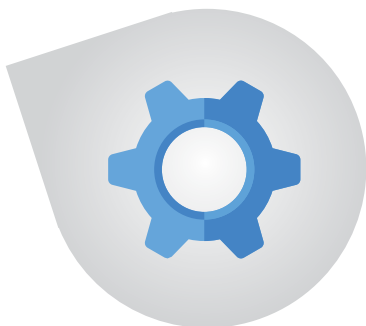


SYSTEM CONVERSION GUIDE



Conversion Dates:
Friday, September 1
through
Monday, September 4



CCU is converting our core system to a more robust operating system to support future technologies, increase our process efficiencies, and provide CCU with enhanced system capabilities to better support the changing service needs of our Membership.



Your life. Our commitment.



SYSTEM CONVERSION GUIDE

Conversion Occurring Labor Day Weekend Friday, September 1 – Monday, September 4, 2017.



Conversion Information – Online 24/7

Visit www.myconsumers.org/conversion for the latest information on CCU's core system conversion and how it may affect your CCU accounts.

Converting CCU's core operating system will have some impact on how you access your account. Please read the information in this conversion guide so you will be well-prepared for the CCU conversion scheduled for Labor Day weekend. We greatly encourage Members to complete any necessary account transactions prior to Friday, September 1 to avoid any inconvenience during the conversion weekend. We also anticipate increased call volume and walk-in traffic from Friday, September 1 through Saturday, September 9 due to the system conversion and the holiday weekend.

Please continue to watch for future communications as we will continue to keep you informed on any updates that may affect your CCU accounts. We highly encourage you to visit myconsumers.org/conversion for the latest updates on the system conversion.

How the Conversion Affects Your CCU Account

What Will Change:

MEMBER NUMBERS AND ACCOUNT NUMBERS

If you currently have only one Member number, your Member number will not change. However, each account you have (i.e. savings, checking, loan, etc) will now have a unique account number which identifies that specific account.

If you have multiple Member numbers in which you are listed as the primary account holder, all your accounts will be consolidated under one Member number. The surviving Member number will be your oldest Member number on file. Unless you receive a separate notification of any possible updates needed to a specific account, you will not need to update your checks, bill pay, direct deposits, or electronic debits/credits due to this change.

Members will no longer need to manage multiple Member numbers. Each Member will have only one Member number per primary account holder.

Calling CCU for Account Information

You may be required to establish a new identification password when calling to access account information.

Setting Up NEW Automatic Payments

You will need to provide your full account number(s) when setting up a NEW automatic payment. Your full account number can be viewed when logged in to your Online Banking account. There is no need to update automatic payments already occurring on your accounts.

Mortgage Loan Statements

CCU mortgage loan statements will have a clean and easy to read design. If you currently receive your CCU mortgage statements and documents electronically, you will need to re-enroll for this service beginning September 5. Simply log in to Online Banking and click on the “Services” tab.

Mortgage eDocs

If you currently have access to mortgage electronic documents, you will need to re-enroll in this service beginning September 5. Simply log in to Online Banking and click on the “Services” tab.

What Will NOT Change:

- Checking account numbers. Your current checks will still be valid after the conversion is complete.
- CCU VISA Debit and Credit Card numbers and PINs.
- CCU’s routing and transit number.
- CCU Bill Payment payees and history.

We do not anticipate any interruption or required changes to current direct deposits (including social security and government checks) and automatic debits (pre-authorized payments, pre-authorized payees, and payroll deductions). If any updates to your direct deposits or automatic debits become necessary, you will be notified directly from CCU. It is always a good practice to confirm all account activity, direct deposit allocations, automatic loan payments, and debits on a routine basis.



FREQUENTLY ASKED QUESTIONS

Why is Consumers Credit Union converting its system?

CCU is converting our core system to a more robust operating system to support future technologies, increase our process efficiencies, and provide CCU with enhanced system capabilities to better support the changing service needs of our Membership.

Conversion Weekend

Friday, September 1 through Monday, September 4, 2017



Will Consumers Credit Union's Service Centers be open during the conversion weekend?

NO. All Consumers Credit Union Service Centers will be closed Saturday, September 2 through Monday, September 4. Service Centers will be open regular business hours Friday, September 1 and will reopen with regular business hours on Tuesday, September 5.

Will the Contact Center be open during the conversion weekend?

NO. The Contact Center will be closed from 6:00 pm CST Friday, September 1 through Monday, September 4. Our Contact Center will reopen with regular business hours on Tuesday, September 5.

Lost or Stolen Cards: For assistance during the conversion weekend, please call 800-449-7728, or visit myconsumers.org/lost-or-stolen-card for contact information.

Will Online & Mobile Banking, Bill Pay or eXpressShot be available during the conversion weekend?

NO. You will not be able to access these services, view accounts or perform online/mobile transactions beginning at 3:00 pm CST on Friday, September 1 through Monday, September 4. These services are scheduled to resume on Tuesday, September 5.

Will CCU's Telephone Teller be available during the conversion weekend?

NO. You will not be able to access this service beginning at 3:00 pm CST on Friday, September 1 through Monday, September 4. CCU's Telephone Teller access is scheduled to resume on Tuesday, September 5.

Will Shared Branching access be available over the conversion weekend?

NO. Access to your accounts via Shared Branching will only be available until 3:00 pm CST on Friday, September 1. This service is scheduled to resume on Tuesday, September 5.

Can I access my eStatements & tax forms during the conversion weekend?

NO. Online Banking will be available until 3:00 pm CST on Friday, September 1. If you require access to statements or tax forms over the conversion weekend, please access these documents prior to September 1.

Can I use my CCU checks, Debit Card and Visa® Credit Card during the conversion weekend?

YES! Existing Consumers Credit Union Checks, Debit Cards and Visa® Credit Cards can be used during the conversion weekend.

Can I withdraw cash during the conversion weekend?

YES, using your CCU Debit Card. ATMs and cash back from merchants will be the only way to withdraw cash from your account after normal business hours on Friday, September 1, until Consumers Credit Union Service Centers reopen on Tuesday, September 5. If you have a CCU Debit Card that has not been activated yet, please activate your card before Friday, September 1.

I don't have a CCU Debit Card – how do I access cash during the conversion weekend?

Please make sure to withdraw cash at a CCU Service Center prior to Saturday, September 2. You may also visit a Shared Branch location prior to 3:00 pm CST on Friday, September 1 to make a withdrawal. You may request a CCU Debit Card by calling **877-275-2228** or by visiting a Service Center location. Please note, it may take up to 7-10 business days to receive your CCU Debit Card.





FREQUENTLY ASKED QUESTIONS

Can I make an ATM deposit during the conversion weekend?

YES. However, deposits made at ATMs during the conversion weekend may not reflect until the first business day of Tuesday, September 5 and will be subject to the standard hold period. The ability to check account balances at the ATM or on your ATM receipt will not be available until CCU's Service Centers reopen Tuesday, September 5.

Can I withdraw cash at a Shared Branch location during the conversion weekend?

NO. You will not be able to use any Shared Branches to perform transactions on your account during the conversion. This service is scheduled to become available for CCU Members again on Tuesday, September 5.



Will my automatic deposits, withdrawals, and payments continue during the conversion weekend?

YES. We do not anticipate any interruption or required changes to current direct deposits (including social security and government checks) and automatic debits (pre-authorized payments, pre-authorized payees, and payroll deductions). If any updates to your direct deposits or automatic debits become necessary, you will be notified directly from CCU. It is always a good practice to confirm all account activity, direct deposit allocations, automatic loan payments, and debits on a routine basis.

Will my Bill Pay transactions continue during the conversion weekend?

YES. We do not anticipate any interruption to bill payments over the conversion weekend. However, you will not be able to schedule any new payments during the conversion.

Is my Member number changing after the conversion weekend?

- If you only have one Member number with Consumers Credit Union, your Member number will remain the same.
- If you have multiple Member numbers, your accounts will be consolidated under one Member number – the oldest Member number you have will remain. We will now allow only one Member number per social security number.

Are my account numbers changing after the conversion weekend?

The way your accounts are identified will change.

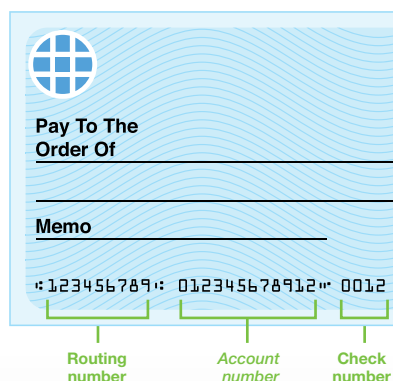
Currently, your Consumers account number is your Member number (four to nine digits) plus a two-digit suffix, which indicates the type of account.

After the upgrade, all account numbers will be up to 14 digits.

Suffixes are being eliminated. Each of your accounts will still have a unique account number.

Checking accounts will use the current MICR number (the encoded number on the bottom of your checks).

This means you will not have to change existing direct deposits, automatic payments/transfers or order new checks. If any special circumstances arise particular to your account, you will receive a separate notification detailing any required update.



How can I view my account numbers?

You will be able to view account numbers via Online Banking. Account numbers will display within the Account Summary view for 30 days after the conversion. After that time, account numbers will only be displayed under the Direct Deposit tab inside Online Banking.

If you do not utilize Online Banking, you may call to request your account numbers be mailed. Please note, in order to process this request, you will be subject to our stringent authentication process to ensure security of your accounts.

IMPORTANT!

You will NOT need to order new Consumers checks, debit cards or credit cards.

After the conversion, your checking account will use the check MICR number as your checking account number. Your debit card and credit card numbers will not change. Unless you receive a separate notification of any possible updates needed to your specific accounts, you will NOT have to change existing direct deposits, automatic payments, transfers or order new checks or new cards. All automatic deposits or withdrawals you have set up will continue without interruption. Continue to use your existing check(s), debit cards and credit cards as usual.



FREQUENTLY ASKED QUESTIONS



Do I need to change my direct deposit or automatic transfers?

NO. You will not have to change direct deposits, automatic transfers, or order new checks. Any automatic deposits or withdrawals you have set up will continue without interruption. If any updates are required to these services related to a specific account, you will be notified directly from CCU.

Will my dividend payments be affected by the conversion?

NO. Dividends will continue to be posted at month-end.

Will my CCU Debit or Credit Card PIN number(s) change?

NO. There will be no changes to your CCU Debit or Visa Card PIN.

Will the system conversion affect how I log in to Online or Mobile Banking?

NO. The way you log in to CCU's Online Banking and/or Mobile Banking will not change. However, if you have multiple Member numbers, you will only be able to access the online banking account associated with your oldest Member number. All of your CCU accounts will now be viewable with this ID and password.

Service Availability During the Conversion Weekend

	Business as Usual				
	Friday, Sept. 1	Saturday, Sept. 2	Sunday, Sept. 3	Monday, Sept. 4	Tuesday, Sept. 5
CCU ATMs	Available	Available	Available	Available	Available
ATM Access	Available	Available	Available	Available	Available
Debit Card	Available	Available	Available	Available	Available
Credit Card	Available	Available	Available	Available	Available
Loan Applications (Online/Phone)	Available	Available	Available	Available	Available
eAlerts	Available until 3:00 pm CST	Unavailable	Unavailable	Unavailable	Available
Online Banking Access	Available until 3:00 pm CST	Unavailable	Unavailable	Unavailable	Available
24/7 Telephone Teller	Available until 3:00 pm CST	Unavailable	Unavailable	Unavailable	Available
Bill Pay	Available until 3:00 pm CST	Unavailable	Unavailable	Unavailable	Available
eStatements	Available until 3:00 pm CST	Unavailable	Unavailable	Unavailable	Available
eXpressShot Deposits	Available until 3:00 pm CST	Unavailable	Unavailable	Unavailable	Available
eXpressPay	Available until 3:00 pm CST	Unavailable	Unavailable	Unavailable	Available
Mobile Banking	Available until 3:00 pm CST	Unavailable	Unavailable	Unavailable	Available
Text Banking	Available until 3:00 pm CST	Unavailable	Unavailable	Unavailable	Available
Shared Branching	Available until 3:00 pm CST	Unavailable	Unavailable	Unavailable	Normal Hours
Service Centers	Normal Hours	Closed	Closed	Closed	Normal Hours
Contact Center	Normal Hours	Closed	Closed	Closed	Normal Hours
Drive-Through Locations	Normal Hours	Closed	Closed	Closed	Normal Hours



CONVERSION “TO DO” CHECKLIST

Completing these simple steps prior to September 1 will help minimize any potential inconveniences and/or interruptions to your day-to-day CCU experience.



Note the conversion dates on your calendar:

Friday, September 1 through Monday, September 4.

Service Centers will be closed Saturday, September 2 - Monday, September 4 and many services will be unavailable. All ATMs located at Service Center locations will be accessible. Please see the Service Availability Calendar on page 9 for complete details.



Visit a Service Center location prior to conversion weekend for any special in-branch transactions you may need over the weekend.



Enroll in Online Banking and eStatements.

This will provide you access to up to 24 months of account and statement history.



Update your email address.

Make sure CCU has your current email address on file in order to receive any important updates. If you currently do not receive emails from CCU, beyond account alerts, we most likely do not have a current email address. Please contact us to update your email at **877-275-2228** or visit a Service Center.

Please visit **myconsumers.org/conversion** for updates to the information provided in this conversion guide. Please also watch for future communications via email or on our website. If you do not currently receive emails from CCU directly, please contact us to add your email address to your account(s).



WE'RE HERE TO HELP

Please visit **myconsumers.org/conversion** for the latest updates and additional details. If you would like assistance, please contact us at **877-275-2228** or stop in at a Service Center location. We're here to help!



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