



LETTER FROM THE CEO

It's (about) time!

Through face-to-face interactions with our members, emails and social media, the credit union has been compiling constructive feedback to help us make your credit union better. On behalf of our volunteer board, committee members, and credit union team members we say "thank you!" Thank you for your energy, your passion and your candor—sharing how you want to see greater operational efficiencies, security and functionality for on-the-go lifestyles.

For more than a year, the credit union has targeted multiple areas to enhance your banking experience. In response, we decided to do a total systems upgrade—a strategic overhaul to enhance your traditional and virtual transactions with improvements to our mobile, online and telephone banking platforms, as well as our bill pay program. In addition, the credit union will be implementing instant issue card services and mobile check deposit later this year so you can deposit checks anywhere, anyplace, and anytime using a smart phone.

To do this, we will need to test your patience. It is not possible to switch over to new operating systems without shutting down the current systems, transferring the data to the new systems, and, finally, bringing the new systems online. Please note on your calendar many First American CU products and services will not be available on the following dates for the system upgrade:

November 30 at 2 p.m. through at least Monday morning, December 4, 2017.

Upon completion of our core conversion, we hope you will discover member-friendly platforms that are easier to navigate, functioning faster and safely. Again, we agree that it's (about) time and thank you for your input and continued membership. We do not take this interruption in service lightly and look forward to better serving your financial needs.

Sincerely,

Anthony T. Walker

PRESIDENT/CEO

First American Credit Union

LIMITED ACCESS TO CASH NOV 30-DEC 4

HOW TO PREPARE

You will have limited to access to cash from your accounts, including...

- Limited cash available using your First American Debit Card in all ATMs, including all First American CU ATMs.
- Limited funds when using your First American Debit for purchases.
- No access to Shared Branches
- Please update your contact information. It is very important for us to have your current mailing address, phone numbers, and email addresses.
- Login to Online Banking to update your info.

PLAN AHEAD

- **No access to your accounts during the System Upgrade Weekend**
- **Plan ahead to have sufficient cash on hand**
- **Have back-up forms of payment available from the evening of November 30 until December 4, 2017 (such as a First American Credit Card)**
- **Login to Online Banking and download your eStatements and account history.**
- **Schedule any bill payments that are due between November 23 and December 04 to be paid no later than November 22 to ensure on-time payment**

questions?
just ask! **520.836.8848**

WHAT WILL AND WILL NOT CHANGE IN THE SYSTEM UPGRADE

If you have questions or concerns please visit FirstAmerican.org/Upgrade, stop by your branch or call 520.836.8848

	WILL CHANGE	WILL NOT CHANGE
Routing Transit Number		X
Account Numbers		X
Member Number		X
Online Banking	Need to re-enroll after Dec. 4 Need to save copies of statements and checks prior to December 4	Statement and Check information will be available at the Branch after Dec. 4. Fees apply.
First American CU Checks		X
Bill Pay	Need to re-enroll after Dec. 4	Payee info transfers to new system
Mobile Banking	Need to download the new First American CU App and Install after Dec. 4, then delete old App.	
Telephone Banking	Need to re-enroll after Dec. 4	
Credit, Debit & ATM Card Numbers & Pin Numbers		X
Direct Deposit		X
Pre-Authorized Payments		X
Transactions Online, by Mobile or Land Line Phone, and in the Branch with Easier to Navigate Apps and Programs	Easier, Faster, Better	
Service		Our commitment to provide excellent service to our member owners.

IMPORTANT DATES

NOVEMBER 22

__ Schedule all Bill Payments Due from Nov. 24 through Nov. 30 for payment no later than Nov. 22 to avoid late payments

BY NOVEMBER 29

__ Login to Online Banking and update your contact information in case we need to send an urgent update during the System Upgrade

__ Prior to Nov. 30 download six months of statements plus copies of any checks you need for your records from Online Banking.

__ Identify payment alternatives to use from afternoon of Nov. 30 through morning of Dec. 4, such as First American MasterCard; pre-paid Debit Card; etc.

NOVEMBER 30

__ At 2 p.m. our current systems will become unavailable, which means you cannot log into online banking, mobile banking, bill pay, access ATM's, use Shared Branches until the new systems become available on Monday, Dec. 4

NOVEMBER 30

Direct Deposit and ACH Credits scheduled for Dec. 1 and Dec 3 will be credited on Nov. 30

DECEMBER 4

Our branches will open on time; new systems for banking in the branch, online, mobile and automated phone, via ATM and at Shared Branches will come online throughout the day.

DECEMBER 4

__ Re-enroll in Online Banking, Bill Pay and Telephone Banking

__ Download the new Mobile App, then delete the old app

SCHEDULE

	Thurs, Nov 30th until 5pm	Fri, Dec 1st to Sun, Dec 3rd	Mon, Dec 4th
Casa Grande & Sells Branches	Normal Business Hours	Unavailable – Be sure to withdraw enough cash to last until the branch reopens on Monday.	Normal Business Hours
Direct Deposits	Deposits expected on 12/01 will be credited on 11/30		Scheduled Direct Deposits Resume
Shared Branching	Normal Business Hours	Unavailable	Available
Call Center	Normal Business Hours	Unavailable	Available
Online Banking	Available until 2pm MST	Unavailable	Available
Bill Pay	Available until 2pm MST	Unavailable	Available
Mobile App	Available until 2pm MST	Unavailable	Available
Mobile Deposit	Unavailable	Unavailable	Available
Phone Banking (Audio Response)	Available	Unavailable	Available
On-Site ATM Transactions	Available	Unavailable	Available
Debit Card Purchases and Access at off-site ATMS	Available	Limited Availability – Be sure to withdraw enough cash prior to Friday to last until the branch reopens on Monday.	Available
Credit Card Purchases	Available	Available	Available
Checks	Available	Available	Available



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