

WISCONSIN BUSINESS MEMBERS

MORE
verve
IS COMING YOUR WAY!

Learn more about our technology
upgrade for better ways to bank.

Membership eligibility required.
Federally insured by NCUA.

verve
a credit union

SERVICE AVAILABILITY DURING UPGRADE WEEKEND

	Friday, 4/23	Saturday, 4/24 - Monday 4/26	Tuesday, 4/27
Branch locations	All locations closing at 5 p.m.	Closed	Normal Hours
Online and Mobile Banking	Available until 5 p.m.	Unavailable	Available after 1 p.m.
Bill Pay	Available until 5 p.m.	Unavailable	Available after 1 p.m.
Bank by Phone	Available until 5 p.m.	Unavailable	Available after 8 a.m.
Mobile Deposit	Available until 2 p.m.	Unavailable	Available after 1 p.m.
Debit Cards	Available	Available with outage on Sat. from 2-2:15 a.m.	Available
Credit Cards	Available	Available with outage on Sat. from 2-4 a.m.	Available
ATMs	Available	Available	Available
Make a Loan Request	Available	Available	Available

TECHNOLOGY UPGRADE COMING SOON

To provide **YOU**, our members, with faster, more efficient service and some of the latest technology in online banking, we will be upgrading our system **April 23-26**.

New features will include:

- **More seamless online banking** like simplified transfer options, including to non-Verve accounts, and an improved app that lets you view a snapshot of balances without logging in (when feature is activated).
- **Enhanced security technology**—log in using your fingerprint or facial ID (based on device capability).
- **Fast, secure and safe ways to pay** and receive money from friends and family.
- **And more!**

Check out the rest of this booklet for more highlights and new features you'll have access to, as well as important dates to be aware of during upgrade weekend.

WHAT YOU NEED TO KNOW

To make this transition as seamless as possible, most services will be unavailable during Upgrade Weekend: 5 p.m. Friday, April 23 – Monday, April 26.

- All branch locations will be closed
- Contact centers will be closed
- Online banking (including Bill Pay) and the mobile app will be offline
- Bank by Phone will not be available

Our branches will reopen at their normal hours on Tuesday, April 27 and online banking will be available again at 1 p.m.

We anticipate a smooth transition, and our team will be working hard to bring you new and improved technology!

TAKE THESE STEPS NOW

1. Verify your contact information.

If your email, phone or mailing address is out of date or missing from our system, you will encounter issues logging in on Tuesday, April 27 and may not receive important information from Verve. Log into online banking to make sure your information is correct and make any changes. You can also call us to verify your information is up to date.

2. Update joint account owner details.

Call us at 800.448.9228 and select option 4 to update your information.

3. Make sure details for automatic payments and deposits are up to date.

We need to confirm important info—like routing and account numbers—on your automated payments and deposits is correct. Call us at 800.448.9228 and select option 4 to verify your details.

4. Mark your calendar.

The upgrade will take place beginning at 5 p.m. on Friday, April 23 through end of day on Monday, April 26.

5. Check your mail and inbox.

We will keep you updated with important information. Watch for emails and visit verveacu.com/upgrade frequently.

Ask questions ahead of time. Call or email us at info@verveacu.com.

STEPS TO TAKE ON OR BEFORE APRIL 23

Make mobile deposits	By 2 p.m.
Make deposit at a branch	By 5 p.m.
Pay bills in Bill Pay	By 5 p.m.
Complete immediate (ex: Verve savings to Verve checking) transfers at a branch, online or over the phone.	By 5 p.m.
Complete recurring transfers (Ex: funds that transfer every Friday from one Verve account to another Verve account)	By 7:30 a.m. on April, 22
Complete one time/immediate or recurring external transfers (ex: from your Verve account to another financial institution)	By 3 p.m. on April 21

STEPS TO TAKE ON OR BEFORE APRIL 23

- **Set travel notices.**

If you're traveling out of state during the upgrade weekend and using your debit or credit card, let us know by 5 p.m. Friday, April 23 by visiting verveacu.com/travel or call us.

- **Consider having extra cash on hand.**

While debit and credit cards will continue to work, if you are planning any large purchases you may want to make them before or after the upgrade, or withdraw cash to cover large expenses.

- **Download past statements and tax documents.**

Past statements and tax documents will not transfer to our new online banking system. Be sure to download any statements and tax documents from online banking that you would like access to prior to 5 p.m. on Friday, April 23.

SERVICES AVAILABLE DURING THE UPGRADE

- **Debit card, credit card, checks and ATMs.** Access your funds using your debit or credit card, checks and ATMs.

- Temporary limits will be in effect.
- Your balance will not be updated by transfers or deposits during this time, so having another method of payment or extra cash on hand is a good idea.
- Card transactions, including ATM withdrawals, will post to your account by the time we open branches Tuesday morning.
- Make sure to check your balance before the upgrade and track your spending over the weekend carefully to avoid unnecessary overdraft charges.

- **Loan applications available online.** To apply for an auto, truck, boat, ATV, camper or motorcycle loan, visit freshcutpayments.com. To apply for a credit card, visit verveacu.com/creditcard. To apply for a mortgage loan, click on 'Home Loans' on verveacu.com and follow the instructions on screen to submit an application.

View a full list of services and availability on Page 1.

STEPS TO TAKE ON TUESDAY, APRIL 27

- **Log into online banking.**

If you are an existing online banking user, you will use your current username plus your Taxpayer ID Number (TIN), which is likely your SSN, to log in to the new technology for the first time. You'll also need the email address or phone number you provided for your membership to log in. If you've never used online banking, follow the on-screen instructions to enroll.

- If you are a joint owner, you will create a new username to access all the accounts you are on. Due to increased security requirements, you need to create a username and password that does not match the primary account owner's login details.

Please note: All accounts associated with your SSN/TIN will now show up under one online banking login—no need to log into separate accounts to view personal checking, HSAs, kids' accounts, etc.

- **Update the Verve mobile app.**

Apple users with the Verve mobile app should accept the update. Android users will need to download the new app from the Google Play Store.

- **Set up new alerts.**

Did you rely on alerts or notifications to remind you of loan payment due dates, low balances or other account related details? Alerts and notifications will not transfer over and must be set up again. When you log in to online banking, click on 'Settings' and then 'Notifications' to set up new alerts.

- **Call us for help.**

When we re-open on Tuesday after the upgrade, our service center hours will be temporarily extended to 7 a.m. to 7 p.m. Tuesday through Friday and 8 a.m. to 2 p.m. on Saturday to help assist you after the upgrade is complete. Call us at 800.448.9228 and select option 4 or email us at info@verveacu.com.

ACCOUNT NUMBER CHANGES

Your membership number will not change. If you have multiple membership numbers now, you will have only one membership number after the upgrade. That number will be the oldest number of any open accounts/memberships at the time of the upgrade. If you use online banking, you will need to log in with the username associated with your oldest membership.

The 3-digit number that currently identifies your savings or loan accounts on your statement will also change to the existing membership/account number plus that 3-digit identifier.

Example: Member 1234
Suffix 000
will be 1234000

Checking and Health Savings accounts will move to the 14-digit MICR Number, which you can find listed on the bottom of your checks. It is also the number you should be providing any third party for automatic deposits to or payments from your account.

STATEMENTS

You will receive two statements for April 2021. One for transactions through April 23, which will be mailed to all members regardless of whether you receive eStatements or not, and a second statement for transactions April 24-30 will be delivered based on your delivery preference. Dividends will post and be reflected for the time period range on each statement.

Statements are also receiving a makeover!

View verveacu.com/upgrade to see an example. You will continue to receive a statement according to your preference—either paper by mail or eStatement by online banking, and statements will be combined based on account ownership. Please note that all loans (auto, boat/RV, mortgages, etc.), which were previously included on the deposit statement, and credit cards will have separate statements. If you receive paper statements, they will be mailed with your other statements.

Please note: if you currently receive an eStatement and switch to a paper statement, there will be a \$2 per monthly statement fee.

ONLINE BANKING

You'll now be able to do more with online banking than ever before.

- Faster login with an added level of security
- One login to view balances, transfer money and deposit checks for all accounts you are associated with
- Send and receive money with Zelle®
- Cleaner, more intuitive user experience
- View all accounts associated with you in one place
- Manage your business better with the ability to add users with varying levels of permissions
- No separate login for mobile deposit
- Cleaner, more intuitive user experience
- Create your own ACH files for paying invoices or processing payroll

Online banking will be unavailable during Upgrade Weekend to allow sufficient time for the upgrade and ensure your experience is as seamless as possible.

Starting at 1 p.m. on Tuesday, April 27, when you log in, you will be prompted to accept the new terms and conditions, as well as change your password. Please note that longer, more complex passwords are more secure. Go to verveacu.com/upgrade for instructions and how to videos.

New Users: If you are the primary account holder and do not have a login for online banking, you can avoid potential delays by setting up your account now so it will be active in the new system starting April 27.

Alerts and Notices

You will need to set up your alerts and notices again.

This includes loan payment reminders, low balance alerts and more. There are also new options for reminders and notification settings to keep tabs on your account.

MOBILE APP

The mobile app will be unavailable during Upgrade Weekend.

Starting at 1:00 p.m. on April 27, the mobile app will have some exciting new features!

- One login for viewing account balances, transferring funds and depositing checks
- Send and receive money with Zelle®
- Set savings goals and track your progress, access budgeting tools and link non-Verve accounts for a full view of your financial picture

After the upgrade on April 27:

- **Apple users** will receive an automatic update to the Verve mobile app.
- **Android users** will need to delete the old Verve mobile app and go to the Google Play Store to download and install the new version of the app. Search for Verve, a Credit Union, and look for the Verve logo.

MOBILE DEPOSIT

Mobile deposits can be made until 2 p.m. on Friday, April 23. This service will not be available during Upgrade Weekend.

Starting at 1 p.m. on Tuesday, April 27, you will not have to log in separately for mobile deposit. If you are already enrolled in mobile deposit, you will log into the mobile app, accept the user agreement (only the first time) and be able to start depositing checks.

BILL PAY

This service will be unavailable from Friday, April 23 at 5 p.m. through 1 p.m. on Tuesday, April 27.

Your payees will automatically transfer over to the new technology. If you are using Bill Pay on multiple memberships, these will be consolidated, and you will be notified via a separate letter if this impacts you.

NEW! You can now add users to your accounts and set up permissions for different features.

For example: You can give your accountant access to your balances and statements and permission to use Bill Pay while keeping other features locked.

HOW BILL PAY WORKS

Bill Pay allows you to schedule automatic withdrawals from your account to make payments.

To enroll in Bill Pay **after April 27**, log in to online banking, select 'Bill Pay' in the navigation bar, and click 'Enroll in Bill Pay'.

To pay a bill, you will select a 'PAYMENT DATE' (the date the funds are taken from your account) and a 'DELIVERY DATE' (the date the payee will receive your payment).

Based on the payee, the system automatically determines if it is a **check payment** or **electronic payment**. For check payments, schedule your bill to be paid at least 5 business days before the due date. For electronic payments, schedule your bill to be paid at least 2 business days before the due date.

DEBIT CARDS

Your debit cards will work as usual during and after Upgrade Weekend. Temporary limits will be in effect.

If you need to get a new card quickly, schedule an appointment at any branch before 5 p.m. on Thursday, April 22 to receive an Instant Issue Debit Card.

If your card is lost or stolen during the upgrade, call 800.448.9228 and press 6 to report your card lost or stolen.

- If you need a new card, please call or visit one of our branches after we reopen on Tuesday, April 27. We can issue you a new card instantly in a branch, or we can have a new card mailed to you.

CREDIT CARDS

Your credit cards will work as usual during and after the upgrade.

If you are paying your monthly credit card bill from another financial institution, be sure to use the Verve routing number and your credit card account number (which will change after the upgrade) listed in online banking, not the 16-digit credit card number shown on the front of your card.

CHECKS

Your existing checks for your checking accounts and money markets will work during and after Upgrade Weekend (unless you've been notified in a separate communication).

Running low on checks? Order more at verveacu.com/orderchecks.

BANK BY PHONE

This service will not be available during Upgrade Weekend.

Starting Tuesday, April 27, you will call 800.448.9228 and select option 1 and use your new account number format (see page 6). The temporary password/PIN is the last four digits of your TIN/SSN, which must be changed upon calling.

TEXT BANKING

This service will no longer be available starting 5 p.m. on Friday, April 23.

Online banking and the mobile app will offer new features and a better user experience to help replace this service, including the options to view balances using quick view without having to log in.

TRANSFERS

All existing internal (Verve account to Verve account) and external transfers (Verve to another financial) will convert to the new technology unless you have been notified by a separate mailing. Transfers that will not convert impacted a small number of members.

Depending on how your internal (Verve account to Verve account) or external (Verve to another financial and vice versa) transfers are set up, you may not be able to see or edit the transfer in online banking. If you'd like to be able to edit your transfers and do not see it in online banking or can see it but can't edit it, call us at 800.448.9228 option 4. We'll delete it on our end and walk you through setting it up on your end in online banking.

Online banking, our branches and call centers will be unavailable during upgrade weekend, so you will not be able to transfer funds between accounts during upgrade weekend. Any external automatic transfers scheduled for April 24-27 will post to your account on Wednesday, April 28. Any internal automatic transfers scheduled for April 24-26 will post to your account on Monday, April 26.

TRANSFERS (cont'd)

You can prepare by scheduling:

- Any immediate transfers (ex: from your Verve savings account to your Verve checking) by 5 p.m. on Friday, April 23.
- Any new recurring internal transfers (Ex: funds that transfer every Friday from one Verve account to another Verve account) by 7:30 a.m. on Thursday, April 22.
- Any one time or immediate external transfers (ex: from your Verve account to another financial institution) by 3 p.m. on Wednesday, April 21.
- Any recurring external transfers (ex: funds that transfer every Friday from your Verve account to another financial institution) by 3 p.m. on Wednesday, April 21.

If you have any transfers that will not transition to the new technology, you will receive a separate communication.

QUESTIONS?

Visit www.verveacu.com/upgrade or call 800.448.9228 and select option 4.