

You'll 'C' the Difference on 10.20.2020

Important Information about our Online & Mobile Banking Upgrade

At C1st, one of our five brand promises is having the right technology for today and tomorrow. We're excited to be providing our members with an upgraded Digital Banking experience you are sure to love, coming October 20, 2020. You'll 'C' the Difference!

What's changing?

- ⇒ Mark your calendars for October 20, 2020 – the go-live date for our new digital banking.
- ⇒ Our Digital Banking will soon offer a unified experience (look and feel) across all devices, whether you are logging in via your computer or C1st mobile app.
- ⇒ If you currently use our Mobile Banking App, **you will need to go to the app store and download our new app**. It will look like the one shown here. If you prefer to do everything through the app, you'll never even have to log into your computer.
- ⇒ **Members and business members will have the same unified experience when logging in.** Business members will no longer need to include their Company ID.
- ⇒ You will no longer see a personal image or be asked to verify security questions within Online Banking. **Multi-Factor Authentication will be replaced with a Secure Access Code.**
- ⇒ **If you do not have a valid email address or phone # on file, please contact C1st.**
- ⇒ Please read the included information about logging in to your account.



NOTE: BillPayer will be temporarily unavailable October 19th at 1:00 PM CST, until the morning of October 20th. During this time your scheduled payments will still be processed, however you will not be able to maintain an existing payment or schedule a new payment until October 20th.

What's not changing?

- ⇒ Don't worry, there will be no disruption to ATM access, your ability to use debit/credit cards, or write checks during the upgrade.
- ⇒ Your account numbers, routing number, bill pay and direct deposit information will remain the same.

Questions? Contact us today!

866.360.5370

LIVE CHAT @ c1stcu.com

memberservice@c1stcu.com

Stop by any C1st location

Please visit our website for even more info!

Important Information & FAQ's:

c1stcu.com/CtheDifference



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Federally insured by the NCUA

ENCLOSED IS IMPORTANT INFORMATION
YOU NEED TO KNOW ABOUT OUR
ONLINE & MOBILE BANKING UPGRADE

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IMPORTANT INFORMATION ABOUT OUR
ONLINE & MOBILE BANKING UPGRADE



P.O. Box 737
Ottumwa, IA 52501

Member Sample
123 Member Lane
Sample City, IA 50401



Community 1st CU

Together is Better

Logging in to your account for the first time on 10.20.2020:

⇒ If you currently use our Mobile Banking App, you will need to go to the app store and download our new app.



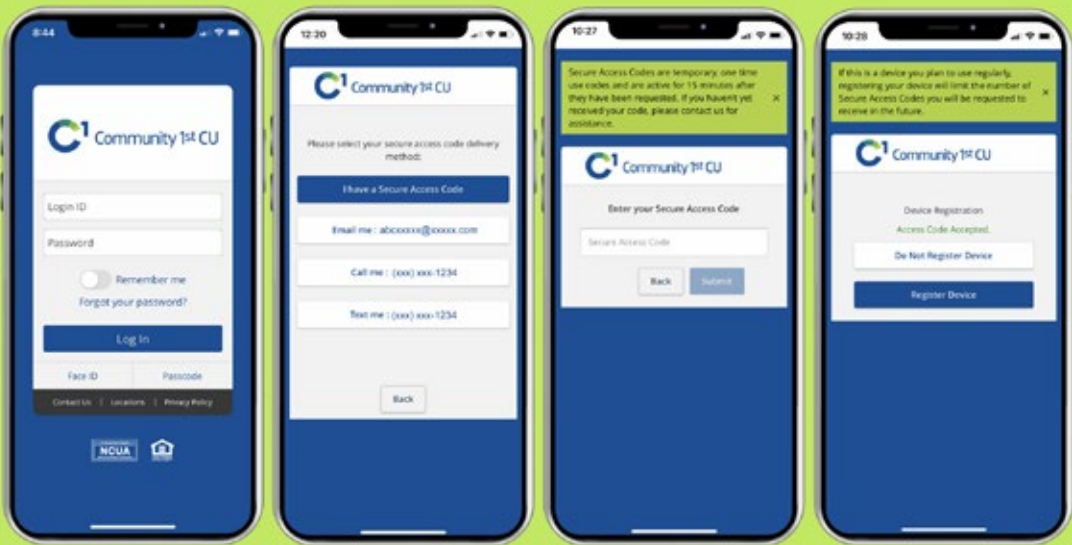
- ▶ Please search for 'Community 1st CU'. It will look like the one shown here.
- ▶ Once downloaded, please delete our old app.

⇒ You can also log in on your computer, by going to c1stcu.com, and clicking "LOGIN" at the top.
 ⇒ You will no longer see a personal image or be asked to verify security questions within Online Banking. This **Multi-Factor Authentication will be replaced with a Secure Access Code** (a one-time code delivered via text, email, or phone call that will allow access to your new digital banking platform). The code is good for 15 minutes.

- ▶ Enter your **Online Banking ID and Password** as usual.
- ▶ This will prompt your **Secure Access Code**.
- ▶ You will choose to have your code delivered via text, email or phone call.
- ▶ **If you do not have a valid email address or phone number on file, please call us at 866.360.5370, email memberservice@c1stcu.com, live chat or stop by your local branch to update your contact information.**
- ▶ After you enter your Secure Access Code, you will be prompted to **set a new password**.
- ▶ Please note the new password requirements, which will be listed.
- ▶ You will need to accept the **Terms and Conditions**, by reading and scrolling to the bottom.
- ▶ If you plan to use the device you are on regularly, make sure to click **Register Device**.

Logging in to your Business Cash Management account on/after 10.20.2020:

⇒ If you're a Business Cash Management user, you will no longer need to include your Company ID to access your accounts. You will only use the Business Online Banking ID and Password fields. This **Multi-Factor Authentication will be replaced with a Secure Access Code**.
 ⇒ **Members and business members will have the same unified experience when logging in.**



What internet browsers are supported?

⇒ Browsers must be HTML5 compatible. We recommend updating your browser to the latest version available – not just to ensure compatibility with the new online banking experience, but also to ensure that your online banking is as secure as possible.

⇒ **Browsers below the following requirements will not provide functionality: Internet Explorer – Version 11 and below, Firefox – Version 24 and below, Chrome – Version 30 and below, Safari – Version 6 and below.**



What iOS/Android devices are supported?

⇒ Our mobile app is supported on both Apple iOS and Android devices. Supported versions include Android 7 and newer, iOS 11.x (limited support), and iOS 12.x and newer. We recommend updating your operating system to the latest version available.

Will I have to re-register online or will my User ID change?

⇒ No. If you're currently using online banking, your User ID will remain the same. You will need to setup a new password. You may use your current or past password, as long as they meet the password requirements.

Will I need to download a new mobile app?

⇒ Yes. You will need to go to the app store and download our new app. Please search for 'Community 1st CU'. Once downloaded, please delete our old app.

Will I have access to all my accounts and account history?

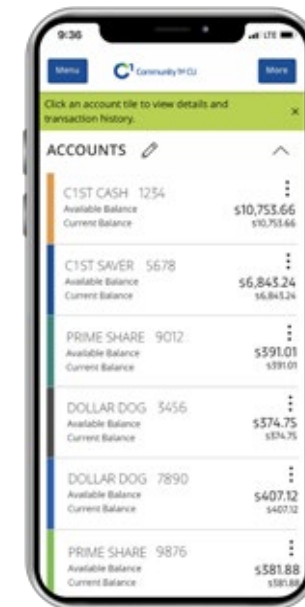
⇒ Yes. You will be able to see all of the accounts that you are a primary or joint owner of and you'll be able to view the past 90 days of transaction history.

Will bills scheduled for payment in BillPayer still process?

⇒ Yes. All previously scheduled and recurring payments that were set up within BillPayer will continue to process, and all payee information and payment activity will be migrated over to our new digital banking platform.

NOTE: BillPayer will be temporarily unavailable October 19th at 1:00 PM CST, until the morning of October 20th. During this time your scheduled payments will still be processed, however you will not be able to maintain an existing payment or schedule a new payment until October 20th.

⇒ If you have bill due dates coming up, you may want to schedule a payment prior to October 19th.



Will I have access to my eStatement history?

⇒ Yes. You will have access to past eStatements, if you are a current eStatement subscriber.

⇒ If you currently receive eStatements, you will not need to re-enroll.
 ⇒ To sign up for eStatements on our new digital platform, go to:

- ▶ Menu > Statements > eStatement Preferences
- ▶ Choose your delivery preference: Electronic Statements OR Paper Statements
- ▶ Confirm your delivery email address
- ▶ Accept the eStatement Delivery Disclosure
- ▶ Click Submit

Will my alerts transfer over?

⇒ No. Custom alerts that were set up will not transfer. You will need to go in and set up new alerts. There are a ton of new alert options in the new digital banking platform, and they are super easy to set up.

Can I export to QuickBooks & Quicken?

⇒ Yes. If your online banking account is linked to QuickBooks or Quicken, you will need to merge or relink your accounts.

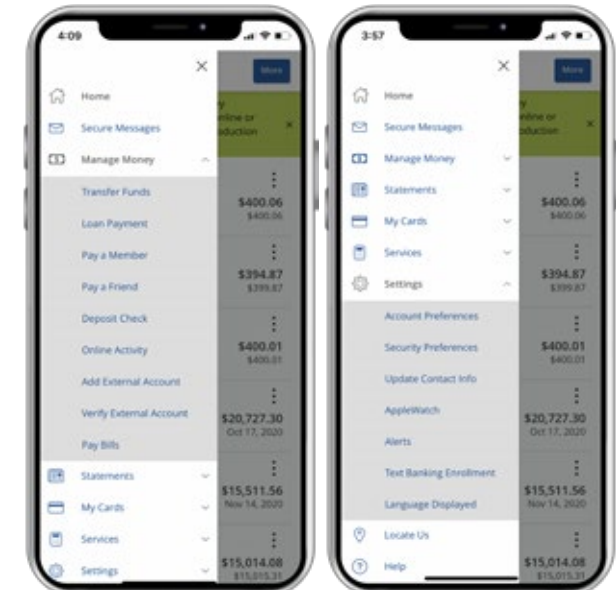
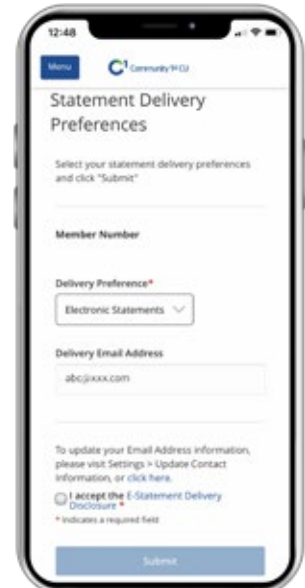
⇒ For a detailed guide, please visit the QuickBooks & Quicken section at c1stcu.com/CtheDifference

Will Online & Mobile Banking be available to view in Spanish?

⇒ Yes. Our new digital banking platform will be available in Spanish, on both a computer and mobile app.

What services are on the app?

⇒ There are tons of fun services, including Apple Watch, Text Banking, Mobile Deposit, Loan Payments, Pay a Member (C1st Account), Pay A Friend (non C1st account), Bill Payer, Statements, Alerts and so much more!



Will I be able to view my business accounts via the Mobile App?

⇒ Yes. You will be able to view your business accounts through the mobile app and utilize many of the mobile app features!

How will this upgrade affect my Business Cash Management?

⇒ If you're a Business Cash Management user, you will no longer need to include your Company ID when logging into your accounts. You will only use the Business Online Banking ID and Password fields. This **Multi-Factor Authentication will be replaced with a Secure Access Code**.
 ⇒ For a detailed list of what to expect and how to log in on 10.20.2020, please visit the Business Cash Management section at c1stcu.com/CtheDifference



866.360.5370



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