



System Upgrade Guide

Kahului Federal Credit Union

November 1 - 2, 2023

What to do now to prepare...

Due to our System Upgrade all members, including eStatement users, will receive a paper statement containing October activity. These statements will be mailed to the current address we have on file.

eStatements

If you are enrolled in eStatements and have not already done so, please download or print at least 12 months of your eStatements as you will no longer have access to this history after October 31, 2023.

Become familiar with our NEW "It'sME247" Online Banking

Take a tour of our NEW online banking platform by visiting our website at www.kahuluifcu.com for helpful videos and detailed instructions. We've also included an introduction in this publication. *It's Me 247* is coming to you on November 3, 2023.

Online Banking

Account Alerts and Account Nicknames will need to be re-established in *It's Me 247* so it is important to make note of your current set-up. Beginning November 3, 2023, you can view your canceled checks through *It's Me 247* online banking. Canceled checks will be viewable in your checking account history for a period of twelve months.

Debit Cards

Your new "Shoreline" Kahului FCU Debit Card replaces your old "Blue Globe" Card on Monday, October 30, 2023! Your old Blue Globe card will be closed on Monday, October 30, 2023 and will no longer work. You can start using your new Shoreline Debit Card on Monday, October 30, 2023. Please DO NOT use before then!

ATM Cards

Your ATM card will be turned off as of Monday, October 30, 2023. Please do any ATM transactions BEFORE October 30, 2023. Any transactions after October 30th will have to be done at the credit union. We are working on a solution. We apologize for any inconvenience.

New, improved system upgrade begins November 3, 2023

Kahului Federal Credit Union will be CLOSED beginning at 4:30 p.m. on Tuesday, October 31, 2023 through Thursday, November 2, 2023. We will REOPEN on Friday, November 3, 2023. The following will not be accessible during this period: branch location, telephone banking, online and mobile banking, and eStatements.

What you should expect during the upgrade period.

Debit Cards

You will be able to use your New Shoreline VISA® debit card ^{**}(to withdraw cash and make merchant point-of-sale purchases) during the System Upgrade period of October 30, 2023 - November 2, 2023. Lower cash withdrawal and point-of-sale limits will apply during this period. Please plan ahead for your cash needs. Kahului FCU VISA® credit cards are NOT affected by this system upgrade.

****IMPORTANT:** Because your new Shoreline Debit Card has a different card number, please contact the various merchants, utilities, memberships you have recurring payments with (e.g., Amazon Prime, cell phone provider, gym membership, etc.) and update your card number with them on October 30, 2023.

Online Banking enrollment instructions

As a result of our System Upgrade you will notice a new, enhanced online banking platform on November 3, 2023 "It's Me 247." As such you will need to re-enroll in this service when you access it for the first time.

NOTE: The current link to online banking will no longer be available. Please access "It's Me 247" from our main website, www.kahuluifcu.com

To enroll Select First Time User and follow the prompts to activate online banking via a security code sent to the email or cell phone number we have on file for you.

For video tutorials on how to login for the first time to *It's Me 247* and other features, visit the "videos" link on the System Upgrade page of our website — www.kahuluifcu.com

CUTalk

We will be launching a new Audio Banking system. Beginning November 3, 2023, members using our telephone teller service should call our new dedicated number **1-833-980-0041**.

You will need to enroll in the new system using your member number and temporary PIN (last four digits of the Primary Account holder's social.)

Mobile Banking

On Friday, November 3, 2023 you will be able to take care of all of your mobile banking needs using *It's Me 247*, optimized for mobile. Just use your mobile device to visit www.kahuluifcu.com and click on *It's Me 247* Online Banking to get started. We will keep you posted when our Android and Apple mobile Apps are available. *It's Me 247* is Online Banking Your Way!

Improved Statements and Receipts

Statements and receipts will have an updated design making transaction details easier to read. Beginning on November 30, 2023, your statements will reflect this new design.

It's Me 247 is online banking your way!

It's Me 247 allows you to bank online, when and how you want. It's online banking made with you in mind. With the all new *It's Me 247*, Kahului Federal Credit Union members can...

- Apply for a loan
- Check balances
- View the date and amount of their transactions, including deposits, withdrawals and transfers
- Verify certain checks have cleared
- Read a message from the credit union
- Stop payment on a check
- View eStatements
- View images of canceled checks
- Transfer funds between accounts, enter text that describes a transaction at the time of the transfer
- Make loan payments from funds in their account
- Set up or change automatic transfers
- Withdraw funds in the form of a check
- Request that a credit union employee contact them
- Print loan coupons
- View dividend details on open and closed accounts
- Set up eAlerts
- Sign up to receive eNotices
- Adjust how paycheck and other electronic deposits are handled
- Review loan payoff amounts/due dates
- Check current loan/savings/certificate rates
- Initiate opening of additional savings accounts
- Change your username, change password and security questions, receive reminders to change password
- Choose personal preferences, ex. background color, photo album and starting page.
- View annual dividends and interest info
- Assign nicknames to their accounts
- View pending ACH transactions
- Get educated on password strength
- View amount applied to interest and principal in a loan payment

CONVERSION TIMELINE

Mid-October Receive new Shoreline debit card in the mail. You may activate card but do not use until October 30th	Monday, October 30 Shoreline debit card live date Activate debit card if you haven't done so and update recurring payments (see pg 1)	Wednesday, November 1 - Thursday, November 2 Conversion Period OFFICE CLOSED ALL SERVICES WILL BE OFFLINE	Friday, November 3 Conversion Complete OFFICE OPEN ALL SERVICES BACK ONLINE
--	--	---	---

Message from the President

As announced at our annual meeting, we are upgrading our core processing system starting November 1, 2023.

This project is a major undertaking for our staff and technology partners as it affects all aspects of our operations. In addition to our core processing system, which is the technology used for transaction processing and maintains our shares and loans, we are also upgrading our online banking, mobile app, remote deposit capture, and debit cards.

We know this is an inconvenience for our members but hope you will be patient as we work through this process. Our staff are excited to move through this process as it will provide greater functionality for members, additional products and services, as well as streamlined daily processing.

Once complete, members will enjoy advances in our technology products, quicker processing times, and more self-serve options.

We will be closed for several days to allow us to complete the upgrade process. During this time you will not have access to our online services and will be subject to lower debit card limits. However, we will work as quickly as possible to bring these services online as soon as the process is complete. We've designed a system upgrade guide as a road map for a smooth transition to our new services. We are also providing additional phone support for the weeks following the conversion by partnering with our new provider's call center. These calls will be answered by Michigan-based, experienced staff who can assist with any questions you may have.

While change is always hard, rest assured our staff will work hard to make sure the issues are minimized and our systems are aligned with member expectations.

Thank you in advance for your patience during the upgrade process.

Connie A. Woods, President

What will stay the same

Account Numbers

Your existing account number(s) will remain unaffected by our computer System Upgrade.

NOTE: Though your base member account number will not change, the account suffixes will be changing. Before setting up any new direct deposits (after November 3, 2023), electronic transactions, or ordering checks, please contact us to verify you have the correct information.

VISA Credit Cards

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

Checks

Although your account number remains the same after the system upgrade, the MICR number on your checks will change upon re-order. Please contact the credit union before setting up any new direct deposits or electronic transactions to obtain the correct routing number and account number. You can continue to use your current supply of checks.

Direct Deposit of Payroll, Pension, and Social Security

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

NOTE: In order to complete the transition to our new system, direct deposits scheduled for November 1 will not be available until Thursday, November 2 when the new system goes live.

System Upgrade FAQ:

What is a core processing system? The core processing system is the computer system that Kahului FCU uses to maintain member accounts and loans, and to process transactions.

Why is Kahului FCU 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 Kahului FCU accounts will continue to be insured by the National Credit Union Administration (NCUA) Share Insurance Fund to at least \$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.kahuluifcu.com



CALL CENTER AVAILABILITY

Core Processing Professionals on standby for our members!

We heard your concerns about phone support! During the two weeks post-upgrade we will have a call center dedicated to serving your phone call needs, answering your questions, and helping you get set up with our new digital banking services. For your assurance, the call center will be following the policy manual for all member interactions and will properly identify members.

DATES AVAILABLE

Call center begins Friday, November 3, 2023 and ends on Thursday, November 16, 2023

OPERATING HOURS

Monday • Friday
8:00am to 5:00pm

REQUIRED INFORMATION

Members will need to know their account (member) number. You will also be asked at least one verification question.

SERVICES INCLUDE:

- Assist with It'sMe247 and CU Talk setup.
- Member service requests: balances, check clearing, transfers, loan history, updating member contact information.
- Complete PIN and Challenge question resets.
- Provide hours of operation.

We want to thank you in advance for your patience and understanding while we work through this upgrade. Wait times in our lobby may be longer than normal as we assist members with our new products and services.



808-871-7705 or visit us at www.kahuluifcu.com for more information