



WE'RE UPGRADING *To Better Serve You*

Dear Credit Union Members,

An upgrade to our core processing system is coming on August 2 to make your membership experience with Mercer County Community Federal Credit Union even better. This is an exciting time for our credit union, as we will be enhancing many of the services that you have always enjoyed, as well as adding a few new ones.

It's important to us that we make this transition as smooth as possible for our members. Please keep this guide handy throughout the upgrade period so you can refer to it if you have any questions. Here, you'll find account details, answers to frequently asked questions, and a schedule of necessary service interruptions during the upgrade weekend.

We appreciate your patience and understanding throughout this time. If you have questions or would like to speak to a member service representative to learn more, please call one of our branches at (724) 981-9410 or (724) 342-2246.

Sincerely,

Ed Zipay, Chairman of the Board

Sandi Carangi, CEO

WHAT WILL CHANGE AND WHAT'S STAYING THE SAME



WEBSITE: Our website, www.mercomfcu.org, will not change.



VISA DEBIT AND CREDIT CARDS: Your card numbers will not change and your PIN number will remain the same. Your debit card will have reduced limits during the upgrade.



MEMBER NUMBER: Member account numbers will remain the same. However, the suffix formatting will change slightly as outlined below. This formatting change will not affect your current direct deposits, checks or automatic debits from your MCCFCU account.

Account Type	Current Suffix #	New Suffix #
Share Savings	01	000
Secondary Savings	02 - 15	001 - 015
Vacation	06	060
Checking	07	070
IRA	08	200
Roth IRA	18	210
Christmas	09	090
Loans	Example: L01	500-800





CHECKS: You can continue using your existing checks. When it's time to reorder, the number at the bottom of your checks will need to be updated.



DIRECT DEPOSITS: Your direct deposits such as payroll, pension and social security, will continue to post to your account as they do today.



ONLINE BANKING: Our new online banking platform called "**It'sMe247**" will provide many additional features, including an updated Bill Pay system. Starting August 2, members will be required to re-enroll in our new online banking program. On or after August 2, visit our website www.mercomfcu.org and click on the **E-services** tab. To re-enroll, enter your member number and your temporary password (*which will be the last four digits of the primary member's Social Security Number*).



BILL PAY: Your payees and payments in our current online Bill Pay system will transition to the "**It'sMe247**" Bill Pay platform.



MOBILE BANKING:

The mobile banking system will be unavailable from July 31 to August 9. All users will need to download the new Mercer County Community FCU app and re-activate their device. Search "Mercer County Community FCU" in the App store (Apple©) or Play Store (Android©).



TELEPHONE TELLER SYSTEM: Effective August 2, our new **Telephone Teller System** phone number will be **833-308-2508**.



TRANSACTION HISTORY/STATEMENTS:

Following the upgrade, past online e-Statements will not be available. All members will receive a printed statement with balances as of 7/31/2021. Going forward, e-Statement history will be saved and available for one year.

SYSTEM UPGRADE FAQs

Why are we upgrading our core processing system? Our mission is to provide you with the highest level of service to meet your financial needs. This upgrade is necessary to continue providing the expansive list of quality services we offer.

During the upgrade weekend (July 31 – Aug 1), will I still be able to access my accounts?

Yes, account access will be available during the upgrade, but with some limitations. Please refer to the schedule on the back of this guide for more information on branch closures, service interruptions, and other details.

How will the upgrade impact automatic withdrawals and direct deposits? All automatic withdrawals and direct deposits should proceed normally through the upgrade. However, you may notice a minor delay in automatic withdrawals or deposits on August 2.

Can I use the ATMs along with my MCCFCU debit and credit cards during the upgrade?

Yes, ATMs and all MCCFCU cards (*debit and credit*) will be available and functioning, but debit cards will have reduced limits during the upgrade period.

Will my information and funds be secure throughout the upgrade? Yes, your security is always our top priority and your account information will remain protected as we complete the upgrade. All MCCFCU accounts continue to be fully insured by the National Credit Union Administration (NCUA).

What if the upgrade takes longer than expected? While we do not anticipate any delays in completing the upgrade, we'll post information on our website if the upgrade extends beyond the schedule as outlined on the back of this guide.

I have additional questions. Where can I go for help?

From August 2 through August 13, please call our dedicated phone line at 833-930-3255 or visit one of our branches. We are always happy to assist you!



WHAT TO EXPECT DURING OUR SYSTEM UPGRADE

SYSTEM UPGRADE SCHEDULE: JULY 30 – AUGUST 2

	Friday, July 30	Saturday, July 31	Sunday, Aug. 1	Monday, Aug. 2
ALL BRANCHES	Open (normal business hours)	Closed	Closed	Open (normal business hours)
ONLINE BANKING	Available until 5 pm	Not Available	Not Available	Available as "It'sMe247 Online Banking"
MOBILE BANKING/ MOBILE CHECK DEPOSIT	Available until 5 pm	Not Available	Not Available	Not Available* (see below)
ONLINE BILL PAY	Available until 5 pm	Not Available	Not Available	Available through "It'sMe247 Bill Pay"
ONLINE LOAN APPLICATIONS	Available until 5 pm	Not Available	Not Available	Available
ATMs	Available with reduced limits	Available with reduced limits	Available with reduced limits	Available
DEBIT CARD PURCHASES	Available with reduced limits	Available with reduced limits	Available with reduced limits	Available
CREDIT CARD PURCHASES	Available	Available	Available	Available
CHECKS	Available	Available	Available	Available
TELEPHONE BANKING	Available until 5 pm	Not Available	Not Available	Available/New phone number 833-308-2508

** Mobile Banking/Mobile Check Deposit will be available on or about August 9, 2021*

The entire **Mercer County Community FCU** staff and board of directors would like to thank you in advance for your patience and understanding as we work through our system upgrade. Wait times at our branches or on the phone may be longer than normal as we assist our members with our new and improved services.



**For questions between Aug. 2 – 13,
please use this dedicated number for
account assistance 833-930-3255.**





428 Sharpsville Ave.
Sharon, PA 16146



JULY 30 – AUGUST 2

WE'RE UPGRADING
To Better Serve You



IMPORTANT INFORMATION



HERMITAGE: 724.981.9410 • SHARON: 724.342.2246

www.mercomfcu.org

Federally Insured by NCUA