

PLAN AHEAD

NEW COMPUTER SYSTEM UPGRADE

Monday, May 26

How to Prepare

- Bill Pay Payees will not transfer so please print out payee information for the new system
- Only 2 years of account history will transfer, please print account statements or check images of items you want to keep

Saturday, May 31 and Sunday, June 1

What Happens

- All branches are closed
- Shared branching will be unavailable after noon on Saturday, May 31 and will be available on Monday, June 2.
- Online banking, Mobile banking and Audio Response line unavailable
- Reduced limits on ATM/debit cards

How to Prepare

- Have extra cash on hand
- Use your UPSCU Visa card

Monday, June 2

What Happens

- Cedarville, St. Ignace, Escanaba and Norway branches are closed
- New online banking will be available
- New audio banking will be available
- ATM/debit cards will resume regular limits
- Bill Pay will be available

How to Prepare

- Have extra cash on hand
- Use your UPSCU Visa card

Friday, May 30

What Happens

- Last day branches will be open. All branches will reopen at 9am on Tuesday, June 3.
- Shared Branching will be available on Friday, May 30.
- Debit cards will be available but will operate with reduced limits.
- Online banking, mobile banking and audio response line will not be available after **Noon** on Friday, May 30.

How to Prepare

- Have extra cash on hand
- Use your UPSCU Visa card

Tuesday, June 3

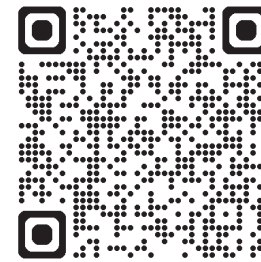
What Happens

- All branches are open 9-5
- Incoming calls will be answered by a Call Center for a limited time.

How to prepare

- Know your account number when calling the Call Center
- Know your account number for Online banking enrollment
- Stop by any branch for assistance

New online banking platform and mobile app as a result of our computer system upgrade.



Scan for latest Updates



Due to certification with Apple and Google, the App will be available as soon as approved. Follow website or social media for updates.


U.P. STATE
CREDIT UNION



Federally insured by the NCUA.

UPSCU.com | 906.786.1146

NEW ONLINE BANKING & MOBILE APP

WHAT WILL STAY THE SAME

You will notice a new online banking platform as a result of our computer system upgrade. As such, you will need to re-enroll in this service when you access it for the first time.

Accessing Online Banking

You will continue to go to upscu.com to access our Online Banking platform. If you have previously bookmarked an old login page, you will need to update your bookmark.

Login ID

For all users, your first time login will be: your UPSCU account number. You will be prompted to create a new "User ID" after you log in.

- The User ID **CAN** consist of:
 - Letters
(Can be upper or lower case - the User ID is not case-sensitive)
 - Numbers
 - Spaces
- The User ID **CANNOT** consist of:
 - Your UPSCU account number
 - Your first or last name
 - Special characters (such as: !, @, #, \$)

Passwords

First time user login instructions: Select "**First-Time User**", enter your account number and full social security number to get a security code sent to you via text or email. Once you enter that code, you will be able to set up your password and your security questions and answers. Then you can log in.

Security Settings

As part of your re-enrollment, you will select new security questions and answers and set up multi-factor authentication. Make sure to check your email address and phone number on file with us prior to April 30, 2025.

eAlerts

You will be able to establish alerts via the new online banking and mobile app. You can be prompted for items such as debit card transactions, payment due dates, or daily account balance.

Mobile Banking

The Mobile Banking app icon will look the same; however, you will need to redownload the app from the App store.

Some new features of the Mobile app are: early posting of your payroll deposit, debit card controls, and P2P.

Account History

Members will be able to access up to 2 years of prior account history the first week of June. All members, regardless as to whether or not they are signed up for statements, will receive a final paper statement from our old computer system with account history from May 1 - May 31, 2025. Please retain this for your records.

Check Images

Check images prior to June 1 will not be available via online banking. Please contact us and we will be happy to provide to you at no cost.



Account Numbers

Your existing account number(s) will remain unaffected by our computer system upgrade.

Please note: Though your base member account number will not change, the account suffixes will be changing. Please see below for new account suffixes.

New Account Suffixes

ACCOUNTS	OLD	NEW
Regular Savings	01	000
Side Share		001-019
Rewards Savings	10	030
Money Market	15	040
Mortgage Savings	51 and 55	055
Traditional IRA	06	200
Roth IRA	26	205
Education IRA	46	210
Checking Accounts	75	100
Business Checking	76 and 77	110

Debit and Credit Cards

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

Checks

You can continue to use your current supply of UPSCU checks. Our third-party check provider also remains the same, should you need to place a reorder.

Direct Deposit of payroll, pension, and Social Security

Your direct deposits will continue to post to your account as they do today.

Automatic Transfers

Any automatic transfers you have scheduled for your account will continue to process as they do today.

Loan Payment Due Dates

If you have a loan with UPSCU, your payment date will remain the same.

FAQ

Is my personal data safe during the conversion?

Yes, your personal data and account information will be safe and secure, as always.

Are my funds still safe and secure?

Yes, your funds remain secure. All UPSCU accounts will continue to be insured by the National Credit Union Administration (NCUA) Share Insurance Fund up to \$250,000 per account. The upgrade also offers multi-factor authentication for additional security.

Where can I get up-to-date information on the computer system upgrade?

We've developed a number of pages on our website dedicated to helping our members transition to the new system. You can find this information by visiting www.upscu.com