



Our team has worked diligently to prepare and implement changes designed to allow us to serve you better. Through it all, you have supported us, encouraged us, and adapted to the upgrades. Below are some important dates and information about the projects.

Banking System Upgrade

On **Thursday, October 3, 2024**, we will undergo a banking system upgrade. This upgrade includes key improvements to our existing digital services, security measures, and technology integrations. While there will be necessary downtime, we will notify you well in advance.

Important Dates

<p>Tuesday, September 25 – Thursday, October 3, 2024</p>	<ul style="list-style-type: none"> Members will be unable to enroll in Online Banking or Mobile Banking. Existing users will only be able to make minimal changes to their online accounts during this time.
<p>Monday, September 30 – Thursday, October 3, 2024</p>	<ul style="list-style-type: none"> All debit card and credit card limits will be reduced until Thursday, October 3, 2024. The temporary limits are: <ul style="list-style-type: none"> Credit Cards <ul style="list-style-type: none"> Point of Sale transactions will have a \$500 daily limit. ATM Withdrawals will have a \$300 daily limit. Debit Cards <ul style="list-style-type: none"> Point of Sale transactions will have a \$500 daily limit. ATM Withdrawals will have a \$300 daily limit. Bank-By-Phone will be unavailable from 6:00 PM CST on Monday, September 30 through October 3, 2024. (Members can still call branches during normal banking hours.) Mobile Banking will be unavailable beginning 3:00 PM CST on Monday, September 30, 2024 through 2:00 PM CST on Thursday, October 3, 2024. Online Banking will remain available until 7:00 PM CST on Monday, September 30, 2024. After that time, it will be unavailable until 2:00 PM CST on Thursday, October 3, 2024.
<p>BRANCH CLOSURE NOTICE Tuesday, October 1 – Wednesday, October 2, 2024</p>	<ul style="list-style-type: none"> All branches <i>including</i> Pulaski Branch Drive-Thru will be closed. Our call center will be available during normal business hours. Shared Branching will be unavailable until 2:00 PM CST on October 3, 2024.



Important Information About Banking Services

<p>Account Information</p>	<ul style="list-style-type: none"> Your account number will stay the same, but the suffix will go from two (2) to four (4) digits. This change will not affect your existing direct deposit or automatic payments unless you set up new direct deposit or automatic payments after October 3, 2024, then the four-digit suffix is needed. This change only affects savings and loans, not checking accounts. We will no longer issue debit cards in the branches. Instead, we will mail out new cards when necessary. Overdraft Privilege will be called Courtesy Pay as of October 3, 2024. Effective October 3, 2024 – Point of Sale limits will decrease to \$50 per day for members with a debit card tied to their savings account. This will not impact members with a checking account. You do not need to order new checks.
<p>Bank-by-Phone</p>	<ul style="list-style-type: none"> This service will be offered in Spanish. All accounts will be under one login, instead of multiple primary ownerships.
<p>Online Banking and Mobile Banking</p>	<ul style="list-style-type: none"> This service will be offered in Spanish. Existing alerts will not transfer over to the new system, so they must be added in the new platform. New passwords will need to be 12 digits long. Multiple logins will not be available. All accounts will be under one login. Quicken application through online banking will be unavailable for 5 days following our conversion on October 3, 2024. It will be available October 7, 2024.
<p>Bill Pay</p>	<ul style="list-style-type: none"> Monday, September 30 – Friday, October 4, 2024 – This service will be unavailable until 2:00 PM CST on Friday, October 4, 2024.

For the latest updates, please visit vicinitycreditunion.com/building-better-together and follow us on social media. Additionally, you can scan the QR code below to go directly to the page.

Thank you for your continued support, loyalty, and enthusiasm. We're thrilled for you to see and feel the positive impact these upgrades will bring to your banking experience!



vicinitycreditunion.com • 773-376-6000

The information is current as of August 28, 2024. Subject to change at any time. Visit our website for most current information. This credit union is federally insured by NCUA and is an Equal Housing Opportunity Lender.