



2800 Main Street, Bridgeport, CT 06606

phone **203.576.5588**

fax **203.576.5855**

OnCall24 **888.427.9404**

www.svmcfcu.org

HOURS:

Monday, Tuesday, Wednesday:

8:30_{AM}-1:30_{PM} & 2:15_{PM}-4:00_{PM}

Thursday: 8:30_{AM}-4:00_{PM}

Friday: 7:15_{AM}-4:00_{PM}

Products and Services

SAVINGS ACCOUNTS

- Share/Savings
- High Yield/Money Market
- Holiday Club
- Vacation Club
- Share Certificates

CHECKING ACCOUNTS

LOAN PRODUCTS

- New and Used Vehicle
- Home Equity Line of Credit
- Fixed Rate Home Equity
- Overdraft Line of Credit
- Debt Consolidation
- Share Secured
- Personal

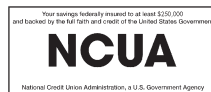
OTHER

- Online Home Banking
- CheckFree
- OnCall 24 Audio Response
- ATM Cards/Debit Cards
- Direct Deposit
- Payroll Deduction
- Money Orders
- Wire Transfers
- Notary Public
- Accidental Death/Dismemberment Insurance
- Legal Service Plan
- Amusement Park Discounts
- Family Membership
- The Credit Connection - Quarterly Newsletter

Once a member, always a member



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



CONVERSION INFORMATION

A Guide To Your NEW Services

Providing You With Cutting Edge Technological Efficiencies



www.svmcfcu.org

Bill Pay = CheckFree

WHAT TO EXPECT

WHAT WILL BE DIFFERENT?

CheckFree will now offer you a completely IMPROVED bill payer experience, allowing you the ability to pay your bills with ease.

CheckFree will still be accessible directly through your Home Banking (*Virtual Branch*) account with no additional login information required.

CheckFree will offer you a variety of ways to pay your bills:

- Pay other people with just their email address or cell phone number using **POP Money**, a personal payment service (*fee applies*)
- Transfer money in or out of your credit union account using **Account to Account Transfer (A2A)** giving you the ability to transfer money to your account at other financial institutions (*fee applies*).
- Make same day payments to participating creditors (*fee applies*).

When paying bills through **CheckFree**, funds to pay bills will most often be deducted from your checking account on the day you select as the Pay Date. This is the same day that funds reach your creditor, whether by electronic transfer or paper check. If payment is made by check, funds are deducted from your checking account on the day the check clears.

For current users, all merchant account information will transfer to your new **CheckFree** account. Any one-time or recurring payments you have scheduled on or after October 1, 2014 will transfer to **CheckFree** and be processed accordingly. **Please be aware there may be a slight delay in bill payments scheduled for October 1st through October 3rd, so please plan accordingly.** For your convenience, we will also convert 6 months of Bill Payment history to the new **CheckFree** system.

IMPORTANT DATES AND INFORMATION

As we transition to **CheckFree**, it is important for all current Bill Pay users to review this information and plan accordingly to transition from our current Bill Pay to the new **CheckFree**.

TUESDAY, SEPTEMBER 30, 2014 at 3:00 PM
our current Bill Pay Program will be permanently deactivated.

Introducing the new CheckFree THE AFTERNOON OF FRIDAY, OCTOBER 3, 2014. Our new CheckFree will be available for you to access beginning the afternoon of Friday, October 3rd.

You will now be able to schedule payments, add merchants and set up **POP Money** transfers or **A2A** (Account to Account Transfers).

Upgraded OnCall24

WHAT TO EXPECT

NEW TELEPHONE NUMBER

1 (888) 427-9404

WHAT WILL BE DIFFERENT?

The phone number for **OnCall24** will change to **1(888) 427-9404** on October 1, 2014.

Our **OnCall24** service will now offer you a completely NEW interactive interface with a simplified menu and navigation options that are designed for quicker access to inquiries, transfers and other frequently-accessed functions.

IMPORTANT DATES AND INFORMATION

As we transition to our New **OnCall24**, it is important for all **OnCall24** users to review this information and plan accordingly to transition from our current **OnCall24** to our New **OnCall24**.

TUESDAY, SEPTEMBER 30, 2014 AT 4:00 PM THROUGH THURSDAY, OCTOBER 2, 2014,
the current OnCall24 will NOT be available.

THURSDAY, OCTOBER 2, 2014—Introducing the New OnCall24!

Our new **OnCall24** service will be available with current balance information for you to access beginning the afternoon of Thursday, October 2nd. Please note, there will be no transaction history prior to October 1, 2014.

Account history may be obtained with the assistance of a Member Service Representative, however additional time for research may be required.

The first time you access the new **OnCall24** you will use your member account number and the last 4 digits of the primary member's S.S. # as the PIN and at that time you will be prompted to change your PIN.

Home Banking = Virtual Branch

WHAT TO EXPECT

WHAT WILL BE DIFFERENT?

Virtual Branch will now offer you a completely NEW and INTUITIVE user experience, allowing you the ability to customize the features.

Virtual Branch will offer a *Mobile Application* and a *Mobile Web Version* to enhance our members' experience when accessing their account from a portable device. This service will be available approximately 30 days after the conversion.

SECURITY FEATURES

We have implemented state of the art, advanced monitoring of your online banking activities to protect you against fraud and unauthorized access to your Virtual Branch login and account information.

For example, if the system identifies your geographic location as somewhere you haven't logged in from previously, we will challenge you with security questions to verify your identity before we allow access to your accounts.

TRANSFERS

Additional transfer features have been added. For example, you can now schedule a transfer to take place on a later date, or to take place every week, bi-weekly, monthly or just about any frequency you would like. You can even set start and end dates.

eALERTS

You can now get alerted via email and/or text message with an expansive variety of alerts for which you will be able to sign up – including checks cleared, low account balances, and more.

Additional Self-Service and Automated Enrollment Features

Not yet a Home Banking user?

We now offer *Self Enrollment Features* that will allow you to instantly enroll using a simple online feature and verification process. You will need your member account number and your Audio PIN to enroll, and within minutes, you will be signed up and ready to go. Should you forget your password, we have also added a new feature that will allow you to reset your password without our assistance.

IMPORTANT DATES AND INFORMATION

As we implement our new **Virtual Branch** service, it is important for all Home Banking users to review this information and plan accordingly to transition from our current Home Banking to our **New Virtual Branch**.

TUESDAY, SEPTEMBER 30, 2014, AT 4:00 PM THROUGH NOON ON FRIDAY, OCTOBER 3, 2014 our current Home Banking System will NOT be available.

We strongly encourage members to print or download past history and statements that they would like at their fingertips for future reference, as the new Virtual Branch will no longer store history prior to October 1, 2014.

All transactions that were to be processed during this time frame will post on Thursday, October 2, 2014 with the appropriate effective dates.

FRIDAY, OCTOBER 3, 2014 - Introducing Virtual Branch

- Our new **Virtual Branch** service will be available for you to access beginning at Noon on Friday, October 3rd.
- Account history prior to October 1, 2014 may be obtained with the assistance of a Member Service Representative, however, additional time for research may be required.
- Please be aware, copies of cleared checks/drafts will NOT be available in **Virtual Branch** for 30 days from conversion date.

WHAT WILL BE DIFFERENT?

You will continue to login directly from our St. Vincent's Medical Center Federal Credit Union website (www.svmcfcu.org) homepage by clicking on the *Virtual Branch* link near the top of the page.

Any "Bookmarks" or "Favorites" you have saved to a Home Banking login page will be disabled and will no longer work beginning on October 2, 2014.

HOW TO LOGIN TO VIRTUAL BRANCH FOR THE FIRST TIME AFTER THE CONVERSION

Existing Home Banking users will login to **Virtual Branch** for the first time using their member number and the last 4 digits of the primary account holders S.S. #. You will be prompted to change your security code/password at that time and set up a Login ID. When selecting a new Login ID, it must be a minimum of 6 characters with a maximum of 50 characters. Valid characters for your Login ID are:

A to Z	0 to 9	At sign: @	Period: .	Dash: -	Underscore: _
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Security Code/Password – Must be 8 alphanumeric characters (no special characters allowed) with a minimum of 2 numbers and 2 letters. Security Codes/Passwords are NOT case sensitive.

New Online Users will enroll in Virtual Branch using their member account number and their Audio PIN. Once you login, you will be prompted to set up your Login ID and select a Security Code/Password using the allowed characters referenced above.

Frequently Asked QUESTIONS

WHEN WILL THE SOFTWARE UPGRADE OCCUR?

The upgrade will occur on **October 1st and 2nd, 2014.**

WILL I BE ABLE TO GET CASH FROM MY ACCOUNTS DURING THE UPGRADE?

Yes, you will be able to access your money using checks and ATM/Debit Cards. However, access to your account with your ATM/Debit Card may be limited at times so please plan accordingly.

HOW WILL THIS UPGRADE AFFECT ACCESS TO MY ONLINE ACCOUNTS?

OnCall24, Home Banking and Bill Pay will be unavailable during the upgrade. If you currently use any of these services, it is very important that you read the information specific to each service you use.

WILL MY MEMBERSHIP ACCOUNT NUMBER CHANGE?

No, your membership account number will not change. However, you will notice that your Share Draft/Checking account suffix will change. Your current Share Draft/Checking suffix will be changing from **04 to 75.**

WILL I NEED TO ORDER NEW CHECKS?

No, you will not need to order new checks.

WILL MY STATEMENTS CHANGE?

Yes, all account statements will change. They will now be easier to read and understand.

E-Statement subscribers will continue to receive electronic statements (except for their September 30, 2014 statement which will be a paper statement mailed to the address on their account).

WILL I NEED TO MAKE CHANGES TO MY DIRECT DEPOSIT OR PAYROLL DEPOSITS?

No, you do not need to make any changes to the way your current Direct Deposit or Payroll Deposits are set up.

WILL I NEED TO MAKE CHANGES TO MY AUTOMATED DEBITS FROM MY SAVINGS OR CHECKING ACCOUNT?

No, you will not need to make any changes to automated debits (withdrawals) from your accounts. They will continue without interruption.

PLEASE NOTE: Direct Deposits and/or automated payments that are scheduled for Wednesday, October 1st will not be processed until October 2nd and we will post them with the correct effective date.

However, if we receive direct deposits or automated payments on September 30th that are dated for October 1st or October 2nd, we will process them on September 30th.

WILL I NEED TO GET A NEW ATM/DEBIT CARD?

No, your ATM/Debit Card will continue to work and they will not be replaced as a result of this upgrade. You may also continue to use the same PIN. As a reminder, there may be times of limited use with your cards during the upgrade, so please plan accordingly.

WILL THERE BE ANY CHANGES TO THE PROCESSING OF ONLINE BILL PAYMENTS?

Yes, there will be a change to how Bill Payments will be processed when a payment is made by check to one of your Bill Payees. On our new **CheckFree** bill pay system, the amount of your check bill payment will no longer be debited from your account on the process date. Instead, the amount will not be debited until the check is presented for payment and clears your account. Please be sure to enter all bill payments made online in your check register to ensure that your checkbook balance is accurate.

There will be a change to how Bill Payments will be processed when a payment is made electronically to one of your Bill Payees. On our new Bill Pay System, the amount of your electronic payment will be debited from your account on the process/due date. Please be sure to enter all bill payments made online in your check register to ensure that your checkbook balance is accurate.

REMINDER ABOUT YOUR ACCOUNT HISTORY

Online account history and past statements will NOT transfer to our new home banking Virtual Branch, OnCall 24 or CheckFree bill pay system.

If you wish to have prior account history at your fingertips, you **MUST** login to our current Home Banking **prior to 4:00 PM on September 30, 2014** to view and/or print account history, bill payment reports, and/or E-Statements to retain for your records.

Account history may also be obtained with the assistance of a Member Service Representative, however additional time for research may be required.