



July 1, 2017

Dear Valued Member,

In our efforts to bring you the best possible online banking experience, ABEFCU will be upgrading our Online Banking, Mobile and Bill Pay solutions and the new system will be available on July 18, 2017.

This enhancement will come with more flexibility, reliability and control for you, but it will also come with a few important changes that will temporarily affect the way you use Online Banking. We've summarized these key points below and suggest that you keep this summary on hand for quick future reference.

#### What can I expect?

- The upgrade requires that Online Banking, Mobile Banking and Bill Pay access be **unavailable from July 14, 2017, 2pm EST to July 18, 2017, 12pm EST**. However, rest assured that we have systems in place to help ensure that any bill payments you have pre-scheduled to post during this timeframe will be paid on schedule.
- When you **log in to the new system**, you will use your existing username **(IF YOUR EXISTING USERNAME DOES NOT MEET THE NEW REQUIREMENTS, YOU WILL BE PROMPTED TO CREATE A NEW USERNAME)**.
- You will no longer use your current password. Instead, you must enter the last four (4) digits of your Social Security number, and then you will be required to change your password for future use.
- All of your **account information**, your scheduled automatic payments and account history will seamlessly transition to the new system.
- The new Online Banking will feature **innovative solutions**, including tools that will now allow you the ability to simply scan your fingerprint to log in to the ABEFCU mobile app., send and receive money to friends and family using your email address or mobile number and much more. **(See reverse side for more details about new features)**.

#### What steps should I take?

- Ensure that we have your **current email address** on file so you do not miss any important reminders or notifications we will send you via email in the coming weeks.
- If you have **bills due** while Bill Pay is unavailable from July 14, 2017, 2pm EST to July 18, 2017, 12pm EST be sure to schedule those bills for payment prior to July 14, 2017, 2pm EST to ensure that they are paid on schedule.
- **On or after July 18, 2017 you will need to download our new Mobile Banking App. from the Apple Store or Google play. Search for "ABEFCU" and you will then be able to download our new app.**
- **For your convenience, copies of all communications as well as online and mobile banking educational videos will be posted on our website, [www.abefcu.org](http://www.abefcu.org). Watch for additional email notifications in the coming weeks.**

## New Online Banking Features

ABEFCU is making this change to ensure we provide you with an online banking experience so impactful, you will not be able to imagine banking any other way. This system upgrade brings the following innovative banking solutions to you:

- **Secure Support** provides a secure email inbox within Online Banking that will enable you to send and receive secure emails to our member service representatives. You can rest assured that your account information will be handled via a secure email box.
- **Direct Connect** allows you to connect transactions and account balances from Quicken®, QuickBooks®, or Microsoft® Money directly to your check register. Account information can be uploaded to the software, where reporting and graphing features can be accessed.
- **External Funds Transfer** allows you to transfer funds online between financial institutions without visiting a branch or writing a check. You can set up automatically recurring transfers between financial institutions and choose the speed of the transfer, whether it is the next business day or three business days-- the choice is yours.
- **Mobile Web Banking** gives you full access to your account information, right from the palm of your hand! Securely view your account balances and transaction history, transfer funds, pay bills, receive alerts and instant messages, and more.
- **Mobile Apps Banking** gives members an easy way to access account information on their mobile devices with information displayed clearly and simply. **(Please note that our new Mobile Banking App. must first be downloaded from the Apple Store or Google play. Search for "ABEFCU" and you will then be able to download our new app.)**
- **Biometric Login for Mobile App** allows you the ability to simply scan your fingerprint to log into the mobile app.
- **Mobile Check Deposit, "DeposZip"** – With ABE's "DeposZip" Mobile Check Deposit, you can deposit checks safely and securely into your ABEFCU savings or checking accounts using your iPhone, iPad or Android devices.
- **Popmoney - Person to Person (P2P) Payments** allows you to send and receive money to friends and family using email address or mobile number.
- **Your ABEFCU Credit Card Information** can now be viewed by clicking the **My Credit Cards tab** within Online Banking. **(1<sup>st</sup> time users must register).**
- **Apply for a Loan 24/7** right from your phone, tablet or computer.

While we are confident that this new service will greatly enhance your overall online banking experience, we apologize for any short-term inconvenience the upgrade may cause you.