

Mobile and Online Banking Refresh Q & A

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

It's time and we heard you ask for an upgrade! We have carefully selected a partner that has a proven track record of stellar service and enhanced functionality our members expect and deserve! The upgrade will provide a seamless digital experience for both mobile and online banking on ONE platform with the same username and password!

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

October 18th, 2022. To be informed of our progress and up-to-date information visit:
https://www.trueccu.com/about/digital_refresh.html

Will there be downtime when I won't be able to access my accounts through online banking or mobile?

Yes. There will be anticipated down time. Our teams will 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 ONLINE & MOBILE ACCESS UNAVAILABLE for all current users.**
- **September 28th – October 16th** Any newly created scheduled transfers or edits made to scheduled transfers will NOT take place or carry over to the new platform. Unedited scheduled transfers will move to the new platform.

One-time immediate transfers will be available. Bill pay will be available for making payments to new payees.

- **September 28th – October 31** Blackout period for BRAND NEW USER registrations only to online and mobile. If you are not registered in Mobile or Online banking by September 28 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.

What can I do to prepare for this change?

Make sure 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. To ensure a smooth transition, please call 800.554.7101 or visit us today to update/verify your email, phone number(s) and address.

Is the new online and mobile platform secure?

Yes. Your account information and security is top priority at TRUE Community Credit Union. We completed significant due diligence to ensure that your financial information is safe and your access is secure.

Will I need a new Username?

Your existing online banking username will move to the new platform.

- **Your USERNAME will default to your previous ONLINE BANKING Username.** If you had a mobile username only, the default will be your mobile username. If you are the **PRIMARY** owner on multiple accounts, you can choose any ONE username to set up your new login.
- **Forgot your username?** 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, 2022. Please follow the instructions as a **new user** setting up a new login/password.

Will I have to re-register in the new platform?

If you are the PRIMARY member AND had a username prior to September 27, 2022, use your existing username to access the new platform. You will then complete registration and the multi-factor authentication process (MFA) process for security on the new platform. Once this is completed, you will use the online or mobile platforms interchangeably with the same username/password. If you are a joint owner, you will register as a new user November 1.

Will Joint members have to enroll as a new user?

Yes. Each member will now have their own unique username and password. November 1st joint owners will register as a brand-new user. The accounts will connect by your unique social security number, so every account you have tied to your SSN will be connected and available on your digital platforms and accessible with one login.

- 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.

Will my password change in the new system?

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 will now have only one username and password to access the online and mobile platforms!

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

Yes, change your username and password by navigating to Settings.

How do I log into the new system?

If you do not have a current username or have not used online or mobile banking in the last year, you will register as a new user on or after November 1, 2022. Sign up as a new user online at www.TRUECCU.com or download the mobile app from your device's app store and sign up as a

new user on the app directly.

How will biometrics be affected?

If the biometric security (fingerprint scan and facial recognition) on your mobile device is currently activated, you will be prompted with new set up instructions.

Will my account look the same when I log in?

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

What will be different?

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. In addition, you have a suite of user-friendly tools to assist with a host of banking needs from managing your everyday finances to achieving long-term financial goals.

How will I view my statements?

You will access your statements in either our online or mobile banking solution by clicking on the Statements option in the menu.

Will I still have access to old statements?

Yes. You will have access to prior statements. There will be no impact to your statements.

Will this upgrade affect my direct deposit?

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

Will this upgrade affect my automatic transfers?

Any newly created scheduled transfers or edits made to scheduled transfers will NOT take place or carry over to the new platform. Unedited scheduled transfers will move to the new platform. One-time immediate transfers will be available. Bill pay will be available for making payments to new payees.

Will I need to re-register my devices?

Yes. Primary members will use the existing username (prior to September 28) and complete registration the first time you login after the upgrade.

Will my device/browser work?

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.

Will I need to download a new mobile app?

Yes, existing mobile banking members will need to delete the old app and download the new version from the App Store or Google Play Store.

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

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.

I am a new user. How do I access the Mobile app?

If you are not currently a registered user of online banking or the mobile app or have not logged in within the last 12 months, you will need to download the new app from your app store beginning November 1 and register as a new user.

What are the limitations of the mobile platform?

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

Will the previous app stop working after go-live?

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

Will I need 2 usernames and passwords for online and mobile?

No. This upgrade requires only 1 username and password for online and mobile!

I'm a new member, why can't I access digital banking?

We are currently in a freeze for new digital banking registrations because we are upgrading! All new members can self-register November 1, 2022!

Will the previous app stop working after go-live?

For existing mobile app users, we anticipate some down time October 17 while we upgrade.

For brand new mobile users, the former app will no longer be available as a new download as of Friday, October 14th and a new app will be available for download on October 18th.