

We're IMPROVING for YOU!

*Important Closure Dates*

Friday, September 30th– Closing at 5 pm

Saturday, October 1st — Closed

Monday, October 3rd — Open Regular Hours

Hours apply to all branch locations.

# System Upgrade Guide

**System Upgrade Weekend:**  
September 30th-October 2nd, 2022

## What to expect during upgrade weekend:

### Debit Cards

You will be able to use your TruNorth VISA® debit card during the system upgrade period of September 30th through October 2nd, 2022. Lower cash withdrawal and point of sale limits will apply during this period. **Point of sale and ATM limits will be a maximum of \$750.00 each per day during conversion weekend.** Please plan ahead for all of your cash needs. TruNorth VISA® Credit Cards are **NOT** affected by this System Upgrade, so limits will not change.

### Loan Processing

Online loan applications will be unavailable Saturday, October 1st and Sunday, October 2nd. After the System Upgrade you may apply online through our website, [trunorthcu.org](http://trunorthcu.org) or by using the new It'sMe247 online banking platform. **We please ask for your patience during and after this System Upgrade.** Our loan officers will be processing applications in the order they are received and will contact you as soon as your application is processed.

### Online and Mobile Banking

Online banking, mobile banking, and e-Statements, will not be available after 5 pm Friday September 30th, Saturday, October 1st and Sunday, October 2nd. Please plan ahead for all of your needs. Any deposits made in Mobile Check Capture after Thursday, September 29th will not be approved and will not be deposited.

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**This System Upgrade Guide is designed to be a tool for a smooth and successful transition. Please read the important information included in this guide and refer to it as needed.**

The TruNorth staff would like to thank you in advance for your patience and understanding as we work through our System Upgrade. Wait times at our branches and telephone hold times may be longer as we assist members with new and improved services. As always, we thank you for being a TruNorth member!



## Frequently Asked Questions

### **What is a core processing system?**

The core processing system is the computer system that TruNorth uses to maintain member accounts and loans, and to process transactions.

### **Why is TruNorth updating the core processing system?**

Our new core processing system will allow us to serve you more efficiently and enable us to offer you new products and services.

### **Are my funds and personal data safe during the conversion?**

Yes, your funds, personal data, and account information will be safe and secure as always. All TruNorth accounts will continue to be insured by the National Credit Union Administration (NCUA) Share Insurance Fund up to \$250,000.

### **Where can I get more information on the System Upgrade?**

We have up-to-date information available on our website. You can find this information by visiting [www.trunorthcu.org/system-upgrade](http://www.trunorthcu.org/system-upgrade)

## How to prepare:

### **eStatements**

If you are enrolled in eStatements please download or print at least the last 12 months of statements as you will no longer have access to these after September 30, 2022. You will need to enroll in our new online banking system on or after October 3rd, 2022 to continue to receive eStatements.

**Note:** All members, including eStatement users, will receive a final paper statement containing September 2022 history. These statements will be mailed to the current address we have on file. To update your address, please contact us at (906) 485-1210.

### **Bill Pay**

Print a copy of all payees from the current system. This will be needed since data **WILL NOT** transfer to the upgraded It'sMe247 Bill Pay system. The last day to schedule payments in Bill Pay will be Sunday, September 25th. Also, any recurring payments will not be processed after Friday, September 30th.

### **eAlerts**

You will need to re-establish your alerts in our new online banking system. The last day you will receive eAlerts will be Friday, September 30th. You will also notice more options to eAlerts in our new online banking system.

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## What will stay the same?

### **Account Numbers**

Your existing account number(s) will remain unaffected by our System Upgrade. Account suffixes will change, (see chart).

### **Debit and Credit Cards**

Your existing VISA® debit and credit cards will continue to work after our System Upgrade. Your Personal Identification Numbers (PINs) will also remain unaffected.

### **Checks**

You can continue to use your current TruNorth checks. Our third-party check provider will also remain the same, should you need to place a reorder.

### **Direct Deposit**

Your direct deposits will continue to post to your account.

### **Automatic Transfers**

Any automatic transfers you have scheduled with the credit union for your account will continue to process, but at end of day (see note below). Any automatic transfers set up by members in Home Teller will no longer take effect and will need to be set up in our new online banking system.

### **Loan Payment Due Dates**

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

**Note:** Automatic, in-house transfers (from a TruNorth account to a TruNorth loan or account) will now post at end of day. Example: Your TruNorth vehicle loan payment that comes out of your TruNorth checking account on the 25th of the month will continue to transfer on the 25th, but will now transfer in the evening as opposed to morning.

Accounts	New Suffix
Share (Savings)	000
Draft (Checking)	010-011
Money Market	115-120
Courtesy Advance	019
Additional Share	020-029
Business Share	000
Business Additional Share	001-009
Traditional IRA	230-231
SEP IRA	232
Roth IRA	235
Education IRA	237
Health Savings Account	040
Christmas Club	050-052
Kirby	055
Claim Your Youth	056
Vacation Club	060
Save to Win	066
Certificate of Deposit	New Suffix
6 Months	300-335
12 Months	300-335
24 Months	300-335
36 Months	300-335
48 Months	300-335
60 Months	300-335
Loans	New Suffix
Auto	500-569
Recreational	580-609
Share Secured	620-629
Signature/Any Purpose	640-650
Mortgage	700-735
Home Equity Variable Rate	750-755
Home Equity Fixed Rate	800-801
Construction	770

## It'sMe247 Online Banking

Our upgraded online banking system will provide a much more user-friendly service. This includes a Bill Pay system that is integrated with both online and mobile banking. You will continue to visit [www.trunorthcu.org](http://www.trunorthcu.org) to access our online banking platform. If you have previously bookmarked an old login page, you will need to update your bookmark.

**Note:** Online banking will not be available on Saturday, October 1st and Sunday, October 2nd. Beginning Monday, October 3rd you will need to enroll in It'sMe247 to use online banking.

### **First-Time Login Instructions**

Follow these instructions. You can also visit [www.trunorthcu.org/system-upgrade](http://www.trunorthcu.org/system-upgrade) for an instructional video.

1. At [trunorthcu.org](http://trunorthcu.org) click on the top, left blue box that says **"I want to login to It'sMe247 (online banking)"**.
2. Type in your **member number** and your **default password** (last four digits of the **primary** accountholder's social security number and the primary accountholder's four digit birth year) and **click Sign In**.
3. Create a **new, secure password** and type it into each New Password field.
4. Type the answers to three unique **security questions** (answers are not case sensitive).
5. Check the box to agree to the Terms & Conditions and click **Accept Terms & Conditions** to continue to online banking.

**Note:** Your member number and password you create will also be used to login to mobile banking.

## It'sMe247 Mobile Banking

Mobile banking will also be more user-friendly. Once the upgrade is complete, you will need to delete your current mobile app and download the new one.

### **First-Time Login Instructions**

1. Delete the old mobile app and download TruNorth FCU.
2. Use your login credentials from It'sMe247 online banking. If you haven't logged into online banking proceed to step 3.
3. Type in your **member number** and your **default password** (last four digits of the **primary** accountholder's social security number and the primary accountholder's four digit birth year)
4. Re-enter the **default password** in the current password field.
5. Create a **new password** and save.
6. Type the answers to three unique **security questions** (answers are not case sensitive.)



Search: TruNorth FCU



**NOTE:** Our app may not be available for up to 10 business days pending certification from Apple and Google. Members may still login to online banking via our website.

## It'sMe247 Text Banking

Text banking allows members to check balances and transfer funds all through text messages.

### **Follow these instructions**

1. First time use: Log into It'sMe247 online banking.
2. Click the Go Mobile button on the toolbar Select Text Banking Home.
3. Follow prompts to enroll and create your own transfer codes.
4. After enrollment, text commands to IM247 (46247).



## CU\*Talk Telephone Banking (CLASS Line)

CU\*Talk is a 24/7 telephone banking system. This upgraded system will make it faster and easier for members to take care of their credit union business.

### Instructions

1. First-time use: Call 906-485-4444 or 1-833-814-0716 (toll free) and enter your member number.
2. Enter your temporary pin (last four digits of the **primary** accountholder's social security number).
3. You will then be prompted to enter a new PIN. Enter a new PIN, and press # to confirm.

### Select menu options:

- 1 : Account inquiries, including balances and recent transactions.
- 2 : Funds transfer.
- 3 : Hear current rates or calculate estimated loan payments.
- 4 : Change your PIN.
- 5 : Change to a different member number.
- 6 : Other CU Services-including locations and hours.
- 8 : Repeat this menu.
- 9 : End call.
- 0 : CU Talk Tutorial (press\* to exit the tutorial and return to the main menu).

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## Important Dates

### Sunday, September 25th

Last day to schedule payments in Bill Pay.

### Thursday, September 29th

Last day to deposit checks through Mobile Check Capture. Last day any recurring payments will be processed in Bill Pay.

### Friday, September 30th

All branch locations will be closing at 5:00 pm. Online and mobile banking are unavailable after 5:00 pm. CLASS Line is also unavailable after 5:00pm.

### Saturday, October 1st & Sunday, October 2nd

All branch locations will be closed. Lower limits will be set on all ATM and Debit cards. Online and mobile banking and CLASS Line will be unavailable.

### Monday, October 3rd

All branch locations will be open regular business hours. New online banking and telephone services will be available.

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## A Message from the CEO

The employees and I have spent countless hours preparing for our System Upgrade. We are excited because of the many improvements and efficiencies it will bring to our members.

A few of the improvements include:

- An upgraded online and mobile banking with fully integrated Bill Pay
- The ability to "see" and "jump" to your joint accounts online without logging out of your primary account online
- An upgraded bank-by-phone system which you can access with either phone number, 906-485-4444 or 1-833-814-0716

We have been working hard to minimize any service disruptions, but with a change of this magnitude, there will be some inconveniences as systems go offline and branches close for the upgrade. This System Upgrade Guide is designed to be a roadmap for a smooth and successful transition. I ask that you please read it in it's entirety and refer back to it as needed. This change and improvement is for YOU! As your credit union, we never stop thinking of how we can improve and better serve our membership. We ask that you be patient and forgive us for any inconvenience you experience during the System Upgrade. If you have any questions or concerns, please reach out to me directly at (906) 485-1210 ext. 1214.

**Steve Smith**  
President/CEO



[trunorthcu.org/system-upgrade](http://trunorthcu.org/system-upgrade)

