

BASICS

Mobile and Online Banking Refresh Q & A

Q: Why is TRUE Community Credit Union upgrading the Online and Mobile Banking Systems?

A: It's time and we heard you! Over the past two years we have been collecting feedback from our members and researching digital technologies in order to bring you the best online and mobile experience possible. We have carefully selected a partner that has a proven track record of stellar service, can deliver enhanced features and bring added functionality our members expect and deserve. The upgrade will provide a seamless digital experience for both mobile and online banking on ONE platform. That means users will be able to access accounts on mobile and online banking with the same username and password!

Q: When is TRUE Community Credit Union moving to a new Online and Mobile Banking system?

A: The go-live for our new platform is scheduled to occur after all steps are completed on October 18th, 2022. To be informed of our progress and up-to-date information, visit TRUECCU.com/about/digital_refresh.html

Q: Will there be downtime when I won't be able to access my accounts through Mobile or Online Banking ?

A: Yes. There will be anticipated downtime, please plan ahead!
Our teams will be hard at work to minimize service interruption. However, this significant change will impact your online and mobile access during various stages. For remote account access you can use Teller24 by calling 800.252.4831.

Please take note of these important dates:

- **October 17th – 18th: ONLINE & MOBILE ACCESS UNAVAILABLE for all current users.** The go-live for the new platform is scheduled to occur after completion on October 18th. To be informed of progress and up-to-date information, visit TRUECCU.com/about/digital_refresh.html
- **September 28th – October 18th:** Any newly created scheduled transfers or edits made to existing scheduled transfers during this timeframe WILL NOT take place or carry over to the new platform. However, unedited scheduled transfers or one-time immediate transfers will take place as set and move to the new platform. As an alternative, the Bill Pay option will be available for making payments to new payees.
- **September 28th – November 1st:** Blackout period for online and mobile NEW USER registrations only. If you are not currently a registered user of Mobile or Online Banking OR have not logged into either Mobile or Online Banking within the last 12 months, you will need to register as a new user beginning November 1st. We appreciate your understanding as we take some extra time to assist our current users with the transition.

Q: What can I do to prepare for this change?

A: PLEASE CONTACT US TODAY! In order to ensure a smooth transition to the new platform, it is very important we have your current contact information. Your updated contact information is required to complete your registration on the new Mobile and Online Banking platform starting October 18th. Members must call our contact center at 800.554.7101 or stop by any branch location and speak with a representative to update/verify your email, phone number(s) and address.

Q: Is the new online and mobile platform secure?

A: Yes. Your account information and security is a top priority at TRUE Community Credit Union, and we have performed significant due diligence on our vendor to ensure that your financial information is safe and sound and your access is secure.

Q: Will I need a new Username?

A: No, we moved the username associated with your account to the new platform. The first time you log in, you will need to use the Username that pertains to you below.

- **Your USERNAME will default to your ONLINE BANKING Username.** Please login to the new platform with the Username you currently use for Online Banking through TRUECCU.com. If you have multiple accounts with multiple usernames, choose any ONE to set up your new login.
- **If you do not have an Online Banking account set up and only have Mobile App access,** your USERNAME default will be your Mobile App username.
- **Doggone it! Forgot your username?** Not to worry, simply contact us at 800.554.7101 for assistance.

If you are a joint user only, great news! You will be able to set up your own username and password beginning November 1st. Please follow the instructions as a new user setting up a new login/password.

Q: Will I have to re-register?

A: Yes, the first time you access the new platform you will have to re-register and complete the multi-factor authentication (MFA) process for security and identity verification. Whether you register for Online or Mobile Banking first, you can use the username and password you set up for both platforms.

Q: Will Joint members have to enroll?

A: Yes. Each member can now have their own unique username and password.

Joint and primary accounts will show up under one login. Your account relationship will be connected by your unique social security number, so every account you have tied to your SSN will now be connected and available on your digital platform and accessible with one login. This includes primary and joint accounts, plus youth accounts.

- If you have multiple member numbers where you are the primary owner, all accounts

- will now appear behind a single username.
- If you are primary on one member number and joint on another, they will now also appear behind a single username.
 - If you are solely a joint member, you can now have your own username and will only see those specific accounts where you have a joint relationship.

Q: Will my password change in the new system?

A: Yes, we are moving over to an entirely new system and since your password is top-secret, you will be prompted to reset your password on the new platform after your initial login. However, the great news is that you will now have only one username and password to access the online and mobile platform!

Q: Can I change my username and password after my initial login?

A: Yes, you are able to change your username and password by navigating to Settings.

Q: Will my biometrics be affected?

A: Yes, if the biometric security (fingerprint scan and facial recognition) on your mobile device is currently activated, you'll be prompted with new setup instructions.

Q: Will my account look the same when I log in?

A: All of your current account information will transfer over securely to the new system. Once you log in, you'll immediately notice a change to a dashboard layout which gives you a convenient snapshot view of your accounts. And you can easily rearrange the dashboard according to your preferences.

Q: What's going to be different?

A: One of the most significant differences is that the Online Banking experience and Mobile App will be serviced on the same platform, providing a seamless banking experience so you can easily manage your money from a single device. Even better, our new service offers a suite of user-friendly tools for doing everything from everyday banking to achieving long-term financial goals.

Q: Will this upgrade affect my direct deposit?

A: There will be no impact on your automated deposits during this conversion.

Q: Will this upgrade affect my automatic transfers?

A: Any newly created scheduled transfers or edits made to existing scheduled transfers between September 28th and October 18th WILL NOT take place or carry over to the new platform. However, unedited scheduled transfers or one-time immediate transfers will not be impacted and take place as set and move to the new platform.

Q: Will I need to re-register my devices?

A: Yes. You will need to re-register your device the first time you login after the upgrade.

Q: Will my device/browser work?

A: Online Banking supports the last two versions of the browsers listed below:

- Google Chrome: Latest two versions
- Firefox: Latest two versions
- Internet Explorer: v11*
- Microsoft Edge: Latest two versions
- Safari: Last two major versions
- IOS: Last two major versions
- Android: v9.0 and higher

*Limited Support: Some functionality may not work as expected. End users with IE 11 as their browser will still be able to access essential functionality of Online Banking.

Mobile App

Q: Will I need to download a new app?

A: Yes, existing Mobile Banking members will need to delete the old app and download the new version “TRUE Mobile” from the App Store or Google Play Store.

Q: How will I know which app is the new app to download?

A: Our new app will have a different app icon than our current app.

Please download the new TRUE app shown below when live in your app store on October 18th.



NEW APP! Download October 18th from your app store!



After successfully downloading the new app, please delete the orange TRUE app from your device.

Q: It’s been a while since I’ve used my app, am I still a registered user?

A: If you have not logged in within the last 12 months, you will need to register as a new user and download the new app from your app store beginning November 1st. We appreciate your understanding as we take some extra time to assist our current users with the transition.

Q: What are the limitations of the mobile platform?

A: Most of the functionality of the online platform is available on the mobile platform, with just a few minor exceptions.

Q: Will the previous app stop working after go-live?

A: Yes, for both Android and Apple users, the former app will no longer be available for download as of Friday, October 14th and a new app will be live in app stores on October 18th.