

COREPLUS CREDIT UNION



COREPLUS CREDIT UNION Doing Business As

SCIENT
FEDERAL CREDIT UNION™

System Upgrade Weekend

**Thursday, September 24th
– Monday, September 28th**

All branches will be closed
Saturday, September 26th

Letter From The CEO and President

Dear Scient Credit Union Member,

October 1st will mark one year since Scient and CorePlus Credit Unions joined together to form a stronger credit union for our members. Scient members' overwhelming support of the merger was predicated on management delivering on several promises, including enhanced services. Over the past year, we have been working to combine and enhance our systems as well as create a unified brand and a renewed commitment to our members.

The weekend of September 26th we will be moving the Scient member data to a new core processing system. This will provide us with greater flexibility in the design and delivery of our products and services and allow us to truly operate as one combined entity. Along with the core system upgrade, we will be migrating the membership to a new state-of-the-art digital banking platform. Last, but certainly not least, we will be converting our website and our branding materials to our new name, Waypoint Credit Union.

Our new digital banking platform will replace your current itsme247 mobile banking. Our new platform will feature the ability to link external accounts to view balance and transaction history as well as enhance the ease of money movement. Keeping tabs on your credit score and tradelines is seamless as you can view your up-to-date credit report with the click of a button. Person-to-person transfers via Zelle are also available at no cost for members. We hope that you will enjoy these and many other new features with this upgrade.

Members who utilize bill-pay will experience a seamless transition. There is no need to reprogram payees, as all data will carry over to the new platform.

We ask that you read through the information in this brochure so you know what to expect the weekend of September 26th regarding system downtime and how to login to your upgraded digital banking account. Should you have additional questions, our team stands ready to assist you.

On September 28th, Scient and CorePlus will officially become Waypoint. Waypoint Credit Union is ready to help you with your financial journey and will be serving the combined membership with one member contact center and all of our branch locations available to the entire membership. We look forward to serving you.

Sincerely,



Raymond J. Currier
Chief Executive Officer



Chris Maynard
President

Upgrade Weekend

Thursday, September 24 – Monday, September 28
All branches will be closed Saturday, September 26

Debit card processing will be limited.

We suggest you have an alternative or secondary form of payment available.

Please note all times are Eastern.

WEDNESDAY September 23, 2026

- External (Scient to another financial institution) online account transfers must be made by September 23 in order to process for September 25.

THURSDAY September 24, 2026

- Bill Pay will not be available after 4:00 PM. **Scheduled payments from September 25 – 28 will process on September 28.**
- Limited Scient Debit Card processing will begin at 7:30 PM
- Bill Payments that need to be delivered to payees by September 24 will need to be created by September 22.
- Any scheduled online banking transfers dated after September 24 will process on September 28.

FRIDAY September 25, 2026

- Remote Deposit Capture services will be unavailable starting at 3:00 PM.
- Call Center will close at 4:30 PM.
- All Branches and Shared Branching will close at 5:00 PM.
- Online Banking, Mobile Banking, Mobile App and Audio Banking will be unavailable starting at 5:00 PM. There will be no access to balances, history, transfers and bill payment until Monday, September 28.
- Your current Scient Debit Card will be **deactivated at 7:00 PM.**
- You will receive a new Waypoint Credit Union Debit Card in the mail. **Activate your new Waypoint Credit Union Debit Card by calling 800.992.3808 any time after 7:00pm.** Activation call should be made from a phone number on file with the credit union. (Please contact us at 860.445.1060 before September 24 to confirm your number on file). You will also need to choose a PIN during activation. Debit Card limits will be modified during this weekend.

Upgrade Weekend Continued

SATURDAY

September 26, 2026

SUNDAY

September 27, 2026

- All Branches, the Call Center, and Shared Branching will be closed.

MONDAY

September 28, 2026

- All Branches, the call center and shared branching will reopen at 12:00 PM.
- Online Banking, Bill Pay, Mobile Banking, Mobile App and Audio Banking will become available in the afternoon. (Please note: You will first need to enroll in the new Online Banking site). You may not have access to Bill Pay until **Wednesday, September 30**.
- All previous Bill Payee information will be available in the new system. Scheduled payments dated September 25 - 27 will process on September 28.
- Full in-branch transactions will be available when we open.

What To Expect

What is Changing?

With the emphasis of this upgrade focusing on improvements, you will see a few things are changing, including:

- Member number and Account suffixes
 - Check MICR number
- Debit Cards
- New Online Banking, Bill Pay, Text Banking and Audio Banking
- New Mobile App

Member Number

With the new computer system your member number and account suffixes will change to account numbers. For example, Member 123456 with share savings account -000 will now be account number 123456000. Member 123456 with checking account -100 will now be account number 123456100.

This change is applicable to all savings, checking, share certificates and loan accounts.

Checks and Routing Number

Our Routing Number is changing to 211178598. Your checks will continue to process as normal.

When ordering new checks, please use your new check account number, as referenced above, and new routing number.

Product Consolidation

As part of the merger process, we have been working to consolidate our product offerings to best serve our combined membership. The following products will be transitioned to a new product effective September 28. A separate notification will be sent out if the product transition requires a new disclosure.

Club Accounts

We will be moving forward with a Holiday Club. If you have a Vacation Club or Regular Club account it will be known as Vacation/Tax Club account.

Current Scient Product	New Product
Checking Plus	Kasasa Cash
Checking	Simple Checking
Change Maker Saving	Share Account
MySci Savings	Youth Super Saver
MySci Checking	Check 24
Vacation Club	Vacation/Tax Club
Regular Club	Vacation/Tax Club

Shared Branching

When conducting a shared branching transaction after the system upgrade, you will need to provide any of your new account numbers (not your old member number). Providing any of your new, valid account numbers will allow the location to look-up your entire membership/accounts and allow you to transact.

What To Expect

Debit & Credit Cards

DEBIT CARDS

(Important Debit Card Information)

You will be receiving a new Waypoint Credit Union Mastercard Debit card in the mail. This card will replace your existing Scient Federal Credit Union Debit card. Your Scient Debit card **will no longer work after 7:00 PM on Friday, September 25.**

Your new Waypoint Debit card will have a new number and expiration date.

This card can be activated for use after 7:00 PM on Friday, September 25.

Debit card processing will be limited during the weekend.

To activate your new card and set a PIN, call 800.992.3808. Calls should be made from a phone number on file with the credit union. Please confirm your number on file with us by September 24.

If you have pre-authorized or recurring debits (gym, insurance, etc) scheduled with your Scient Credit Union Debit card, you will need to advise those merchants of your new card number and expiration date. Scheduled payments after September 25 will be declined.

CREDIT CARDS

Your credit card will not be impacted by the system upgrade.

However, moving forward all credit card payments will need to be made directly with Elan.

Statements

STATEMENTS & E-STATEMENTS

Your statement will be changing to a new format and will appear different, but all of the information you expect will still be there in an easy-to-read format.

Your September statement will contain activity from September 1 – 25, 2026. Activity from September 26 – 30 will appear on your October statement.

Everyone will receive a paper statement in the mail, it will be processed and sent out on September 28. E-statement for September may not be available in online banking for a couple weeks. If you need a copy of your E-statement before then, you may contact our call center at 860.445.1060.

Your new account numbers will appear on your October statement.

Online Banking

ONLINE BANKING SYSTEM

We will be launching a new online banking system with a new look and new features optimized for an enhanced digital banking experience.

Login Instructions for September 28, 2026

- Visit our new website at **waypointcu.org**.
- The Online Banking login area will be on the home page, under the first banner.
- Log in will be your current username and password. You will then be prompted to create a new password by simply following the on-screen instructions.



What To Expect

Online Banking Continued

BILL PAY

Our upgraded bill pay system integrates seamlessly with our new online banking and mobile banking systems, making it easy for you to pay bills and manage your finances from wherever you are on any device you choose.

Our new bill pay system will start processing your payments on September 28; however, you may experience delays within the first 2 weeks of the launch. Please contact the call center at 860.445.1060 if you notice any issues.

Your payee information from the previous system will carry over to the new Bill Pay system. Please log-in to review that all information has properly transferred.

MOBILE BANKING

Mobile App

Our upgraded online banking system offers more user-friendly features and more functionality through the new mobile app. The Scient app will no longer work after 5:00PM on Friday, September 25. Please delete it.

Once the upgrade is complete, you will need to download the new mobile app. Go to the Apple® Store or Google Play™ Store and search for Waypoint Credit Union. Your login and password will be the same as the online banking login that you created.

Audio Banking

We will be launching a new Telephone Banking system. Telephone banking is available 24/7 to check account balances, transaction history and transfer money.

You will need to enroll in the new system using your new account number. The tollfree number is 888-254-7372. The new telephone banking system is set to accept the last 4 digits of you SSN as the PIN. You will be required to set a new PIN the first time you access telephone banking.

When calling in to the telephone banking system, please listen carefully to the prompts as there are a variety of options to assist you. To access your account, press 1.

At the appropriate prompt, choose your function from the menu below (1-4):

1. **Inquire on an account:**
 - 1 Deposit Account
2. **Loan Account:**
 - 0 Transfer to MSR
3. **Perform a Transaction:**
 - 1 Account Transfer
 - 2 Loan Payment
 - 3 Advance on a LOC
 - 6 Check Stop Payment
 - 0 Transfer to MSR
4. **Change PIN Code:**
 - 0 Transfer to MSR

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Privilege Pay

Your current Privilege Pay limit will remain in effect after the upgrade. Please note, Privilege Pay will become Overdraft Privilege.

Contact Us

This is a lot to take in. If you have questions before, during or after the upgrade, please reach out to us at 860.445.1060. We will be happy to help.

Member Actions

Here are the actions you need to take in order to make this system upgrade a smooth process for yourself.

BEFORE

- **Please read this communication guide completely.** It is important that you are aware of the System Improvements and any impact it may have on your banking needs. We want this transition to be as smooth as possible for all our members, and are providing you with a detailed guide of what you can expect during and after the Upgrade.
- **Plan accordingly.** Online Banking will be unavailable starting Friday, September 25 at 5:00 PM until Monday, September 28 in the afternoon. Branches will be closed Saturday, September 26. **Debit card processing may be limited. It is suggested you have an alternative or secondary form of payment available.**
- **New Bill Payee enrollment** will be disabled at 8:00 AM September 7, 2026.
- **Bill Pay payments** that need to be delivered to payees by September 24 will need to be created by September 22.
- **An External (Scient to another financial institution) online account transfer** must be made by September 23 in order to process for September 25.
- All scheduled transfers after September 24 will process. If you have a transfer scheduled during September 25-28, it will process.
- **Download e-Statements and save for your records, as needed.** You will not have access to your current e-Statements in the new system for a few weeks.
- **Download files to Quicken for your reference.**
- **Make note of all current Alerts.** The new Online Banking system offers Account Alerts; however, your current Alerts will not be transferred.

DURING

- **Remember the Upgrade Timeline.** Online Banking and Shared Branching will be unavailable starting Friday, September 25 at 5:00 PM until Monday, September 28 in the afternoon. Branches will be closed Saturday, September 26. **Debit card processing may be limited. It is suggested you have an alternative or secondary form of payment available.**
- **Delete the current Mobile App.** We will be launching a new mobile app with the System Upgrade. Please delete the current app. The new mobile app will be available on Monday, September 28.

AFTER

- **Enroll in the new Online Banking System.** Online Banking will be up in the afternoon on Monday September 28, 2026. Online Banking can be accessed from our home page at waypointcu.org.
- **Download the new Mobile App.** Go to the Apple® App Store or Google Play™ Store and search for **Waypoint Credit Union**. Your login and password will be the same as the online banking login.
- **Enroll in Audio Banking.** The new Audio Banking will be up the afternoon of Monday, September 28. Enroll at 888.254.7372.
- **Review your Bill Payments.** Bill Payee information will carry over from the old online banking system. Please log-in to make sure all information is correct.
- **Watch for your Statement in the mail.** If you receive a paper statement, it will be processed and mailed to you on September 28. The statement will contain information from September 1 – 25, 2026.
- **E-statements.** If you are currently enrolled in e-Statements, you do not need to do anything. You will automatically be enrolled in the new system; however, you may need to accept the new agreement.

E-statements will not appear in online banking at launch. It will take a couple weeks for them to appear. If you need a copy, you may call the contact center at 860.445.1060.