

# Online & Mobile Banking Upgrades Coming Soon!

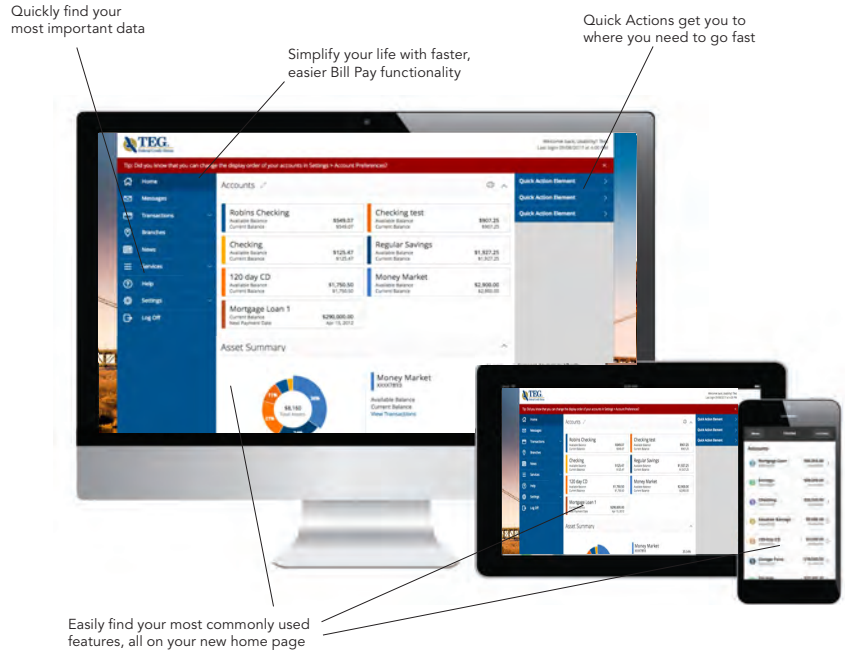
We are excited to announce that our Internet Banking system and Mobile Banking apps are receiving an upgrade on October 17th.

As technology evolves, we want to make sure we offer our members versatile tools that provide value and efficiency.

We made every change to enhance your online experience. With a new look and feel, streamlined work flows, and added functionality, this will be our best online banking yet!

Whether it's paying your bills faster, easily searching your personal data or finding a nearby ATM while you're out and about, our new online banking experience was improved with YOU in mind.

With a consistent look and feel across devices, banking anytime, anywhere has never been simpler.



Detailed information is being provided on [www.tegfcu.com](http://www.tegfcu.com), and through email and regular mail. Please be sure to read and keep a copy of this newsletter, as it contains important information, dates, and details to help make this transition smooth. If you have any questions, please contact us at (845) 452-7323.

## Important Upgrade Schedule

### October 12 (Thursday)

Last day to use Bill Pay Service and schedule bill payments for any future date in the current Online Banking system. Payments scheduled prior to October 12 at 4 pm will be processed as usual.

Please note: Quicken and Quickbooks users will experience a service delay, and will not be able to sign on until October 24. Although transaction history will be carried over, we suggest you export your most current Quicken and Quickbooks history for reference and to be prepared for this service interruption.

### October 13-16 (Friday-Monday)

Internet and Mobile Banking will be in VIEW ONLY mode in order to prepare for the new Internet Banking launch. You will not be able to make any external transactions online, but will be able to transfer between TEG accounts and see account history including in branch transactions made over the upgrade weekend. Enrollment for new Internet Banking users will be unavailable. At 11:59 pm on October 16 the conversion process will begin and service will be not be available.

### October 17 (Tuesday)

New Internet Banking system and mobile apps go live at approximately 9 am.

## Welcome to your new Online Branch

We work hard to provide our members with the financial tools they need to achieve the goals in life that matter. With more and more members utilizing our online banking services, we thought you deserved a full functionality site that is packed with powerful features that makes it easy for you to securely and conveniently manage just about all of your financial business with us.



## Some new features Include:

- **Simplified look** with easy navigation that makes on-the-go banking better than ever.
- With one **convenient login**, see all of your primary accounts as well as all of your joint accounts.
- **Enhanced security** with new Secure Access Code login process and Device Registration capability.
- **Personalize your homepage** by selecting, nicknaming and reordering the accounts you want to see.
- **Travel notifications** is an easy way to submit a travel alert online to avoid your debit or credit card from being blocked.
- **Enhanced Alert notifications.**
- **Auto Enrollment** for New Members.
- **Quick Action** options allow you to swiftly transfer money, pay a bill or apply for a loan.
- **Improved Search** helps you find your most important data fast.
- **Activity Center** lets you quickly access your online transactions by viewing your entire online banking profile.



## We've added some exciting new payment options:

- **Member to Member:** Transfer any amount between Credit Union members.
- **Person to Person:** Make direct payments to people outside the Credit Union from your existing debit card. It's an easy, secure and convenient alternative to cash and checks. All you need to pay the babysitter, lawn service or your lunch date is their cell number or email, to send the money to their debit card.

## We will continue to offer many of our current online services:

- Mobile Deposit - Make deposits right from your smartphone by taking a picture of both sides of your endorsed check.
- Check account balances and transaction history
- Transfer funds
- Make loan payments
- Pay bills
- View check images
- View eStatements
- Stop Payment requests
- Send and view secure messages
- Download account history to Quickbooks and Quicken
- Reorder checks
- Online password maintenance if you forget your password
- MoneyDesktop™ - Personal financial management tool



**Please Note:** Text banking will be replaced by the new enhanced Mobile Banking App and will be discontinued in the new online banking system. We are sorry for any inconvenience this may cause. However, Call24 phone banking will still be available.

## First Time Log in for Current Users to Upgraded Online Banking System

We're excited to get you started with your enhanced online banking experience! This information is for your initial (one-time) login after conversion to the new online banking system. This brief process is important because it provides an additional layer of security to your online banking service. After you complete the initial login process, your future login will consist of simply entering your User Name and Password, provided that you have registered your browser.

1. Beginning on Tuesday, October 17th, go to the Login box on our website home page, or on your smartphone or tablet device. To login for the first time after conversion if you are a Mobile Banking App user, you will be required to download our upgraded Mobile Banking App from the App Store for Apple devices or the Google Play™ Store for Android devices, which will be available any time after 9 am on October 17th.
2. Enter your existing online banking User Name and Password on the login screen as usual. Your User Name and Password for your mobile device are the same ones you use on a desktop device.
3. Once logged in, your identity will be further validated with a Secure Access Code (SAC). The SAC is a one-time multi-factor authentication code to further confirm your identity as the authorized online banking user. You will select the delivery method of your Secure Access Code based on the contact information that we have on file for your account. Select either the phone, text message, or email option that will enable TEG to reach you immediately with your one-time Secure Access Code. When you receive your six-digit Secure Access Code, enter it in the access code screen and click Submit. If the contact information we have on file is inaccurate or out-of-date, you cannot proceed further. Please call us at (845) 452-7323 to update your contact information.
4. Once your access code has been accepted, you will be asked if you would like to register your device. You must register each device you use for online banking and retain your cookies to avoid repeated re-authentication.
5. You will then be prompted to change your password. For your protection, you will need to create a password that meets the stated security criteria. When finished, click Submit.
6. You are now presented with a copy of the Online Banking Services Agreement. Read and acknowledge that you agree to the conditions by clicking I Accept. You will be prompted to re-accept all the agreements for the services you use, including Bill Pay, E-statements, Mobile Banking and Remote Check Deposits. Credit card holders will be asked to enter their email address to re-connect their account so that they can see their credit card information online.
7. Congratulations! You are now logged into Online Banking with TEG Federal Credit Union.

### Important login requirements for:

#### **JOINT ACCOUNT HOLDERS**

Currently, user names are attached to the primary account holder. You can verify who the primary is on your account by logging in to our current online banking and seeing whose name is next to the Welcome at the top of the screen, or by looking at who your monthly statement is addressed to. With the new online banking, the primary account holder will maintain their existing user name. The joint account holder will need to create their own user name and password by selecting "New User" on the login page. Please note: The home screen will give you an overview of all of your primary and joint accounts at TEG in a comprehensive list with available balances in one place.

#### **MULTIPLE ACCOUNTS**

If you have multiple accounts, they will now all display under one user name. Therefore, please select one user name from the multiple user names that you currently have.

#### **BUSINESS ACCOUNT HOLDERS**

With the new online banking, your business account will be linked by your Employee Identification Number (EIN) if applicable. If you also have a personal account, it will be linked by your Social Security Number. Each type of account will need a separate user name and password. If you do not currently have an EIN, your account will be linked via your Social Security Number and the home screen will show both your business and personal account information.

#### **CROSS ACCOUNT ACCESS**

If you had previously authorized cross account transfers which enabled you to transfer funds from your account to other eligible TEG FCU accounts, please note that after the October 17th conversion, only Call24 Phone Banking will be automatically available for cross account transfers.

You will need to re-establish your cross accounts in the new Online Banking system by linking accounts using the new Member to Member transfer feature.

# TEG Joyce A. Betros Scholarships Awarded

TEG Federal Credit Union is proud to announce that it has awarded three \$1,000 scholarships to deserving area high school students.

The scholarship recipients were selected based on their commitment to serving their community as well as their outstanding academic achievement. We wish them the best of luck as they move on to their chosen university.

TEG would like to thank all of those students who took the time and effort to participate in our program. We love to see the high caliber of students we have in the Hudson Valley.

The TEG Joyce A. Betros scholarship is named in honor of Joyce A. Betros, one of the founding members of the credit union's Board of Directors and its scholarship program. Ms. Betros, a dedicated educator, spent 35 years as a teacher in the Wappingers Central School District. She retired from the TEG Board of Directors in April 2012 after 43 years of service.

Congratulations to our scholarship winners:



**Lauren Ardini**

from Franklin D. Roosevelt High School, who will attend SUNY New Paltz and plans to major in Education and History.



**Katherine Cavallucci**

from Valley Central High School, who will attend SUNY New Paltz and plans to major in Education and English.



**Christopher Cassidy**

from Poughkeepsie High School, who will attend Georgetown University and plans to study International Politics.

*Best wishes to all of our students as they start the new school year.*

## Has your address or phone number changed recently?

Please make sure to update your contact information now in our current online banking, so we can keep you informed and to ensure a smooth transition into the new online banking experience. It will also guarantee that your statement goes to the right place and helps us get in touch with you if there are any issues with your account (e.g. suspected fraud).

## Traveling Overseas or Out of State?

When you're traveling, please remember to notify TEG before you go if you plan to use your debit or credit card. We can have a travel alert set on your card(s) so that there will be no interruption in service while you're away.

It will be easier than ever to create a travel alert with the new online system coming in October. Simply let us know your plans by going to the online services button on the home page menu.

# Pay is Coming!

Apple Pay combines the value of your TEG Platinum Mastercard® with the convenience of paying for your purchases with your iPhone.

