SYSTEM UPGRADE GUIDE

Dear Member,

Over the last several years, the staff at Santee Cooper Credit Union has been working very hard behind the scenes to deliver the products and services that you want the most. On January 31, 2020, Santee Cooper Credit Union will roll out our System Upgrade, which will allow us to release new products and services to you such as Bill Pay and Remote Deposit Capture. We are providing this guide to share important information with you as well as provide instructions on how to enroll in our new online banking (It'sMe247) and upgraded mobile app. We are very excited about our new offerings and hope that you will be too!

Thank you in advance for your patience and understanding as we work through our System Upgrade. Please keep in mind that during this process we will establish a temporary call center for the first several days in February. The phone operators in this call center will be unfamiliar voices to you, but please rest assured these individuals will be able to assist you during our System Upgrade. They will ask you verification questions to confirm your identity so please have your member number handy to make this process easier. You can refer to our website for the latest information about the System Upgrade (https://www.santeecoopercreditunion.com/resources/system-upgrade).

WHAT'S NEW

- Online Banking Platform – It'sMe247
- Mobile App with Remote Deposit Capture
- Bill Pay
- Person-to-Person Payment (P2P)
- Ability to receive eNotices
- Enhanced eStatement Platform

IMPORTANT SYSTEM UPGRADE INFO

YOUR SCCU DEBIT CARD WILL STILL WORK DURING THE UPGRADE WEEKEND (JANUARY 31-FEBRUARY 2, 2020). However, transactions and ATM withdrawals may be limited during that weekend. **We RECOMMEND having cash on hand as a backup method.**

ARCHIVE ESTATEMENT FILES BEFORE CLOSE OF BUSINESS ON JANUARY 31, 2020. With the system upgrade, eStatements will now be accessed in the new Online Banking Platform (**It'sMe247**). The old eStatement system will no longer be available after January 31, 2020. This means if you do not save your eStatement files prior to this date, they **WILL NOT** transfer to the upgraded system.

STATEMENTS THAT ARE MAILED OUT IN FEBRUARY WILL BE PRINTED AND MAILED VIA USPS FOR <u>ALL</u> MEMBERS. These statements will include transactions from January 1, 2020 through end of day Friday, January 31, 2020. If you are signed up to receive eStatements, you will not be charged for the printed statement that you will receive in February. Please note that you will begin receiving eStatements again for the statement that covers February transactions that goes out in March. This eStatement will be found in the new online banking platform.

IMPORTANT SYSTEM UPGRADE INFO

THE WAY YOU LOGIN TO ONLINE BANKING WILL CHANGE. The new online banking platform **WILL NOT** convert existing usernames and passwords. All members that are currently enrolled in online banking will have to re-enroll after the system upgrade is complete. Instructions on how to do so are shared on the following page. **After initial login, you WILL NOT be able to use your member number as your username for security purposes.**

SCHEDULED TRANSFERS SET UP IN ONLINE BANKING SHOULD TRANSFER TO THE UPGRADED SYSTEM. Any scheduled transfers that were set up in the old online banking platform should transfer to the new system. However, please check your scheduled transfers after logging into online banking to confirm this.

NON-SUFFICIENT FUNDS – Items (i.e. Share Drafts, ACH) may be returned <u>immediately</u> if sufficient funds are not available at the time of presentment.

EXISTING CHECKS CAN STILL BE USED AFTER THE SYSTEM UPGRADE. However, for any new check orders, you will now see 14 digits for the Account Number.

YOUR ONLINE ACCOUNT FOR CREDIT CARDS CANNOT BE ACCESSED IN THE NEW ONLINE BANKING PLATFORM. You will now need to go to the following link to access your online account for credit cards: https://onlineaccessplus.com/oa/santeecoopercreditunion

NEW ONLINE BANKING

You can view a video on how to login to Online Banking for the first time by visiting the System Upgrade page found on our website: (https://www.santeecoopercreditunion.com/resources/system-upgrade).

Once the upgrade is complete, you will see **It'sMe247 Online Banking** login banner on the homepage of our website starting on February 3, 2020 at approximately 10:00 AM.

Online Banking Secure Login
If you have not setup your username, please enter your account number.

PIB
Personal
Internet
Branch

Username: [   ]   I forgot my password
                                    First-time User?
Password: [   ]   Login

All members will need to enroll in **It'sMe247 Online Banking.** After enrolling, you will be able to sign up to receive eNotices and eStatements, set up account transfers, enroll in Bill Pay and so much more.

NEW ONLINE BANKING INSTRUCTIONS

Instructions on How to Access New Online Banking

After February 3, 2020 go to www.santeecoopercreditunion.com and locate the **It'sMe247 Online Banking** login banner in the upper right hand corner. If you have previously bookmarked SCCU Online Banking in your web browser, you will need to update it to the following link: https://obc.itsme247.com/317/.

First-Time Login

1. Type your **default Username** [Your Member Account Number] and **click Login**.
2. Type your **default Password** [Last 4 digits of your Social Security Number and 4 digit birth year] and **click Continue**.
3. 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 of ten characters and contain a combination of three of the following in the password: lowercase letter, uppercase letter, number and special character.]
4. Click **Change My Password** to save it.
5. Type in the answers to three unique **security questions** (These are not case sensitive).
6. **Click Save My Questions.**
7. **Accept the Terms and Conditions of Use** [scroll to the bottom to accept].
8. Create a **new personalized Username** [word or phrase with a maximum of 21 characters. It cannot contain your member number, first or last name] and type it into the New Username field.
9. Click Change My Username to save it.
10. Explore our new **It'sMe247 Online Banking** virtual banking experience.

Please Note: The username and password you create during your first-time login will also be used to log in to It'sMe247 Mobile Banking.

TO DO LIST FOR SYSTEM UPGRADE

- ☐ **Update us ASAP if your contact information has changed.** This includes your mailing address, email address, telephone numbers, etc.

- ☐ **Are you currently signed up for Courtesy Pay (i.e. our overdraft protection)?** We need you to complete a new Courtesy Pay Form for us. We will have copies of the new form in both of our lobbies.

- ☐ **Download and/or Print your eStatements.** Previous eStatements (i.e. December 2019 and before) will no longer be available as of January 31, 2020.

- ☐ **Plan for limited access to your account upgrade weekend (January 31-February 3, 2020) including debit card purchases and ATM withdrawals.**
  - o Get extra cash for the weekend.

- ☐ **Review the "What's Available and What's Not" Chart in this Guide.** This covers crucial information on when access to certain products and services (i.e. online banking, mobile app, debit card transactions) will either be unavailable or have limited use.

- ☐ **Set up your new Online Banking (It'sMe247) profile on February 3, 2020.** Follow the instructions found in this guide.

- ☐ **Do you have the online banking URL bookmarked or saved?** Once the system upgrade is complete, your bookmarked link will NO LONGER work. However, please feel free to bookmark the new online banking link: **https://obc.itsme247.com/317/**

- ☐ **Set up our new Mobile App on your phone.** Follow the instructions found in this guide.

- ☐ **Update your account suffixes (i.e. loan number, share numbers) to ensure proper payment.** Please feel free to contact the Credit Union to confirm that you have the correct account suffixes referenced for direct deposits and electronic transactions.

- ☐ **Starting on February 3, 2020, let us scan your ID into our system.** We will now have the ability to scan ID's into our system, which provides an extra layer of security to your account.

- ☐ **Use this GUIDE to help you through the process!**

DOWNLOAD OUR NEW MOBILE APP

Our upgraded Mobile App will be more user-friendly and have new features that include:

- The ability to deposit checks within the app
- Mobile Bill Pay
- View eStatements
- View transaction history and make transfers to your other accounts
- Apply for a Loan

Our upgraded Mobile App can be downloaded from the App Store or Google Play Store by searching for "Santee Cooper Credit Union." We have also provided an image of what the Mobile App icon will look like when you search for us.

The same login credentials (username and password) that you set up for Online Banking will be used to access the Mobile App.

Please Note: The upgraded Mobile App will not be available until several days after the System Upgrade is complete. However, the new online banking platform (i.e. ItsMe247) will be available starting on February 3, 2020. You can use the Online Banking platform to access your accounts until the Mobile App is released in both the App Store and Google Play Store.

WHAT'S AVAILABLE AND WHAT'S NOT

SYSTEM UPGRADE SCHEDULE: January 31, 2020-February 3, 2020

	January 31	*February 1*	*February 2*	*February 3*
Both Branches	**OPEN** (Normal Hours)	*CLOSED*	*CLOSED*	**OPEN** (Normal Hours)
Online Banking	**AVAILABLE** until afternoon of 1/31/20	**UNAVAILABLE**	**UNAVAILABLE**	**AVAILABLE** at approximately 10:00 AM
Mobile App	**AVAILABLE** until afternoon of 1/31/20	**UNAVAILABLE**	**UNAVAILABLE**	**UNAVAILABLE** until later in week
SCCU ATMs	**AVAILABLE**	**AVAILABLE**	**AVAILABLE**	**AVAILABLE**
Debit Card Purchases/ATM Withdrawals	**AVAILABLE** until 4:00 PM, then limited. Get cash for backup method.	**AVAILABLE** (LIMITED)	**AVAILABLE** (LIMITED)	**FULL AVAILABILITY** at 12:00 (noon)
Credit Card Purchases	**AVAILABLE**	**AVAILABLE**	**AVAILABLE**	**AVAILABLE**
eStatements	**AVAILABLE** until end of day	**UNAVAILABLE**	**UNAVAILABLE**	**Enrollment available today.** If previously enrolled, 1st statement available is February 2020.
Card Valet®	**AVAILABLE**	**AVAILABLE**	**AVAILABLE**	**AVAILABLE**

WHAT WILL STAY THE SAME

Member Numbers
Your existing member number(s) will remain unaffected by our system upgrade. **Please Note: Though your member account number will not change, some account suffixes (i.e. loan numbers, share numbers) will be changing. Before setting up any *NEW* direct deposits (after 1/31/2020), electronic transactions, or ordering checks, please contact us to verify you have the correct information.**

Debit and Credit Cards
Your existing debit and credit cards will continue to work after our system upgrade. Personal Identification Numbers (PINs) also remain unaffected.

Direct Deposit of payroll, pension, and Social Security
Your direct deposits will continue to post to your account as they do today.