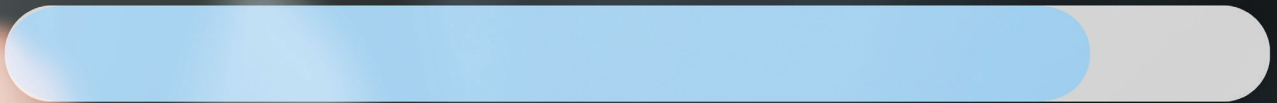

Moving Forward



System upgrades and changes are coming.

UPDATING...



Please Wait [80%]



SCIENT
Federal Credit Union®

Letter from the President/CEO

This upgrade is the result of several years' work by your credit union leadership. We have spent countless hours preparing for our systems upgrade—one of the biggest, most challenging changes a credit union and its members can experience—and we are excited. The excitement we feel is due to the many improvements and efficiencies our upgraded systems will bring to you, our members.

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 bill pay.

We believe the upgrade will afford an opportunity to provide our members with additional products and services that offer value and fill needs; create efficiencies through streamlined back-office processes; and provide increased security in protecting members' data as entrusted to us.

As with any change, there will likely be growing pains. The team has been working hard to minimize service disruption but you can expect minor inconveniences as systems go offline and our branches close for the upgrade. Please review the Upgrade Guide carefully. It is designed to ensure that you are fully prepared and experience a smooth, successful transition.

Scient has been serving its members since 1968. This upgrade is our continued promise to better serve and provide resources for your financial future. We ask for and appreciate your patience as we move forward and our team learns new systems and processes.

For questions during the initial upgrade, please call 877 860 6928. We expect a high volume of calls during this time and ask your patience as we work to serve everyone as promptly as we can.

Chris Maynard
President & CEO

Upgrade Weekend

Friday, April 28 – Monday, May 1, 2023

All branches will be closed Saturday, April 29 and Monday, May 1, 2023

Debit card processing will be limited. We suggest you have an alternative or secondary form of payment available.

FRIDAY

April 28, 2023

- All Branches will close at 4:00 PM.
- Online Banking, Mobile Banking and Audio Banking will be unavailable starting at 4:00 PM EST. There will be no access to balances, history, transfers and bill payment until Tuesday, May 2.
- **Bill Pay** will not be available as early as 9:00 AM. Any scheduled payments for April 28–30 will not process.
- **Bill Payments that need to be delivered to payees by April 27 will need to be created by April 20.**
- **Any scheduled online banking transfer dated after April 28 will not process.**
- An **External** (Scient to another financial institution) **online account transfer** must be made by April 26 in order to process for April 28.
- Deposits made after close-of-business this day will not be available until Monday, May 1.

SATURDAY

April 29, 2023

- All Branches will be closed.
- **Any scheduled online banking transfers dated after April 28 will not process.**
- All Shared Branching will be unavailable.

SUNDAY

April 30, 2023

- All Branches will be closed.
- **Any scheduled online banking transfers dated after April 28 will not process.**
- All Shared Branching will be unavailable.

MONDAY

May 1, 2023

- All Branches will be closed.
- **Any scheduled online banking transfers dated after April 28 will not process.**
- All Shared Branching will be unavailable.

TUESDAY

May 2, 2023

- All Branches will reopen at their regular time.
- Online Banking, Bill Pay, Mobile Banking and Audio Banking will be available starting at 8:00 AM (Please note: You will first need to enroll in the new Online Banking site).
- Our new Mobile App will not be available for a few days after the upgrade. We will announce its availability via email and on our website.
- **All previous Bill Pay information will need to be entered into the new system for payment.**
- Call Center will reopen at 8:00 AM.
- Full in-branch transactions available.

What to Expect

What is Changing?

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

- Account and Loan Suffixes
 - Check MICR number
- New Online Banking, Bill Pay, Text Banking and Audio Banking
- New Mobile App

Member Number

Your member number will remain the same. **Your checking, savings and loan account suffix numbers will change. Please see the table to the right. All new account numbers will appear in Online Banking, and on your May statement.**

Checks

The Magnetic Ink Character Recognition (MICR) number will change to a new 14-digit MICR. Checks will continue to process as normal. The new MICR will appear on new check orders and reorders after May 2.

Club Accounts

If you have a Christmas or Vacation Club, the name will remain the same, but the account number will change.

If you have an All-Purpose, Tax, or Misc. Club Account, the name will be changed to Club Account and have a new account number. However, your Nickname for the account will stay.

Share Certificates

Dividends will be posted to all certificates on April 28. The computation method will then change to the daily balance method to calculate the dividend on your account. This method applies a daily periodic rate to the principal in the account each day, and dividends will be posted on the last business day of each month, regardless of when the account was opened.

For example, if you opened your term certificate on January 11, your first dividend post date would be January 31. All other dividend periods follow this same pattern of dates. If you close your account prior to the payment of a dividend, you will not receive any accrued dividend.

New Account and Loan Suffixes

Checking/Savings

Primary Savings	000
Club Accounts	001–010
Change Maker Saving	015
Christmas Club	020
Vacation Club	030
MySci Savings	040
Regular Money Market	050
Premium Money Market	065
Regular Checking	100–105
Checking Plus	100–105
MySci Checking	100–105
Traditional IRA	200–201
Roth IRA	210–211
Educational IRA	220–221
Share Certificates	300–325
IRA Share Certificates	400–425
New Auto	500–519
Used Auto	520–539
New Recreational	560–569
Used Recreational	570–579
Share / CD Secured	600–604
Good Standing Secured	610–614
Education	620–624
Good Standing Unsecured	630–634
Home Improvement	640–644
Signature Personal	650–659
Home Equity Fixed	700–709
Mortgage Fixed	710–719
Mortgage Arm	740–749
Personal Line of Credit	800–801
ERA Line of Credit	805–806
Home Equity Line of Credit (HELOC)	820–821

What to Expect

Statements

Statements & e-Statements

Your e-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. **Download your current e-statements.** They will not be available in the new online system.

Your new account numbers will appear on your May statement. Your member number is not changing.

All members will receive a paper statement for the month of April at no cost to you.

Online Banking

Online Banking System

We will be launching a new online banking system with a new look and new features optimized for mobile so it will work seamlessly on any device. You will also be able to open additional accounts and apply for loans, right within online banking.

Login

Since this is a new online banking system, you will need to re-enroll when you access it for the first time.

- Go to scientfcu.org and click on the online banking login icon in the upper right-hand corner. If you have previously bookmarked an old login page, you will need to update your bookmark.
- Enter your member account number and type in your default password (last four digits of the primary account holder's SSN, plus four digit birth year).
- Create a new secure password and type it into the password fields.
- Click Save my Password.
- Complete the requested security questions.
- Answers are not case sensitive.
- Click Save my Questions.
- Accept the terms and conditions of use.
- **If your online banking profile is linked to multiple memberships, these links will need to be re-established after the upgrade by contacting us at 877 860 6928.**

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.

Please note, new payment model. Funds for electronic payments will ***be debited from your account when the payment is processed—on the send date; not on the payment date.***

If funds are not available, the payment will not process and you will need to reschedule the payment.

In addition, ***none of your payee information from the previous system will appear in Bill Pay.*** You will need to add your payee information into the new system.

Mobile Banking

Mobile App

Our upgraded online banking system offers more user-friendly features and more functionality through the new mobile app. Once the upgrade is complete, you will need to delete the current app and download the new mobile app. Go to the iTunes® Store or Google Play™ Store and search for Scient Federal 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 Audio Banking system. You will **need to enroll in the new system** using your member number. Access to Audio Banking will not change. Continue to call 877 860 6928 and select Option 1.

- Enter your member number. security number).
- Enter your temporary PIN (last four digits of the Primary Account holder's social security number).
- You will be prompted to enter a new PIN, then press #.
- Confirm your new PIN.

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.
7. Repeat this menu.

What to Expect

Text Banking

Get quick information about all your Scient FCU accounts with our new text banking. With text banking you can send a text command and receive account balances and enroll in e-Alerts to be notified of your balances, when a payment is due or when electronic deposits or withdrawals are made.

To Enroll in Text Banking:

- Log in to Online Banking.
- Click the Go Mobile button on the toolbar.
- Select Text Banking Home. Follow the prompts to enroll.
- After enrollment, text commands to IM247 (46247).

Fast Pay

The upgraded Fast Pay site will now have the ability to link all your loans to one user ID. You will also be able to set-up recurring loan payments. However, you will need to set-up a new user profile and add your payment method to the upgraded Fast Pay site.

Privilege Pay

Your current Privilege Pay limit will remain in effect after the upgrade.

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 877 860 6928. We will be happy to help you however we can.

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, April 28 at 4:00 PM EST until Tuesday, May 2 at 8:00 AM. Branches will be closed Saturday, April 29 and Monday, May 1. **Debit card processing may be limited. It is suggested you have an alternative or secondary form of payment available.**
- **Bill Pay payments that need to be delivered to payees by April 27 will need to be created by April 20.**
- **Bill Pay information will not be carried over to the new system.** Please download your current bill pay information before April 24. For assistance, you may use the Payee Info Collection Sheet in the Forms section of our website.
- An External (Scient to another financial institution) online account transfer must be made by April 26 in order to process for April 28.
- **All Transfers scheduled in Online Banking after April 28 will not process.** If you have a transfer scheduled during April 29 – May 1, it will not process. You will need to re-create all your external transfers in the new system.
- **Download e-Statements and save for your records, as needed.** You will not have access to your current e-Statements in the new system.
- **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 will be unavailable starting Friday, April 28 at 4:00 PM EST until Tuesday, May 2 at 8:00 AM. Branches will be closed Saturday, April 29 and Monday, May 1. **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 a few days after the upgrade. Announcement of the app availability will be emailed and posted on our website.
- **Watch for your Statement in the mail.** All accounts will statement (even those set-up for quarterly statements). There will be no April e-Statement available. All April statements will be mailed at no cost to you.

AFTER

- **Enroll in the new Online Banking System.** Online Banking will be back up Tuesday, May 2 at 8:00 AM. Online Banking can be accessed from our home page at scientfcu.org.
- **Watch for a Mobile App announcement.** For additional mobile information visit scientfcu.org/Manage/Mobile-App.
- **Enroll in Audio Banking.** Audio Banking will be back up Tuesday, May 2 at 8:00 AM. Enroll at 877 860 6928, Option 1.
- **Enroll in Bill Pay.** Bill Pay information does not carry over from the old Online Banking system. If you would like to participate in Bill Pay, you will need to re-enroll.
- **Watch for your Statement in the mail.** All accounts will be sent a paper statement (even those set-up for quarterly statements). There will be no April e-Statement available. All April statements will be mailed at no cost to you.
- **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. If you are not currently enrolled in e-Statements, but you would like to receive electronic statements, please opt-in within the Online Banking enrollment process. If you do not enroll for e-Statements, you will be charged the monthly fee for paper statements (unless you are under 18 or over 65).



SCIENT
Federal Credit Union®