See reverse side for important information about CLOSURES FEB. 26-MAR. 1 CLOSURES affecting offices, lobbies, drive-thrus, and voice & online banking.

MAJOR UPGRADE IS COMING.

Here's what you need to know.



P.O. Box 1089 Austin, TX 78767

On March 1, Velocity will upgrade to a new data processing core — the system that manages almost every transaction the credit union conducts for members.

Here's why we're doing it, and how your services will be affected.

We're updating our core system to ensure we can continue to provide you with safe, secure products and services now, and deliver the latest innovations in the future.

The upgrade process will begin at 5 p.m. Friday, Feb. 26 and will be completed the evening of Monday, March 1. During this time, our offices, lobbies and drive-thru lanes will be closed, and voice and online banking will be unavailable.

Direct deposits and other electronic transactions will post normally on March 1. Credit and debit card transactions will still be authorized but with smaller approval limits.

While we've been working behind the scenes on this big change for some time, we realize that the process is probably new to you. So, we've set up a page with answers to **Frequently Asked Questions** about the process at <u>velocitycu.com/conversion</u>. You can find every piece of communication that we've sent to our members there, so you know that you haven't missed a thing.

Ideally, most of the changes will be invisible to you. But some of the services you use might be affected. We're confident that our FAQ page will answer most of your questions.

Until you're able to check it out, here are a few highlights:

Here are some improvements you can expect:

- Faster teller transactions
- Faster, easier to set up direct deposits and electronic loan payments
- Improvements to automated payments
- More options for accounts and services for businesses

Notable changes:

- Account numbers will change.
 No more S, I, L account code extensions
- Statements will change for the better
- Teller receipts will change and we will be able to offer receipts by email, if you like

Online banking changes:

- Improved appearance!
- Transaction history views will change slightly
- Real estate loans will be visible in much more detail
- All accounts will be combined under your main member number. This means that all of your accounts — including joint — will appear and be visible within online banking

Things that won't change:

- Your member number (mostly)
- Online banking login and passwords
- Paper checks
- Debit and credit cards

