

TECHNOLOGY

# UPGRADE

AHEAD



Security  
Credit Union





## TABLE OF CONTENTS

What to Expect Upgrade Weekend .....	2
The System Upgrade Brings Changes to Your Banking Relationship.....	2
Frequently Asked Questions.....	3
Deposit Accounts .....	3
Statements and Notices.....	3
Loans .....	3
Online Banking and Bill Pay.....	3
Business Online Banking .....	4
Mobile Banking.....	5
Automated Telephone Banking.....	5
Website .....	5
Terms and Conditions .....	6
Privacy Notice .....	6
Branch Locations and Contact Information .....	7
Notes.....	8
Technology Upgrade Checklist.....	9

**If you have questions or concerns about the upcoming technology upgrade, please contact our Communication Center at 800-373-2333, or visit any office location.**

## A Message from the President & CEO

Security Credit Union remains committed to providing our members with secure, convenient and personalized services, while staying ahead of technology trends. As such, we are pleased to announce this April we will undergo multiple technology upgrades to enhance member experience online, by phone and in-person.

These upgrades will ensure maximum security for your financial resources while improving the speed and efficiency of your banking experience, and we know you will find them as beneficial as we do!

Upgrades will include:

- **A new internal operating system** which will provide quicker, more efficient in-person service.
- **A new online banking platform** offering more features to manage your accounts.
- **An updated telephone banking system** with new prompts to streamline your call experience.

**To implement these technology upgrades, all Security Credit Union locations will be closed, phone service and the telephone banking system will be unavailable, starting on Friday, March 31st at 6:00 p.m. through Monday, April 3, 2017.**

While the online banking platform will change, checking accounts, saving accounts, and card services will remain unchanged and accessible throughout the upgrades. However, card services withdrawal limits will temporarily be lower during the upgrades.

More information on the upgrades as well as how to setup your new username and password for online banking will be shared with you through direct mail, e-newsletters, our website, social media and more. Our number one priority is to make sure every member experiences a smooth and effortless transition through the system conversion!

We look forward to enhancing your member experience with technology upgrades, and thank you for choosing Security Credit Union as your trusted financial partner.

Sincerely,  
**Christopher Estes**  
**President & CEO**



Security Credit Union will upgrade to a completely new computer system to serve you more efficiently and enable us to offer new products and services in the future.

## What to Expect UPGRADE Weekend

To complete our Technology Upgrade, it will be necessary for all Security Credit Union locations to close at 6:00 p.m. on Friday, March 31, 2017, and remain closed on Saturday, April 1, 2017 and Monday, April 3, 2017. We will re-open Tuesday, April 4, 2017 for normal business hours.

Additionally, at the close of business Friday, March 31, 2017 at 6:00 p.m., the following services will **not** be available to members until Tuesday, April 4, 2017:

- Online Banking
- Mobile Banking
- Bill Pay (*All online bill payments scheduled to occur during or after the upgrade will process normally*)
- Remote Deposit
- Automated Telephone Banking

**The following services will remain open and accessible during this time:**

- Security Credit Union ATMs
- ATM and Debit Cards (*\$600 per day maximum ATM withdrawal limit*)
- Debit Cards (*\$600 per day maximum limit for point-of-sale transactions*)
- Credit Cards (*Credit Cards are unaffected by the technology upgrade*)
- Security Credit Union website (*online banking, and the online consumer loan application will be unavailable, online mortgage application will be available*)

**Suggested options for accessing your funds during this weekend are to write a check, use your ATM or debit card at any ATM or merchant location, use your Security Credit Union credit card, or make the appropriate cash withdrawals at one of our branch locations prior to 6:00 p.m. on Friday, March 31, 2017.**

### **When will night deposits be processed the weekend of the upgrade?**

You may make deposits in the lobby until 6:00 p.m. on Friday, March 31, 2017. Night deposits received at our branches after 6:00 p.m. on March 31, 2017, will be processed on Tuesday, April 4, 2017.

### **Will I be able to complete an online loan application during the upgrade?**

Our consumer online loan application will be unavailable over the upgrade process. However, our mortgage online loan application will be available during the upgrade.

### **Will any part of my direct deposits, payroll deductions, or automatic payments change?**

No, you should see no change in your direct deposits, payroll deductions, or automatic payments. Everything should still come into the same accounts and distribute to the accounts requested.

Direct deposits and dividend posting will be adjusted during upgrade weekend. Dividends that would normally be posted on April 1, 2017 will be posted on March 31, 2017 after the close of business. All direct deposits that would normally be posted on April 1st, 2nd or 3rd will be posted on Friday, March 31, 2017 (when possible).

### **How can I save my online account history from before the upgrade?**

You would need to print, copy/paste/save, or download your account history to a money management software program such as Quicken® or MS Money® on or prior to March 31, 2017. Please note: Access to Quicken through Security's website will not be available from March 31, 2017 at 6 p.m. until mid-April.

### **Is my personal data still safe and secure?**

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

### **Are my funds still safe and secure?**

Yes, your funds remain secure at Security Credit Union. All Security Credit Union accounts will continue to be insured by NCUA (National Credit Union Administration) for up to \$250,000 per individual account holder. Refer to NCUA.gov for more information.

## The System Upgrade Brings Changes to Your Banking Relationship

*Please read carefully and retain for reference.*

### **Will transactions in the branches change after the upgrade?**

Yes, you will no longer need to supply deposit or withdrawal tickets to perform transactions at the teller line, or sign printed paperwork at member service desks because our branches will be equipped with electronic signature pads for you to authorize your transactions and new account transactions. Please keep in mind that tellers will ask you to present your ID to conduct any transaction. We have internal security protocols in place to ensure authorized access to your account(s).

### **Will any terminology change?**

There will be some changes. For example, in place of the term "interest rate", you will see the word "dividend rate." You may also hear the terms share and share draft. A share is a deposit account and a share draft is a checking account. You will still see the familiar terminology of savings accounts and checking accounts on Security Credit Union materials including the website. Share and share draft are interchangeable terms with deposit and checking accounts respectively.

## **Frequently Asked Questions**

The following FAQs are to help guide you through the upgrade process and to explain in detail how you will be impacted by the upgrade. Please read carefully and retain for your records.

## **Deposit Accounts**

### **Will I have to order new checks?**

No, you will not need to order new checks. The account number on your checks remains the same after the upgrade.

### **Will Security Credit Union's routing number change?**

No, the routing and transit number will not change. Security Credit Union's routing number is 272480115.

### **Will my ATM or Debit Card number and PIN change?**

No, your current Security Credit Union ATM or Debit Card number and PIN will remain the same.

## **Statements and Notices**

### **Will my account statements change?**

Yes, your deposit account statement will have a new, updated look. Statements are mailed to Primary Account Owners only.

### **Will I receive paper statements or eStatements?**

With our upgraded system, if you elected to receive eStatements for one or more of your accounts, all of your account statements (for which you are the Primary Owner) will be eStatements.

### **Will I be able to see check images through Online Banking?**

All check images may be conveniently viewed, accessed, or downloaded from Online Banking.

### **Can my statement be mailed to two different addresses?**

Statements may only be sent to the mailing address of the Primary Owner. (Of course, eStatements may be viewed online at any time.)

### **Will I continue to receive an IRA statement?**

Rather than an annual statement, you will now receive quarterly statements. To transition to quarterly statements, you will receive a year-to-date statement as of March 31, 2017. Thereafter, your statement will be issued quarterly. If you have other deposit accounts with Security Credit Union, your IRA information will be combined on the same statement.

## **Loans**

### **Will my home equity line of credit account statement change?**

Your statement will have a new look and feel. Your statement issue date and payment due date will remain the same.

### **Will my automatic payment to my loan continue as scheduled?**

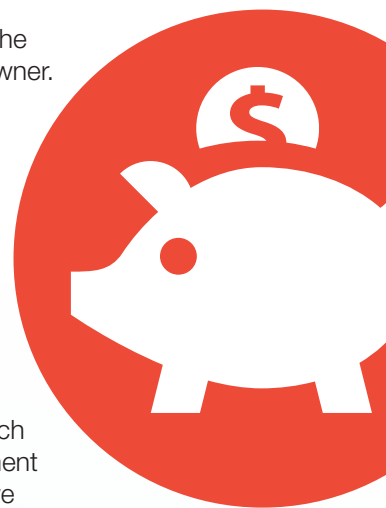
Yes, after the Upgrade your payment will continue to automatically transfer from your savings or checking account as requested unless you cancel or change the transfer request.

## **Online Banking and Bill Pay**

### **Will the upgrade change the Online Banking and Bill Pay service?**

Yes, you will see some enhancements and new features added to Online Banking with the Upgrade. There will be no changes to Bill Pay. For example, with Online Banking, you will now have new alert options, including text message and will be able to open an account inside Online Banking.

After the upgrade, you will now need to login to Bill Pay separately from Online Banking. You will also be required to validate your computer with the bill payment software.



**Tip:** You must download or copy and save your Online Banking account history from the old system on or before March 31, 2017

### **How do I access the upgraded Online Banking service?**

The first time you access the upgraded Online Banking system, you will need your Online Banking User ID and temporary password.

Your temporary username will be your account number, and your temporary password is set to lowercase “scu” and the last four digits of your Social Security Number.

You will be prompted to create an alpha-numeric User ID (that begins with a letter), to use with the upgraded system. If you experience difficulties, we will reset your User ID for you. Please call 800-373-2333, or visit any branch.

You will be presented with a new Online Banking Agreement for your review and acceptance. Once you sign into Online Banking (you will see an unfamiliar personal identification image), you will be asked to re-establish your multi-factor authentication settings (security questions, personal identification image, and call-back number).

### **Will I still see my Online Banking account pseudo names or nicknames?**

Only some pseudo names or nicknames will be converted to the upgraded system. The primary account owner will be able to see and update account pseudo names (nicknames). Joint accounts and some loan account names will no longer have a pseudo name and cannot be changed.

### **Will I still see all of my accounts in Online Banking?**

You will see all of the deposit accounts, some loan information will display (without history), and you will now also see your Security Credit Union credit card listed along with your current credit card balance. Credit card information shows in Online Banking as a courtesy. You need to log into the Credit Card Manager to manage your account, or make a payment.

### **Will I still receive the alerts I have set up in Online Banking?**

Yes, your alerts will carry forward to the upgraded system and now you also have the option to receive alerts via text message. You may change your settings to add text alerts on or after April 6, 2017.

### **Will account history be accessible in Online Banking after the upgrade?**

Account history will not carry over from the old system. Account history will build forward from the upgrade date.

- There will be up to 14 months of prior eStatements to reference.
- Individual check images are included in the prior eStatements.

Additionally, mortgage and commercial loan history will no longer be available in Online Banking, though we look forward to restoring this functionality with a future update.

### **Will my eStatements be available after the upgrade?**

Yes, you will be able to access up to 14 months of your existing eStatements. Please note: check images are included in your prior eStatements and accessible in Online Banking only after the upgrade.

### **Will there be any changes to Bill Pay after the upgrade?**

After the upgrade, you will now need to login to Bill Pay separately from Online Banking. You will also be required to validate your computer with the bill payment software.

### **What if I have scheduled bills to be paid during the system upgrade?**

All online bill payments scheduled to occur during or after the upgrade will process normally. Full Online Banking and Bill Pay functionality will be available with the upgraded system beginning the morning of Tuesday, April 4, 2017.

### **Will my pending payments still be set up in Bill Pay?**

Yes, your Pending Payments scheduled for Tuesday, April 4, 2017 and beyond will still be stored in Bill Pay.

### **Will I need to setup my payees again in Bill Pay?**

No, you will not need to set up your existing payees again. You may add new Payees into the existing system through Friday, March 31 at 5:00 p.m. and those will carry over on Tuesday, April 4, 2017.

### **Will my Bill Pay history transfer over to the new system?**

Yes, your existing Bill Pay history will transfer to the new system.

## **Business Online Banking**

### **How do I access Business Online Banking?**

You will continue to access Business Online Banking from [www.securitycu.org](http://www.securitycu.org). You will notice a change to the login box.

The first time you access the upgraded Online Banking system, you will need your online banking User ID and temporary password.

Your temporary username will be your account number, and your temporary password is set to lowercase “scu” and the last four digits of your Social Security Number/ Tax ID.

You will be prompted to create an alpha-numeric User ID (that begins with a letter), to use with the upgraded system. If you experience difficulties, we will reset your User ID for you. Please call 800-373-2333, or visit any branch.

You will be presented with a new Online Banking

Agreement for your review and acceptance. Once you sign into Online Banking (you will see an unfamiliar personal identification image), you will be asked to re-establish your multi-factor authentication settings (security questions, personal identification image, and call-back number).

### **Will my Business Online Banking Bill Pay history transfer over to the new system?**

Yes, your existing Bill Pay history will transfer to the new system.

## **Mobile Banking**

### **Will I need to update my Mobile Banking app?**

Yes, the Security Credit Union iPhone, iPad, or Android Apps will need to be updated on your mobile device(s) when the alert appears.

### **When can I access Mobile Banking?**

After you've signed into the upgraded Online Banking for the first time, you'll be able to access Mobile Banking. Download or update the app on your device and log in. Alternatively, you may select mobile settings from the Preferences tab in Online Banking. Add your mobile phone, services provider, and select the accounts you'd like to see.

### **Are there any changes to Mobile Banking?**

You can still check your balance, make a transfer, or make a deposit all on the go as well. After the upgrade, you will be able to report a lost or stolen Debit Card or temporarily suspend a Debit Card, or by calling 800-373-2333, or visiting a branch for assistance.

## **Automated Telephone Banking**

### **How do I access the upgraded Automated Telephone Banking system?**

You call the same phone number as before: 810-235-0820. The first time you call on or after April 4, 2017, you will need to know your Member Number.

- Enter your Member Number.
- To create a new PIN, when prompted enter your Social Security Number (SSN). Once your SSN is verified, you will be asked to enter a new PIN.
- Going forward, you'll enter your Member Number and PIN to access your account information.

### **What accounts can I access through Automated Telephone Banking system?**

You can access all the accounts for which you are Primary Owner. Additionally, if you are Joint Owner on any consumer loans, you can also access these.

### **Will account history be accessible in Automated Telephone Banking after the Upgrade?**

Account history will not carry over from the old system. Account history will build forward from the upgrade date.

## **Website**

Our website itself will not be changing with the system upgrade; however, some functionality accessed from our site is improved.

- You may open an account online and fund your initial deposit online. Click on the "Open an Account" button from our website or from our Online Banking system.
- We have a new and improved online consumer loan application. It's very easy to use and you could be approved quickly – sometimes within 60 seconds. Click on the "Apply for a Loan" button from the Security Credit Union website or from within the Online Banking system.

## **Automated Telephone Banking**

### **810-235-0820**

Banking by phone makes managing your finances easy and convenient.

#### **Press 1 for Balances**

*on deposits and loans*

#### **Press 2 for History**

*on deposits and loans*

#### **Press 3 to Transfer Funds**

*between accounts or make loan payments*

#### **Press 4 for Stop Payment**

#### **Press 5 to Change PIN**

*change telephone banking PIN*

## Terms and Conditions

## Privacy Notice

### YOUR ABILITY TO WITHDRAW FUNDS

Our policy is to make the first \$200 from your check deposits available to you immediately and the remainder on the first business day after the day we receive our deposit with the exception of new accounts opened and funded online, which are considered received after three business days.

### DEPOSITS AT AUTOMATED TELLER MACHINES

Our policy is to make the first \$200 from your check deposits made at automated teller machines (ATMs) that we own or operate available to you immediately and the remainder on the second business day after the day of deposit. Note: Safeguard exceptions may apply to deposits made at ATMs owned and operated by Security Credit Union, or at non-proprietary ATMs. If you make a deposit at an ATM on a business day that we are open, we will consider that day to be the day of your deposit.

### SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the fifth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the fifth business day after the day of your deposit.

### MEMBERSHIP

You must purchase one share of capital stock of the Credit Union as a condition of admission to membership. The par value of a share is \$5. This payment is nonrefundable.

If the balance in your Primary Shares account falls below \$5, you may be terminated from membership immediately. In the event you cease to do business with the Credit Union in any respect, for a period of 30 continuous days, it will automatically serve as notice to the Clerk or Treasurer of the Credit Union that you desire to withdraw your membership and thereafter your share shall be deemed transferred back to the Credit Union on its books. You will have no right to repayment of any portion of the amount you paid on account of such share in connection with any withdrawal or dismissal of membership.

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed, and you may review our policy and practices with respect to your personal information online at [www.securitycu.org/privacy](http://www.securitycu.org/privacy), or we will mail you a free copy upon request by calling 800-373-2333.



# Branch Locations and Contact Information

## GENESEE COUNTY OFFICES:

### Burton

2230 S. Center Road  
Burton, MI 48519  
North of Atherton Road  
M & F 9 a.m.-6 p.m.  
T, W & TH 9 a.m.-5 p.m.  
Sat 9 a.m.-12:30 p.m.  
810-235-2322  
Toll Free 800-373-2333  
Fax: 810-715-2275

### Flint Township

2404 S. Linden Road  
Flint, MI 48532  
North of Lennon Road  
M & F 9 a.m. - 6 p.m.  
T, W & TH 9 a.m. - 5 p.m.  
Sat 9 a.m.-12:30 p.m.  
810-235-2322  
Toll Free 800-373-2333  
Fax: 810-720-4791

### Grand Blanc

8040 Holly Road  
Grand Blanc, MI 48439  
North of I-75  
M & F 9 a.m. - 6 p.m.  
T, W & TH 9 a.m. - 5 p.m.  
810-235-2322  
Toll Free 800-373-2333  
Fax: 810-694-2203

## LAPEER COUNTY OFFICES:

### Imlay City

337 E. First Street  
Imlay City, MI 48444  
M-53 & First Street  
M & F 9 a.m. - 6 p.m.  
T, W & TH 9 a.m. - 5 p.m.  
Sat 9 a.m.-12:30 p.m.  
810-235-2322  
Toll Free 800-373-2333  
Fax: 810-724-3752

### Lapeer

1495 Imlay City Road  
Lapeer, MI 48446  
M-21 & Myers Road  
M & F 9 a.m. - 6 p.m.  
T, W & TH 9 a.m. - 5 p.m.  
Sat drive-up only 9 a.m. - 12:30 p.m.  
810-235-2322  
Toll Free 800-373-2333  
Fax: 810-664-2830

### Mayfield Township

1675 N. Lapeer Road  
Lapeer, MI 48446  
M-24 & Davis Lake Road  
M & F 9 a.m. - 6 p.m.  
T, W & TH 9 a.m. - 5 p.m.  
Sat 9 a.m.-12:30 p.m.  
810-235-2322  
Toll Free 800-373-2333  
Fax: 810-664-8830

## MACOMB COUNTY OFFICE:

### Warren

4805 E. 9 Mile Road  
Warren, MI 48091  
East of I-75  
M - F 9 a.m. - 5 p.m.  
810-235-2322  
Toll Free 800-373-2333  
Fax: 586-757-7109

## SAGINAW COUNTY OFFICE:

### Saginaw

2882 Schust Road  
Saginaw, MI 48603  
East of Bay Road  
near Fashion Square Mall  
M & F 9 a.m. - 6 p.m.  
T, W & TH 9 a.m. - 5 p.m.  
Sat drive-up only 9 a.m.-12:30 p.m.  
810-235-2322  
Toll Free 800-373-2333  
Fax: 989-797-6038

## SANILAC COUNTY OFFICE:

### Cros-Lex

5200 Peck Road  
Croswell, MI 48422  
West of Croswell Road  
M - TH 9 a.m. - 5 p.m.  
F 10 a.m. - 6 p.m.  
810-235-2322  
Toll Free 800-373-2333

## SHIAWASSEE COUNTY OFFICE:

### Owosso

1400 E. Main Street  
Owosso, MI 48867  
M-21 & Airport Drive  
M & F 9 a.m. - 6 p.m.  
T, W & TH 9 a.m. - 5 p.m.  
Sat drive-up only 9 a.m. - 12:30 p.m.  
810-235-2322  
Toll Free 800-373-2333  
Fax: 989-723-1805

## WAYNE COUNTY OFFICE:

### Detroit

2444 Clark Street  
Detroit, MI 48209  
North of Vernor Highway  
M - F 9:30 a.m. - 5 p.m.  
810-235-2322  
Toll Free 800-373-2333  
Fax: 313-843-2690

## COMMUNICATION CENTER HOURS

### Security Credit Union

P. O. Box 5160  
Flint, MI 48505-0160  
Monday & Friday 9:00 a.m. - 6:00 p.m.  
Tuesday, Wednesday & Thursday 9:00 a.m. - 5:00 p.m.  
Saturday 9:00 a.m. - 12:30 p.m.  
810-235-2322 or Toll Free 800-373-2333  
TDD 810-235-2459

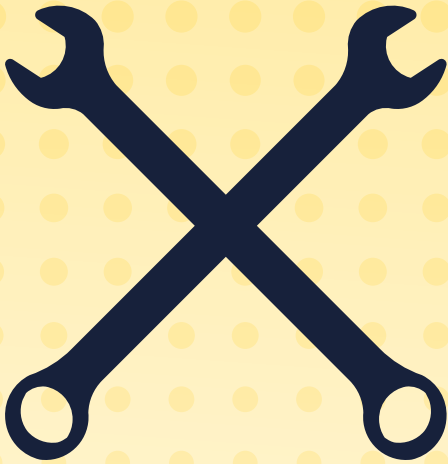


Federally Insured by NCUA



TECHNOLOGY  
**UPGRADE**

**CHECKLIST**



**Use this handy checklist to make sure you are ready for the upgrade.**

- Cover any banking needs and schedule Online Banking payments ahead of the Technology Upgrade (beginning 6 p.m. on Friday, March 31, 2017, through Monday, April 3, 2017)
- Optional – print, download or save Online Banking history on or before March 31, 2017
- April 4, 2017 or later – update your Mobile Banking apps for iPhone, iPad or Android when alerted
- Review all Technology Upgrade materials shared with you



Keep this section below handy to use with our new automated telephone banking system:

**Security Credit Union**  
**Automated Telephone Banking**  
**810-235-0820**

**Press 1 for Balances**

**Press 2 for History**

**Press 3 to Transfer Funds**

**Press 4 for Stop Payment**

**Press 5 to Change PIN**



**GLOBAL COMMANDS**

***Operator (0)***

***Help (1\*)***

***Main Menu (3\*)***

***Go Back (\*)***

***Skip (5\*)***

***Repeat (#)***



# Security

## Credit Union

P.O. Box 5160 • Flint, MI 48505-0160

We appreciate your patience during the upgrade process. Our goal is to make it as seamless as possible for our members. Please contact us with any questions or concerns. Thank you!

