

EXCITING CHANGES

coming to your digital
banking experience!



On April 25th, we are taking digital banking to the next level by **launching a new digital banking experience**. You will have access to new features designed to deliver a quick, seamless and more intuitive experience so you can manage your accounts with ease.

As we upgrade, some of our services will be unavailable, and you will need to take action to continue to access your accounts online. Most importantly, you will need to register for your TTCU online banking account.

The information in this guide will help you prepare for the changes that are coming.

Whether you log in to your TTCU accounts through a web browser or our app, be watching for exciting new features to help you better manage your money!



WHAT DO I NEED TO KNOW RIGHT NOW?

When will online banking be inaccessible?

Great news! We plan for online banking to be unavailable **for only about ten minutes** on April 25th. If you try to log in and cannot, please try again in a little bit, as the system should be back online shortly.

Will my transaction history still be available?

We know how important your financial information is to you! All your transaction history for the past two years will be automatically entered into the new system. If you need access to earlier information, please sign up for eStatements, as all your transaction history will be available there.

What will happen with my scheduled bill payments and money transfers?

Good news! All your scheduled Bill Pay information and money transfers will be automatically transferred to the new system. Your payments will process as usual. However, as we make exciting changes and enhancements to our system, there will be a **scheduled blackout period** while we upgrade our Bill Pay service.

If you currently use Bill Pay, there is some key information you should know:

- ▶ **Bill Pay will be unavailable from Wednesday, April 19 through Tuesday, April 25.** During this time period, payments cannot be viewed or scheduled via Bill Pay.
- ▶ **Previously scheduled payments will not be affected.** Any payments scheduled prior to April 19 or any payments scheduled to be paid during the blackout period will process as normal.
- ▶ **New payments or modifications to existing payments will be unavailable.** Adding new payments or modifications to existing scheduled payments will need to take place prior to April 19 or after April 25. Additions and changes to payments cannot be made during the blackout period.
- ▶ **Existing payees and future scheduled payments will transfer to the new system.** Once we have completed the upgrade and the blackout period ends, existing payees and scheduled payments will remain unaffected. We do recommend that Bill Pay users confirm the accuracy of payees and delete any payees that are no longer valid prior to April 19.

What if I need to transfer money?

You will still be able to make same-day transfers to either TTCU accounts or accounts at another financial institution. These will process as normal.

Be watching for all the information you'll need to log in and navigate your new online banking experience!



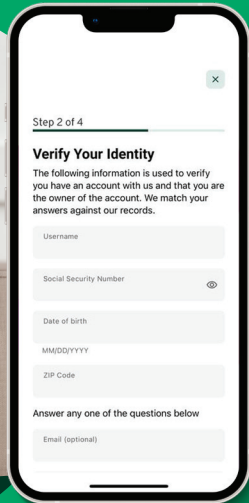
WHAT NEW FEATURES CAN I LOOK FORWARD TO?

TTCU's upgraded online banking system will include exciting new features, such as:

- ▶ Savings goals that track your progress.
- ▶ Customized budgeting features that can use your payment history to help you track your money.
- ▶ Zelle** (peer-to-peer) payments available to all users over 18 years old in our app.
- ▶ And much more!

It's never been easier to manage your money, your way!

GETTING STARTED WITH YOUR NEW ONLINE BANKING EXPERIENCE



How do I log in?

Once we switch over to the new digital banking system, the current login process will change. You will need to register. You may reuse your old password if it meets the new system's requirements.

The following steps will show you how to log in and reset your password:

1. Enter your current digital banking username and password in the login area.
2. The login screen may look slightly different. Click login.
3. On the next screen, click "Create new password."
4. Accept the disclosures.
5. You'll be prompted to enter some information to verify your identity, such as your date of birth, Social Security number and zip code.
6. Once your identity is confirmed, you will be sent a secure access code. You can choose to receive this via text or phone call.
7. Enter the secure access code. Then you'll be prompted to reset your password.
8. Next, confirm your email and phone number are correct. If your contact information is missing or incorrect, you can click in the box and edit.
9. Read the terms and conditions of the online and mobile banking agreement, and check if you agree. Click continue.
10. You can navigate your new digital banking experience by clicking: "Complete Profile," "View Accounts" or "Customize Settings."

*It's that simple!
You are now ready to
use our new system.*

What if I use the app?

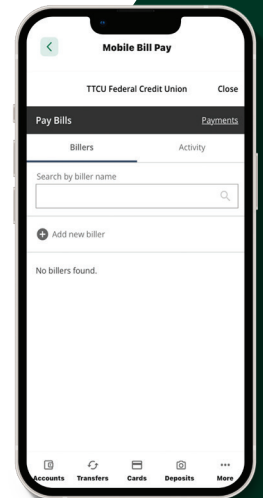
We've simplified the process to make it easier than ever to manage your money. The new TTCU mobile app may install on your device automatically, depending on your settings. If you need to install it manually, go to the Apple App Store or Google Play Store icon on your phone and search for TTCU.

Eventually you'll be able to control your cards on the new TTCU mobile app. Existing TTCU debit card app users can continue using that app, but should watch for a notification about the functionality being transitioned into the mobile banking app.

HOW DO I ...

Pay a bill?

1. To start the process, mobile app users can select "Transfers" inside the app, while desktop users select "Transfer & Pay," then tap on the bill pay dashboard.
2. Tap on a current payee or click "Add Payee."
3. Then select the account you wish to use to pay and enter the amount and the date of the payment.
4. Select a payment method.
5. Tap "Submit Payment."
6. A pop-up window will show your payment details. If it is correct, tap "Confirm Payment."

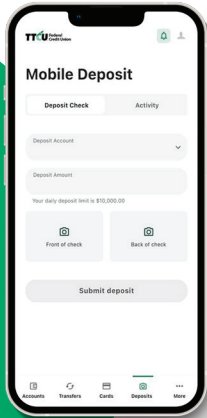


Transfer money?

It's easy to do this fully inside online banking. Simply navigate to "Transfer & Pay," then "Transfers." There, you can easily set up a transfer between your TTCU accounts or to or from an account at another financial institution.



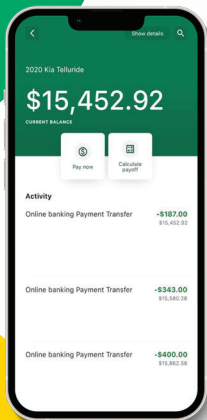
HOW DO I...



Deposit a check?

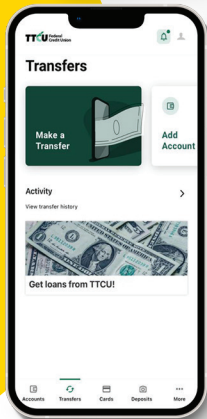
For your convenience, depositing a check remotely has never been easier.

1. Simply open your TFCU app, then click the “Deposit Check” icon located at the bottom of your screen. A message will appear telling you what to write on your check for mobile deposit.
2. Then, simply select the account you wish to deposit the check into and enter the amount of the check.
3. You’ll be prompted to take a photo of the front and back of your check with your phone camera.
4. Tap “Submit Deposit,” and you’re all done!



Pay a loan?

1. Start by opening your digital banking on either your phone or your computer.
2. Select the loan you would like to make a payment on.
3. Select the “Pay” icon on desktop or “Pay Now” on mobile.
4. Select the account to pay your loan from.
5. You’ll have a few options to select, such as whether this is a one-time payment or recurring and the date you would like the payment to be made.
6. Select “Review Transfer,” then confirm everything looks good.
7. Select “Submit Payment.”



Manage transfers?

If you need to transfer money among your accounts, it’s simple and easy.

1. Select “Transfers,” then tap the “Make a Transfer” button.
2. Use the drop-down menu to select the account you are transferring to and the account you are transferring from.
3. Enter the amount. Select whether it’s a one-time or recurring transfer and the date the transfer should occur.
4. Review the transfer.
5. Tap “Submit Transfer.”

Be watching for more details on how to get the most out of your online banking account. It’s never been easier to manage your money, your way!

* U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Message and data fees may apply from your wireless carrier.

TFCU will never ask you to send money to anyone, including yourself nor request your PIN, password, username, or access code; these should not be shared with anyone. If this information is requested, contact TFCU immediately; You may be the target of identity theft. Neither TFCU Federal Credit Union nor Zelle® offer a protection program for authorized payments made through the service (for example, if you do not receive the goods or services that you paid for, or the goods or services that you received are damaged or are otherwise not what you expected). This service is intended for sending money to family, friends and others whom you trust. You should not use Zelle® to send money to persons with whom you are not familiar, have not met in person, or you do not trust. Services offered are subject to their respective terms and conditions, and availability may vary by device. Member in good standing, 18 years old and older, 60-day waiting period on new online banking enrollees.

Message and data fees may apply from your wireless carrier.

Federally insured by NCUA.

