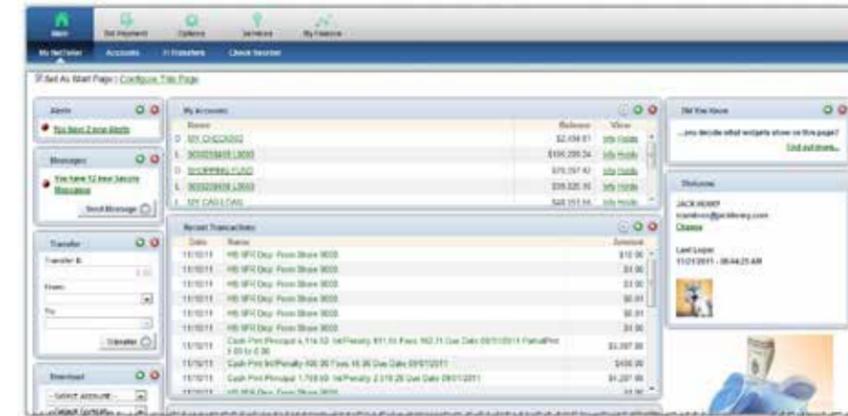


NetTeller – Online Banking

- Our current Online Banking system will be unavailable from Sat, Aug 29 at noon until Tuesday, Sept 1.
- When you access the new platform for the first time it will require you to create a new Username, password, and set up your security questions.
- If you would like to keep any copies of e-statements prior to July, please print them off before Saturday, August 29th. The new system will have July and August e-statements and then build from there. Our internal records are still accessible if needed.

New NetTeller Features:

- Customize your own Account screen
- Perform Cross-Transfers into any one's account
- Allows you to see information about all accounts that you have joint ownership on one screen
- Enter Stop Payments
- Secure Multi Factor Authentication recognizes input
- Create Sub Accounts and Alerts



Setting up Your New Online Banking-NetTeller

1. NetTeller Username is your current Primary Acct # used to access homebanking: Acct #
2. For your initial temporary password use ccu# plus the last 4 digits of your SS#.
3. Read and accept the agreement.
4. Choose a New NetTeller Username
5. Setup your New Password
Enter current password from step 2 ccu#XXXX
Enter your New Password:
6. Choose a Security image and set up challenge questions.
*You will always see a chosen image to verify the site
*You will have 3 questions for security
*You will establish a Password Reset Question

Enter your Account Number you currently use to login

Example: ccu#XXXX

This Username must be:

- Minimum 6 digits
- Can't be your Acct #
- Must begin with a letter
- Can be alpha or numeric
- No special characters
- Is Not Case Sensitive

New Password must be:

- Minimum 8 digits
- Need at least 1 alpha
- Need at least 1 numeric
- Can have special characters – (not @)
- Password Is Case Sensitive

CU24 Century Credit Union's 24-hour Audio line

Our 24-hour audio line called CU24 will be down from Saturday August 29th at noon, until Tuesday morning September 1st. The new system uses **the same phone number**, however you will hear a new voice and the menu options have changed.

CU24 helps make your financial management easier and convenient. Obtain your account balances, hear account history, make transfers and loan payments. You may also change your CU24 pin if you like.

How to Use CU24

Dial: 314-544-2824, or 1-800-544-4256

Follow the Menu Prompts, then enter your Account Number & PIN

In order to verify your identity, **the first time you call in after August 31st, you will need to enter your account number and social security number. This is the only time you will be asked to enter your SS#.** You will then be prompted to set up your personal PIN number. After that you will only need your account number and that PIN to do transactions.

There are no suffixes anymore. Instead there are 4-digit ID codes. The new system will help you with these prompts. For example:
Savings Suffix A = Savings ID 0001

CU24 Quick Reference Guide

1. Account Balances
2. Account History
3. Funds Transfer or Make a Loan Payment
4. Future Dated Transactions
5. CU24 Pin Maintenance

Global Commands:

- Main Menu..... 3*
Go Back *
Repeat Options..... #
To go to Another Account..... 9*
Operator (during open hours) 0

See next page for additional information about NetTeller.