

Member Banno Conversion Guide

mycu.ficu.com

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About our Conversion

Since being established in 1942, First Imperial Credit Union has grown to serve more than 19,000 members in Imperial County, and now parts of Riverside County. With this growth and your needs in mind, we'll be implementing a new Online Banking and Mobile App platform called Banno to bring you a new modernized look with added features. As a member-facing tool, we know our Online Banking and Mobile App are an integral piece in your experience with FICU and we are confident we have chosen the right platform to fit our member needs now and in the future.

This step in enhancing our Online Banking platform will help us provide you with current capabilities for account access and give us room to grow to bring you improved service, enhanced products, and new offerings.

As we move forward as a credit union, we are fortunate to have the support and patience of our loyal members like you. Please continue to check for credit union communications for updates and visit our website at ficu.com so that you are up to date and prepared for this conversion and special promotions.

We hope you enjoy this new platform and if you'd like to share any feedback, please keep an eye out for our Annual Membership Survey. Thank you for your continued membership.

Regards,



Fidel Gonzalez
President/CEO

Important Dates

Sunday, August 23, 2020

- Mobile Deposits (through the Mobile App) will be accepted until 12 p.m., Sunday, August 23.

Monday, August 24, 2020

As we anticipate to receive many calls regarding the conversion at our Contact Center, please be patient with us and consider handling your transactions either prior to Friday, August 21 or use our automated Quick Teller at 760-352-1540, option 6.

- Beginning at 6 a.m., Online Banking and Mobile App, including the following online services: Bill Pay, eAlerts, and eStatements will be unavailable until 11 a.m. on Monday, August 24.
- Contact Center will be available an hour earlier at 8 a.m.
- The new Online Banking and Mobile App will be available by 11 a.m. Please remember to download the new Mobile App by searching FICU Mobile App on the App Store or Play Store.

For the latest updates visit ficu.com

Important Details

Login Information

- Login credentials including username and password will remain the same.
- ⚠️ ▪ **ACTION NEEDED:** You will need to re-accept the Online Banking terms and conditions (End-User License Agreement) on your first login in order to access Online Banking/Mobile App.
- ⚠️ ▪ **ACTION NEEDED:** The first time you log in, you'll be asked to enter a **2-factor authentication code**. This code can be sent to the phone number or email you have on file with FICU. You will need to do this on each new device that you access your account from. Once the code is entered, you may opt to receive the 2-factor authentication code every time you log in or not.
- On the Mobile App, you may add biometric security (Touch ID or Facial Recognition) or a passcode instead of needing to input username and password at each login.

Account Access

- On the go-live date of August 24, you will still be able to conduct transactions at ATMs, via Contact Center, Quick Teller, in-branch, or at an FICU Drive-Up Teller; however, online banking access will not be available until 11 a.m.
- Keep in mind, there will likely be a flood of activity at 11 a.m. on Monday, August 24th; this may cause the site and/or app to run slower than normal or it may take a few attempts to access your account.
- ⚠️ ▪ **ACTION NEEDED:** Verify that the mobile number, address and email you have on file for your account is current. Some of the information may be used to verify your identity prior to logging in to Online Banking and/or the Mobile App.

If you need to update your information, please send us a Secure Message via our current NetTeller Online Banking or call the Contact Center at 760-352-1540, option 0.

- If you are currently enrolled in eStatements, up to 18 months of statement history will transfer to our new platform (or the length of time you've been enrolled in eStatements if shorter than 18 months).
- Account nicknames and shared accounts will transfer to our new system.

eAlerts and Notifications

- ⚠️ ▪ **ACTION NEEDED:** All alerts and/or notifications that you had set will need to be set up again as these will not transfer to our new platform.

Have More Questions?

Find answers with our Conversion FAQs at [ficu.com](https://www.ficu.com)



Online Banking & Mobile App Upgrade

In an effort to bring you an improved Online Banking and Mobile App experience, a new platform will be available at 11 a.m. on Monday, August 24.

What You Can Expect

- Due to this conversion, Online Banking and the Mobile App will be unavailable from 6 a.m. to 11 a.m. on Monday, August 24.
-  **ACTION NEEDED:** Mobile App - You will need to download a new app. You may find it in the App Store or Play Store by searching FICU Mobile App. There will also be a redirect link on the current Mobile App to for the new download.
-  **ACTION NEEDED:** Online Banking - If you have previously saved the direct link to the login screen you will need to update it to mycu.ficu.com. If you log on directly from our website, there will be no change as we will update the link on the back-end.
- **Bill Pay:** All payee and account information, scheduled/recurring payments, and payment history *will* transfer over to the new platform after the conversion.
- **Mobile Deposits** will be unavailable from 12 p.m. on Sunday, August 23 through 11 a.m. on Monday, August 24.
 - After the conversion, you will be able to deposit through the Mobile App. A new feature that will be available is that you will be able to see a history of your mobile deposits through Online Banking.

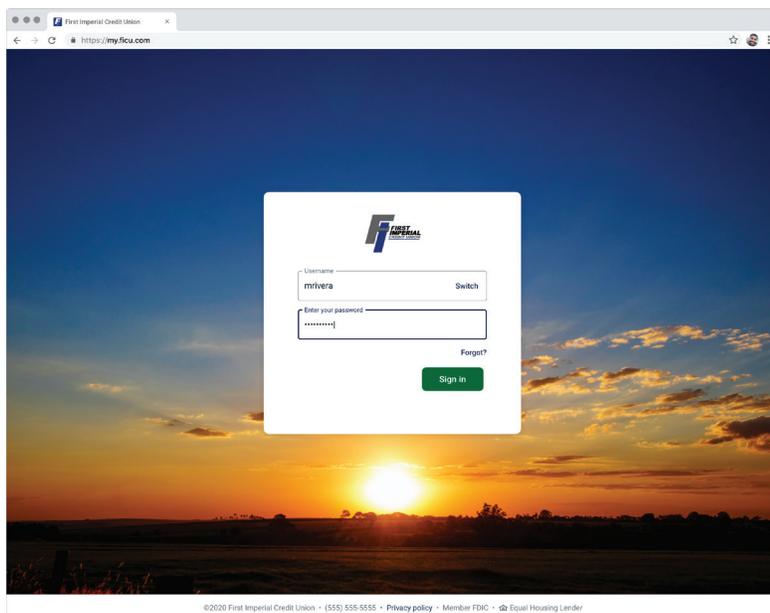
First-Time Login for Existing Users Online Banking

Anytime after 11 a.m. on August 24, complete a few easy steps to log in to Online Banking. You can log in from either your desktop computer, laptop or internet browser from your tablet or mobile phone.

- 1 Upon your first login, enter your **current Online Banking username**; then, enter your **current Online Banking password**.

Note: A forgotten password can be reset by clicking on the “forgot” link. It will ask you to verify your SSN# and account number. Once verified it will send you a verification code to the mobile phone on file, or you may choose to receive it via email. It is important to verify that the number and email on file with FICU is accurate.

Read and accept our End-User License Agreement (Terms and Conditions).

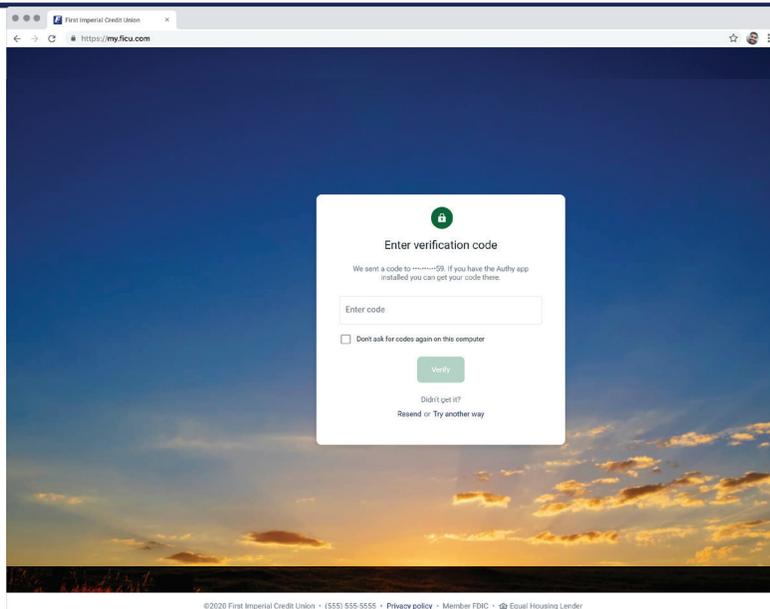


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- 2 Verify your identity by entering the code sent to your mobile phone/email. You'll receive a 7-digit code to enter in the **Enter Code** field.

At this point you will be able to select whether you want to receive a code every time you login for extra security, or select “Don't ask for codes again on this computer” to bypass the verification code step upon future logins.

Helpful hint: We strongly recommend that you **do not bypass** the verification code step on public or work computers.

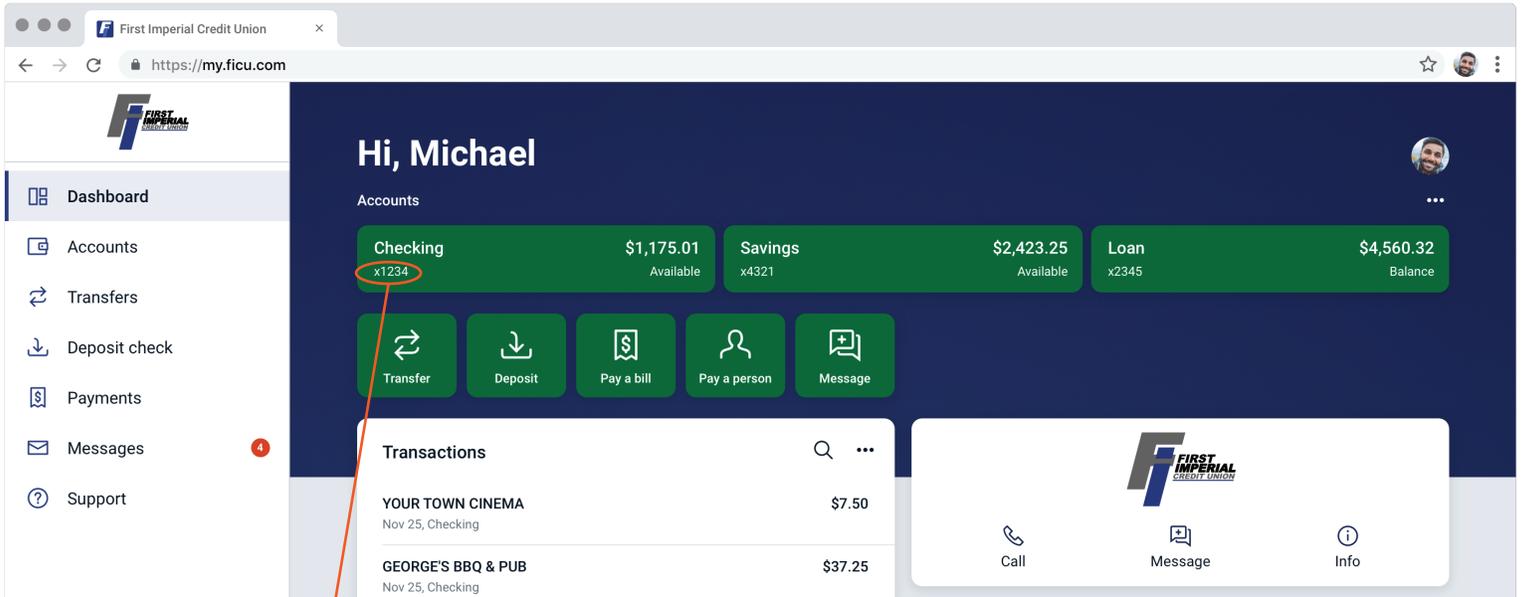


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Take a Look Inside Online Banking

Navigating the Dashboard

Our new Online Banking experience conveniently displays all of your accounts in one place! Accounts in which our records reflect you as a primary and joint will appear on the “Dashboard” under Accounts. You may also access them by clicking on “Accounts” on the left-hand menu.



You'll notice your account numbers are masked, only showing 4 digits. As a reminder, our account number structure is as follows:

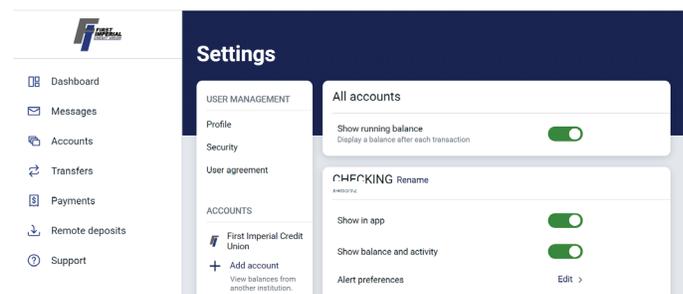
- Savings and Deposit Accounts: Account Number + Share ID (2 digits)
- Loans: Account Number + Loan ID (2 digits)

Note: If you would like to view your entire account number, click on the account card and your account information will be listed in the “Details” section on the right-hand side.



Want to create account nicknames or hide accounts?

1. Click on an Account Card
2. Select “Settings” on the right-hand options
3. **To create a nickname:** Go to the account and click on the blue link that reads “Rename.”
To hide the account: Click the toggle button that reads “Show in app”



Take a Look Inside Online Banking

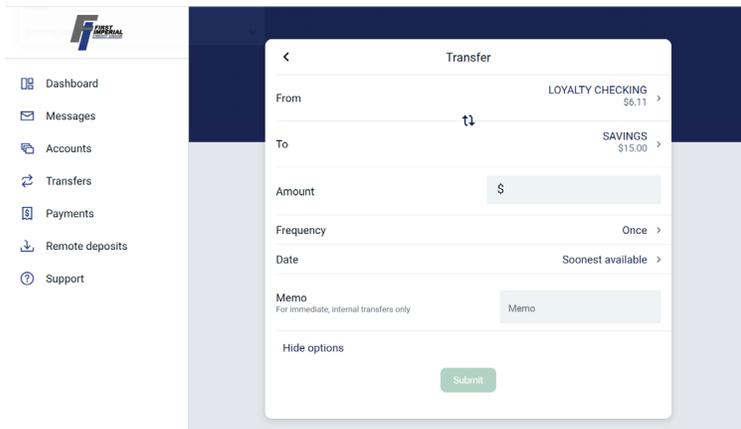
Have Scheduled Recurring Transfers/Payments in Online Banking?

Payments or transfers currently set will convert and will not need to be set up again after the conversion.

To schedule new transfers or payments see instructions below:

Deposit Transfers

1. Click on the “Transfer” option (either from the Dashboard or left-side menu)
2. Select the “From” and “To” accounts and enter the amount you want to transfer
3. Click on “More Options”
4. In the “Frequency” field, select your option
5. In the “Date” field, select your option
6. Review your selections and click “Submit”



FICU Loan Payment

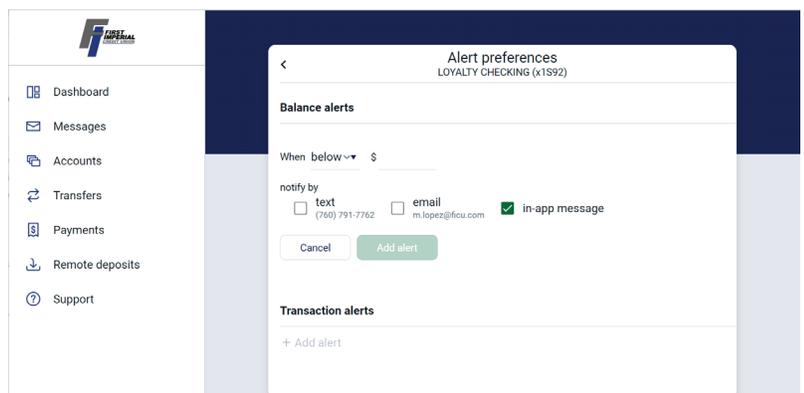
1. Click on the “Transfer” option (either from the Dashboard or left-side menu)
2. Select the “From” and “To” accounts and enter the amount you want to transfer
3. Keep in mind your minimum payment due. If you wish to completely payoff your loan, please contact us to give you an accurate payoff. Amount listed is only the ‘estimated payoff.’
4. Click on “More Options”
5. In the “Frequency” field, select your option
6. In the “Date” field, select your option
7. Review your selections and click “Submit”

Set up eAlerts

eAlerts and notifications currently set in Net Teller will not convert and will need to be set up again after the conversion.

How to Set up Alert Preferences

1. Click on the **Account Card** from the **Dashboard** for the account you want to set up an alert
2. Click on “Alert preferences” from the options
3. Choose to receive Balance and/or Transaction alerts
4. Input your preference and choose to be notified by text and/or email.
5. Click “Add alert”



Take a Look Inside the Mobile App

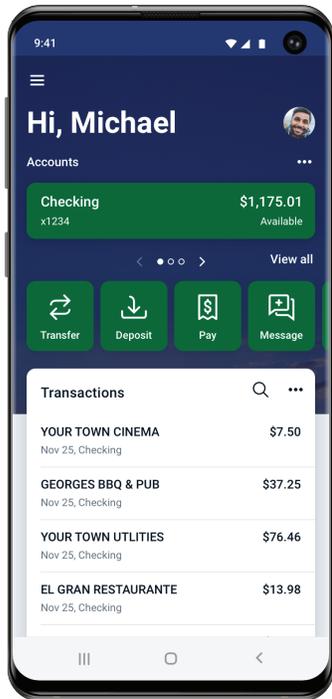
Download our New Mobile App!



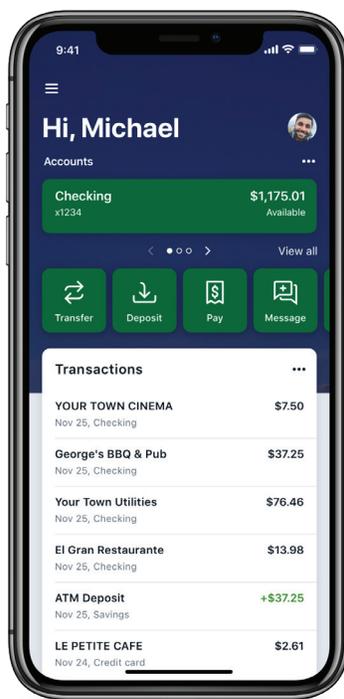
Beginning Monday, August 24, experience a new and improved way to access your accounts at your fingertips. Search “**FICU Mobile App**” and look for our logo.



Android



Apple



Device Requirements

FICU Mobile App is supported by the following devices:

- Supported Apple operating systems include: iOS 11.0 and newer. Compatible with iPod touch, iPhone, and iPad.
- Supported Android operating systems include: Jelly Bean - 4.1 and newer

A More Enhanced Mobile Experience

- Enhanced mobile security with Face Recognition and Touch ID
- Access to FICU account information, plus the ability to control your card (i.e. turn card on/off)
- Customizable Dashboard and alert options
- Secure Support communication with our Contact Center (Member Service)
- Complete member-to-member transfers instantly
- Add external accounts for a full view of all of your financial accounts

Conversion Preparation Checklist

Use this checklist to help you prepare ahead of time for our Online Banking and Mobile App conversion.

- Verify that your phone number and email are up-to-date with FICU.
- Be aware of our Online Banking downtime.
- Submit any Remote Mobile Deposit prior to 12 p.m. on Sunday, August 23.
- Make or schedule any new transfers and/or payments prior to 6 a.m. on Monday, August 24 or after 11 a.m. that day.
- Prepare for all online services to be unavailable, such as: account information, eStatements, eAlerts and transfers for a few hours on Monday, August 24 from 6 a.m. to 11 a.m.



ACTION NEEDED: Mobile App - A new app will be available. You may find it in the App Store or Play Store by searching FICU Mobile App. There will also be a redirect link on the current Mobile App to for the new download.

- Download the new FICU Mobile App.



ACTION NEEDED: Online Banking - If you have previously saved the direct link to the login screen you will need to update it to mycu.ficu.com. If you log on directly from our website, there will be no change as we will update the link on the back-end.

- Save the new Online Banking login link or go to ficu.com and click Online Banking
- Any eAlerts or notifications you have set up in Online Banking will not transfer to our new system.
- Your Bill Pay payees will transfer to the new Online Banking, however it is best to verify all payees once you log in for the first time.

For the latest updates visit ficu.com
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