

### STEP 1: GET READY FOR OUR SYSTEMS UPGRADE

Wednesday, July 1 to Thursday, September 24, 2015

## KEEPING YOU INFORMED... BEFORE UPGRADE WEEKEND

To help you prepare for our upcoming computer systems upgrade and the exciting changes ahead, we have put together this special upgrade newsletter edition. Watch for future communications as we look to provide updates designed to keep you informed of the enhancements that will affect your TDECU accounts.

#### Information - Online 24/7

The latest information regarding the computer systems upgrade is only a click away. Soon we will be updating the current information so we can offer you a preview of new features, improvements and the many benefits you'll enjoy as a result of the upgrade. Visit **TDECU.org/upgrade** 24/7 for the latest information.

### FREQUENTLY ASKED QUESTIONS

### What does the upgrade mean for me?

Your financial needs are always our top priority, and we continuously seek new ways to bring you the best service possible. The system upgrade will better equip us on the technology front, allowing us to offer you an easier, more enjoyable experience. With the addition of new advanced features, we are excited about being able to provide you with prompter service and new products so you can be on your way to doing what is most important to you.

### Why does TDECU need to make this upgrade?

As our membership family grows, it is important we adopt faster processes and better technology to meet all our members' current and future needs. In order to do this, we need to move to a more robust computer operating system. This improvement will give us the power to bring you even better service.

### Will my accounts and personal data be safe during the upgrade?

Yes. Keeping your accounts and personal information safe are always our top priority. All of our security safeguards will remain in place before, during and after the upgrade.

### What will I need to do to prepare for the upgrade?

By carefully reading through this special upgrade newsletter, you're off to a good start to learning the information you'll need during the upgrade. In the months ahead, remember to visit

**TDECU.org/upgrade** and watch your monthly newsletter, email and mailbox for more information.

Also, be sure to review the **Upgrade Checklist**. The checklist provides you with reminders of the critical information you'll need to have on hand to ensure a smooth transition to the new system.

#### What services will be available/ unavailable during the upgrade?

This upgrade will result in some downtime of our computer system during which you will be able to access your accounts on a limited basis. To prepare for this, review the **Service Availability Calendar** on the back of this newsletter to understand which services will be affected during the upgrade.

### Where can I get the latest details about the upgrade?

To stay connected to the most current information about the upgrade, be sure to visit **TDECU.org/upgrade**.

## YOUR UPGRADE CHECKLIST

(before Upgrade)

- □ Jot down the upgrade dates on your personal calendar or schedule them in your cell phone.

  Beginning Friday, September 25 (7 PM) and going through Monday, September 28, member centers will be closed and some of TDECU's services will be unavailable.
- □ Visit a member center during normal operating hours through 7:00 PM Friday, September 25, to conduct any transactions you need finalized before the upgrade starts.
   All member centers will re-open for normal business hours on Tuesday, September 29.
- ☐ Refer to the Service Availability
  Calendar on the last page of the newsletter for a complete list of available services during upgrade weekend. The chart can also be found at TDECU.org/upgrade.
- □ Watch for future communications about the upgrade and be sure to carefully review each one. We will keep you informed and up-to-date using several different communication channels so watch for our emails, mail and online updates at TDECU.org/upgrade. You can even get periodic updates while being social on our Facebook page (facebook.com/TDECU) and on Twitter (twitter.com/TDECU).

### Member Center Closures *Before* Upgrade Weekend

### Friday, July 10, 2015 7:00 PM

Our Victoria Mall Member Center will close at 7:00 PM on Friday, July 10, in preparation for upgrade weekend. We will reopen for normal business hours on Saturday, July 11.

### STEP 2: DURING THE SYSTEMS UPGRADE WEEKEND

Friday, September 25 to Monday, September 28, 2015

Improving the lives of our members; it's a promise we have proudly upheld since 1955. As we celebrate our 60th anniversary in 2015, we are undertaking major initiatives to see that the future remains just as rewarding for you, our members. **Beginning at 7:00 PM on Friday, September 25**, our computer systems will be upgraded to offer our members better accessibility, additional security features, greater convenience and faster service. The upgrade ensures you will enjoy a seamless experience each time you interact with TDECU – whether it is at a member center, online or on your mobile device. Your time is valuable and we want to help you make the most of it. **We look forward to returing to normal operations on our new, upgraded computer systems the morning of Tuesday, September 29.** 



# YOUR UPGRADE CHECKLIST (during Upgrade)

- □ All TDECU ATMs, including our network of over 55,000 surcharge free ATMs, will be in service. Visit us online at **TDECU.org**, for our ATM locator.
- ☐ Use your TDECU credit cards and debit cards during the upgrade weekend. It's a safe and convenient way to access your personal funds. Our card services will be available during the upgrade weekend. (Transaction limits apply)
- Online and mobile banking, bill pay, CO-OP Shared Branching and Max, our automated telephone banking system, will not be available during the upgrade weekend. Please prepare ahead of time.

### Member Center Closures *During* Upgrade Weekend

Friday, September 25, through Monday, September 28, 2015

All TDECU member centers will close at 7 PM on Friday, September 25, and will reopen on Tuesday, September 29, during normal business hours.



"We've been serving members for 60 years and are committed to having cutting-edge technology to help us know and serve our members for the next 60 years."

Stephanie Sherrodd President and CEO

WHAT'S AVAILABLE DURING THE UPGRADE WEEKEND				
	YES	NO		
ATM / ATM Network	Х			
Debit Card	X			
Credit Card	X			
Member Care	X			
Use of Personal Checks	X			
Online Banking		X		
Online Bill Pay		X		
Mobile Banking		X		
Max Telephone Banking		X		
CO-OP Shared Branching		X		

### STEP 2: DURING THE SYSTEMS UPGRADE WEEKEND (cont.)

Friday, September 25 to Monday, September 28, 2015

### SERVICE AVAILABILITY CALENDAR

	Friday, Sept. 25	Saturday, Sept. 26	Sunday, Sept. 27	Monday, Sept. 28	Tuesday, Sept. 29	
	Operations					
Member Centers	Regular Hours*	Closed	Closed	Closed	Regular Hours	
Drive-Thrus	Regular Hours	Closed	Closed	Closed	Regular Hours	
Member Care - Phone						
Contact Center**	Regular Hours	Regular Hours	Regular Hours	Regular Hours	Regular Hours	
CO-OP Shared Branching	Available Until 7 PM	Unavailable	Unavailable	Unavailable	Available	
	Online & Phone Services					
Online Banking	Available Until 7 PM	Unavailable	Unavailable	Unavailable	Available	
Online Loan Applications	Available Until 7 PM	Unavailable	Unavailable	Unavailable	Available	
Max - 24/7 Phone Banking	Available Until 7 PM	Unavailable	Unavailable	Unavailable	Available	
			eServices			
eStatements	Available Until 7 PM	Unavailable	Unavailable	Unavailable	Available	
TDECU Mobile Account						
Information	Available Until 7 PM	Unavailable	Unavailable	Unavailable	Available	
TDECU Mobile Deposit	Available Until 7 PM	Unavailable	Unavailable	Unavailable	Available	
Member to Member						
Transfers	Available Until 7 PM	Unavailable	Unavailable	Unavailable	Available	
Check Images	Available Until 7 PM	Unavailable	Unavailable	Unavailable	Available	
	Card Services					
TDECU ATMs***	Available	Available	Available	Available	Available	
ATM Networks***	Available	Available	Available	Available	Available	
Debit Card***	Available	Available	Available	Available	Available	
Credit Card	Available	Available	Available	Available	Available	

<sup>\*</sup> Victoria Mall Member Center will close at 7 PM on Friday, Sept. 25.

### STEP 3: AFTER THE SYSTEMS UPGRADE WEEKEND

After Monday, September 28, 2015

### WHAT'S THE BOTTOM LINE?

- Paper statements\*, eStatements, notices and receipts will have a new look. Details will follow, so watch for further communication.
- Your current TDECU Account Number will be referred to as your Member Number after we upgrade.
- Account suffixes, like -9 or -0, will be replaced with unique account numbers. This is a great member benefit in that it will lessen confusion and create greater convenience when setting up ACH debits and credits, and automatic transfers. As we get closer to upgrade weekend, watch for more detailed communication about account numbers.

<sup>\*</sup> If you currently receive paper statements, you will continue to do so.

IS IT CHANGING?					
	YES	NO			
Debit Card Number		X			
Credit Card Number		X			
Routing Number		X			
Direct Deposits		X			
Pre-Authorized Payments		Х			
Pre-Authorized Transfers		Х			
Checks		Х			

<sup>\*\*</sup> Beginning at 7 PM, Friday evening, Member Care Champions will only be able to provide limited information until Tuesday, Sept. 29.

<sup>\*\*\*</sup> Transaction limits apply.