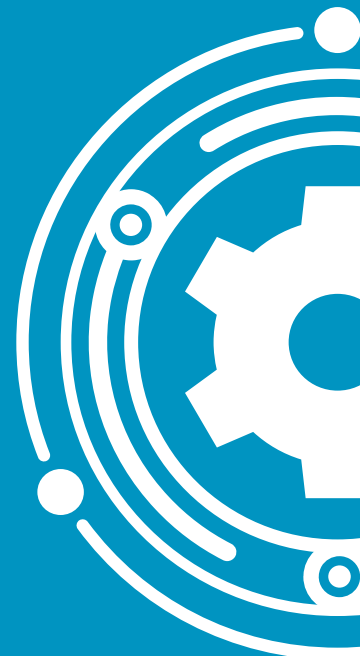




TECHNOLOGY UPGRADE



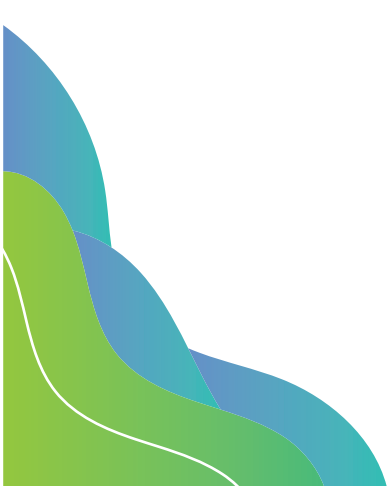
FRIDAY, FEBRUARY 2ND - TUESDAY, FEBRUARY 6TH
IMPROVING YOUR DIGITAL EXPERIENCE

PLEASE READ

**THIS DOCUMENT CONTAINS
IMPORTANT INFORMATION
ON HOW THIS WILL AFFECT YOU**

WE ARE HERE TO HELP!

Please visit the Technology Upgrade Page on our website at www.cpfcu.com/upgrade or scan the QR for more information and the latest updates. Thank you for your patience during our Technology Upgrade. We appreciate your continued support as we make these exciting upgrades to improve your experience.



LETTER FROM THE CEO



To Our Valued Members,

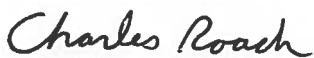
As CEO and president of Cedar Point Federal Credit Union®, I want to thank you for sharing this time of growth with us as we approach our technology upgrade. As we've stated, our goal is to streamline your experience to make it faster and more convenient, bringing you greater efficiency and the exceptional banking experience you deserve.

Our team has been preparing for this enhancement for many months to make this a seamless transition. In this newsletter, you will find tools designed to guide your preparation as we undergo these exciting upgrades. Changes will impact members differently depending on the services you use, so please make sure to plan to minimize any disruptions to your services.

The Technology Upgrade will begin at 6 p.m. on February 2, 2024. At this time all branches and the Contact Center will close, and digital banking will be unavailable as we perform the upgrade. We will reopen for regular business hours when the maintenance period is finished on Tuesday, February 6, 2024. Members will experience some interruptions in service while we perform system maintenance.

To find the latest updates and to answer any FAQs, please visit our Technology Upgrade webpage at www.cpfcu.com/upgrade. We thank you for your patience and understanding during this transition. We are committed to continuing to help turn your goals into reality by providing financial solutions with integrity, honesty, and outstanding service. We value your membership and look forward to our future together.

Sincerely,



Charles Roach
President and CEO
Cedar Point Federal Credit Union®

PREPARATION CHECKLIST

BE PREPARED FOR THE TECHNOLOGY UPGRADE

Be prepared for our Technology Upgrade with the handy checklist below. Make sure if you need to visit a branch for any reason you do so before the Technology Upgrade begins on February 2 at 6 p.m. All branches and the Call Center will be closed during the upgrade.

- Verify that Cedar Point Federal Credit Union® has up-to-date contact information for Primary and Joint account owners.**
- Keep cash on hand: ATM or Debit Cards may have affected limits during the upgrade.**
- Know your account balances prior to 6 p.m. on Friday, February 2nd.**
- Schedule any bill to pay before before Friday, February 2nd.**
- Download or export transaction history since digital banking and the Call Center will be unavailable during the upgrade.**
- Ensure that special transactions are done before the closure dates: Loans, new accounts, updated contact information, etc.**
- Make sure that Joint account owners are also aware of the upcoming technology upgrade and prepared in the same manner.**
- If you use Bill Pay, please record the information for your payees including Payee Name, Account Number and Category for each payee. Payee information will not migrate to the new platform. Recurring transfers will also need to be set up in the new system.**
- Be sure to record any recurring transfer information from digital banking. You will need to set up any recurring transfers as they will not migrate to the new platform.**

TECHNOLOGY UPGRADE TIMELINE

FEBRUARY 2ND - FEBRUARY 6TH

	Friday February 2nd	Saturday - Monday February 3rd - 5th	Tuesday February 6th
Branch Lobbies & Drive-Thru	Available Until 6 P.M. ET	Unavailable	Available for regular business hours
Digital Banking & Phone Banking	Available Until 6 P.M. ET	Available once the maintenance period has concluded.	Available for regular business hours
Call Center	Available Until 6 P.M. ET	Available once the maintenance period has concluded.	Available for regular business hours
Night Drop	Night Drops placed in the night deposit after 8 a.m. on February 2nd will be processed on February 6th.		Available for regular business hours
Debit Cards & ATMs	Debit Cards will function as usual but may have withdrawal limits during the upgrade. Members can also access funds through ATMs.		
Credit Cards	Credit Cards will function as normal and members can check their balances and transactions through their Online Access if it is set up at https://onlineaccessplus.com/oa/cpfcu .		
Consumer Loan Applications	Most loan applications will become unavailable after 5 p.m. on February 1st . Loan Applications will become available on Tuesday, February 6th. No loans will be disbursed February 2-5. Mortgage & HELOC applications will remain available throughout the upgrade.		
Zelle® & Bill Pay	Zelle® and Bill Pay will become unavailable on Monday, January 29th . Bill Pay will become available on Tuesday, February 6th, once the maintenance period has concluded. Zelle® will be unavailable for several weeks following the upgrade. We will be transparent about the availability of Zelle® as we receive more information.		

How to Reach Out After the Upgrade is Complete

Our Contact Center will not be available during the upgrade and branches will be closed. When the upgrade is complete, you will be able to reach out by phone, email, webchat, and through secure messaging in digital banking.

We recognize that some significant changes are coming, which will naturally result in a high volume of calls. We want you to know that you can reach us in several ways. If you have questions about the following products, here are the best ways to reach us for the most convenient experience.

Webchat: www.cpfcu.com

Phone: 301-863-7071

	Branch	Call Center	Secure Email	Webchat
Account Questions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cards	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Bill Pay	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Transfers	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Quicken	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Digital Banking Login	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Digital Banking Features	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Loan Products	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Teller24 Phone Banking	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

WHAT YOU NEED TO KNOW

CHANGES TO YOUR ACCOUNT IDENTIFIERS

Will my account number change?

Your account number(s) will not change; however, your account identifiers (suffixes) will change. An account identifier or suffix refers to the account type such as Savings, Checking, Collateral Loan or Holiday Club, among others.

What are my new account identifiers?

You can use the chart below to understand what your suffixes will look like. You will note that there are some nuances to these changes.

	Current	New
Savings	Suffix: 0 Additional: 10, 11, 12, etc.	Suffix: 0000 Additional: 0100, 0101, 0102, etc.
Checking	Suffix: 8 Additional: 28, 38, 48, etc.	Suffix: 0080 Additional: 0081, 0082, 0083, etc.
Mortgage & HELOC	Suffix: LM1 Additional: LM2, LM3, etc.	Suffix: 9000 Additional: 9001, 9002, etc.
Collateral Loans	Suffix: 1 Additional: 2, 3, 4, etc.	Suffix: 1000 Additional: 1001, 1002, 1003, etc.
Personal Line of Credit	Suffix: 40 Additional: 50, 80	Suffix: 0400 Additional: 0500, 0800
Money Market	Suffix: 3	Suffix: 0030
Holiday Club	Suffix: 2	Suffix: 0020
Credit Cards	Suffix: LV1	Suffix: 8000 Additional: 8001

What if I don't see my account type here?

We recommend logging into digital banking to view your accounts and suffixes when the Technology Upgrade is complete. If you are still unsure of the changes to your account type(s), please give us a call at 301-863-7071 and we will be glad to assist you.

What do I need to do?

It is a good idea to hold onto your January statement so that you can compare your current suffixes to the account identifiers. We recommend you log into digital banking when the Technology Upgrade is complete to see your new account identifier changes.

DIGITAL BANKING

To give the most positive member experience, all digital banking users will be required to re-enroll when the Technology Upgrade is complete. To do that, you can sign in through the login portal on our website. Mobile users will need to uninstall the existing app and download the new app. You will need the following information at hand: your last name, date of birth, full SSN & zip code.

FEATURES

Account View

You will now be able to see all your accounts under one profile.

Personal Financial Management Tools

You will now have access to robust personal financial management tools that help you see your spending, cash flow, net worth, debts, and trends, and help you create budgets and goals.

Credit Score

With the credit score module in digital banking. You can securely check your credit score in just a few taps. You can even see how factors like credit inquiries affect your score, thanks to our app's credit monitoring functionality.

Quicken & Quickbooks

Webconnect and DirectConnect features will both be available, giving you one-way or two-way data flow to your platform of choice depending on your preference.

ClickSwitch

This great feature takes the hassle out of moving your automated payments and direct deposits to your new account.

CardSwap™

With the click of a button, you can easily change how you are charging your subscription services like Amazon, Netflix, Hulu, and more.

Pending Transactions

You will be able to view debit card transactions and available balances in real-time as they are being processed in digital banking.

Zelle®

A fast, safe, and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes.

Please note that Zelle® will not be available for several weeks after the upgrade concludes.

Bill Pay

Now with a fresh new look, this feature is an easier, faster, and safer way to pull all of your bills from your digital banking account. Schedule payments, set reminders, make rush payments, and send money to friends and family all from one place.

What You Can Do To Make The Transition Smooth

Bill Pay Users: Please record the information for your Payees. Payee information will not migrate to the new platform.

Recurring Transfers: You will need to set up any recurring transfers in the new platform, so be sure you have the information recorded for these.

Verify Your Information: Ensure that your information is up-to-date in our system. Call or stop in to ensure that we have the most current information.

Pay special attention to the name you see at the top when you log into the current digital banking platform. If the name you see is not your own (e.g. your spouse's name), it is a good idea to call or stop in to ensure that your information is updated.



Look for us in the App Store or Google Play on February 6!

GENERAL FAQ

Will I need to order new checks?

You can continue to use your checks and will not need to order new ones. In the future, when it is time to order new checks, you will be able to order them through the digital banking platform.

Will my statement look different?

Yes. After the upgrade, your monthly statement will have a fresh, new look that is easy to read. You will be able to see your statements within digital banking after the upgrade is complete. If you have not yet turned off your paper statements, you can help us reduce our carbon footprint by turning them off within digital banking.

Will there be a delay in receiving my statements because of the upgrade?

No. If you receive paper statements, they will be sent as usual. eStatements will be available within digital banking for viewing once the upgrade is complete.

Do I need a new debit or credit card?

You will not need a new debit or credit card.

Will my debit and credit cards work during the upgrade?

All cards will continue to work as usual throughout the upgrade. Balances and transactions for debit and credit cards will be available after the technology upgrade concludes.

You will still be able to use your Mastercard as usual and check your balances and transactions through your Online Access if you have it set up at <https://onlineaccessplus.com/oa/cpfcu>.

If I make a night drop on February 2-5 when will it process?

Any Night drops made after 8 a.m. February 2, 2024, will be processed on February 6, 2024, when all Cedar Point Branches reopen for regular business hours.

Will I still be able to access my funds? Will I be able to use ATMs?

Members will still have access to their funds via debit cards, credit cards and ATMs throughout the Technology Upgrade but will not have access to their account balance until the upgrade is complete. Additionally, there may be limits on cards. If you anticipate significant expenses, please arrange to have them paid before the upgrade or use cash.

Will my scheduled transfers process as normal?

Please record your recurring transfers to verify that they are correct when the Technology Upgrade is complete.

If your transfers are set up through the credit union, they will process as usual. After the Technology Upgrade they will process on the date selected as the posting date including weekends and holidays. They will no longer be posted before or after a non-business day.

Automatic transfers that have been set up in digital banking during the upgrade will not occur. Please record your recurring transfers because you will need to set them up in the new platform. Payments will be visible once the technology upgrade concludes.

What will happen to my ACH direct deposit & withdrawal?

ACH deposits and withdrawals will be processed as scheduled. The deposits may be posted ahead of schedule during the Technology Upgrade, and they will be visible once the upgrade concludes.

Do I need new routing information?

No. Our routing number is still 255077736.

DIGITAL BANKING FAQ

Will I Need To Set Up A New Login & Username For Digital Banking?

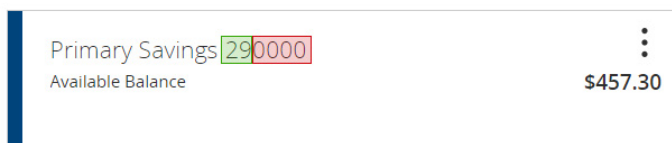
To give the most positive experience to all members, we are asking that each member re-enroll in digital banking when the Technology Upgrade is complete. To do that, you can sign in through the login portal on our website. Mobile users will need to uninstall the existing app and download the new app. You will need the following information at hand: your last name, date of birth, full SSN & zip code.

Will I Be Able To Access Online Bill Pay During the Upgrade?

Bill Pay will not be available from January 29 until the Technology Upgrade concludes. Payments that were submitted to be paid with a payment date prior to January 29 will be processed as scheduled. Any bills scheduled to be paid after January 28 will not be paid until you set them up in the new platform after the upgrade is complete. Please arrange for all bills to be paid before the upgrade to ensure they are paid on time.

How do I read my account numbers in digital banking?

Account numbers are six digits followed by a 4-digit account type identifier. In digital banking, on each account type such as Savings or Checking, you will see the last 2 digits of your account indicated in green in the image below, plus the 4 digit account type identifier indicated in red.



If you have multiple 6-digit accounts, your account identifiers will be similar, so be sure that the first 2 digits match the last two digits of the account number you want. Use the chart on page 5 to help understand your account type identifiers.

Will nicknames transfer over?

No. If you have set up nicknames in our current digital banking platform, you will need to set them up again in the new system. Keep in mind that you will be able to see all accounts with which you are associated in the new platform, so many account identifiers may look the same. See the section above about how to read your account type identifiers.

Will I need to download a new app?

Yes, you will need to download the new app from your phone's app store and delete the old app. For the best experience, please use the mobile app instead of online banking via a mobile browser.



Download
New App



Uninstall
Old App

Will I need to re-enroll in eStatements?

You should not have to re-enroll in eStatements. However, after the upgrade, we ask that members verify their digital banking selections to ensure that all selections are accurate within the new system.

Can I still access my account history?

Yes. Your account history will be visible in the new system.