

CONVERSION NOTICE

What does it mean for you...the member? PLEASE READ!

CONVERSION NEWS

We're making exciting changes to better serve you and can't wait to share them with you! Meijer CU will be upgrading its overall system by converting all software to a new platform in order to provide enhanced speed, reliability, and service to YOU the member. We've been working behind the scenes for months to upgrade our operations systems and ultimately upgrade your membership. We'll now be able to offer our members a new range of capabilities, features, and functions designed to make your Meijer CU membership more valuable.

Please be advised that some services will be interrupted for brief amounts of time as we are preparing for a better way to service you the member. Check the "Dates to Remember" section in this newsletter for more details, as well as each special section with an in-depth description of changes and availability. The conversion will make things faster, better and more efficient for you in the long run. We want to thank you for your patience and understanding at this time of upgrade; we're learning along with you. At Meijer Credit Union...YOU MATTER.

DATES TO REMEMBER

Thursday, January 15th

AFTER 5:30pm. ALL Shared Branching locations will be unavailable until January 21st at 8:30am. Bill Pay will be discontinued; the final payment date for bills will be this day Thursday, Jan. 15th. Please make sure you set your payments for before that date or work out other methods of payments until you set up your new CU*EasyPay on January 20th.

Friday, January 16th

AFTER 5:30pm. Home banking & MERT will be unavailable until January 20th at 8:30am

Saturday, January 17th- Monday, January 19th

The credit union will be closed to upgrade the data processing system

Tuesday, January 20th

Both branches will re-open for normal business hours; It's Me 247 (our new home banking), CU*Talk (our new & improved MERT), and CU*Easy Pay (our new bill payer service) will all be available after 8:30am.

Wednesday, January 21st

All Shared Branching locations will be available after 8:30am.



IT'S ALL ABOUT YOU!

MERT – Meijer Electronic Response Teller

Access to MERT will be discontinued at 5:30pm on Friday, January 16th, 2009 for a temporary service interruption until 8:30am on Tuesday, January 20th at 8:30.

On Tuesday, members may enroll in the new and improved CU*Talk telephonic system using their account number and PIN, which will be the last four digits of their Social Security number. For security purposes, after accessing the system for the first time, members will be prompted to change their PIN to whatever they wish. If a member has never used MERT before, the enrollment process will be the same.

CU*Talk makes taking care of your credit union business faster, easier and safer! With around-the-clock CU*Talk access to your accounts, this service is perfect for today's busy lifestyles. All you need to access is a touch-tone phone, your account number, and your Personal Identification Number (PIN). The first time you access the CU*Talk, your PIN will be the last 4 digits of your Social Security number.

With the new & improved CU*Talk, members can use the following features:

Review account balances

- Verify the date and amount of your transactions, including deposits, withdrawals, transfers and payments
- Verify whether certain checks have cleared
- Transfer funds between accounts
- Make loan payments
- Check current interest rates
- Change your PIN!!!! (NEW)
- Obtain annual dividend and interest information

Step-by-Step Instructions

1. Using your touch-tone phone, call (800) 962-6378 and chose the CU*Talk option
2. You will be asked to enter your member (account) number, and then press the # key.
3. Next you will be prompted to punch in your PIN and press the # key.
4. FIRST TIME USERS – your PIN will be the last four digits of your Social Security number. For security purposes, you will be prompted to change your PIN (NEW!)
5. From this point on, the CU*Talk procedure will vary depending on the transactions you wish to complete. CU*Talk will guide you through each step.
6. HINT-this first set of options includes a brief tutorial (press "0") with tips and hints for using the system. You can press * key to return to the main menu at any time.
7. When you have finished your last transaction, simply hang up the phone.

CU* Talk TIPS

- Be sure to press the # key when asked. This signals CU*Talk to act upon your entry.
- Keep your PIN confidential. This protects your privacy and keeps others from gaining access to your accounts.
- When entering dollar amounts, decimals are not required. For example, you would enter \$25.00 as 2500
- BE CAREFUL: if you enter the PIN incorrectly three times, your PIN will be disabled and you must contact Meijer CU directly for reactivation.

IT'S ALL ABOUT YOU!

HOME BANKING SERVICE

Home Banking will also be suspended at 5:30pm on Friday, January 16th, 2009 temporarily until 8:30am on Tuesday, January 20th, 2009.

It's Me 247—our new Home Banking system—will be available to members on Tuesday, January 20th, 2009 at 8:30am. As always there's NO CHARGE for members to use It's Me 247. All current users must be renewed with It's Me 247 for account access. For renewal and new users to enroll, simply go to www.meijercreditunion.com and click on the It's Me 247 icon (this will be replacing the current Home Banking icon). Members must enter their account number and password, which will be the last four digits of their Social Security number. For security purposes, after entering the system for the first time, members will be prompted to change their password to a 7-character password. If you have never used our home banking service before, now is a great time to sign up!!!

With It's Me 247 members can now use the following NEW features (along with the old):

- Apply for a loan
- Verify checks have cleared
- Read messages from Meijer CU
- Stop payment on a check
- Get advice about the right IRA
- View Statements online
- View images of checks (cancelled too!)
- Setup or change automatic transfers
- Request a Meijer CU employee contact them
- Set up eAlerts & emails of statement availability
- Assign nicknames to accounts
- Adjust how electronic deposits are handled
- Download transaction information to money management software (such as MS Money & Quicken)
- Review loan payoff amounts & due dates
- Check current loan, savings and certificate rates
- Buy a certificate
- Open additional savings accounts
- Notify Meijer CU of new address & phone number information
- Choose personal preferences such as background color , photo album, and starting page
- View annual dividends and interest information
- View usage statistics



BILL PAY SERVICE

The current Bill Pay Service will be discontinued at 5:30 pm on Thursday, January 15th. The final payment date for any bills from this Bill Pay Service is Thursday, January 15th. Members may begin using our new bill payer service, CU*Easy Pay at 8:30am on Tuesday, January 20th, 2009. As always CU*Easy Pay is FREE to all members. After enrolling in It's Me 247, simply click the Pay Bills link from the main menu. Step-by-step point and click instructions will guide members through the rest. After allowing a processing time of approximately 24-48 hours, members are ready to go! Just come back to It's Me 247 and click the Pay Bills link again!

PLEASE NOTE: Current Bill Pay users will have to set up your bills again; to save time, we **recommend** printing a screen of your current Bill Pay set-up before January 15th in order to easily re-enter the information.

With CU*Easy Pay members can use the following functions & features:

- Authorize checks to be sent to anyone—from your credit cards and electric bills to babysitters and birthday boys & girls
- Payments are guaranteed to arrive on the due date YOU specify—there's no float Time or early withdrawal, as with some bill-paying services (just remember to set the payment date at least 5 days prior to due date to allow processing time)
- Set-up recurring payments - like cable and internet services
- E-mail reminders notify you when you receive E-Bills, and when they're due, have been paid, or are past-due
- Many E-Bills can be delivered directly into CU*Easy Pay—eliminating paperwork and clutter
- Monitor the status of your payments at any time—stop wondering if your payment was received
- Overdraft protection available to qualified members

Debit/ATM Cards

This is THE MOST IMPORTANT TOOL for you during conversion!!!! Members SHOULD be able to continue to use their cards as normal and withdraw funds from your account, up to \$500 per day to meet your needs while we are closed for conversion. Balance inquiries and ending balances will NOT be available during this time. If you do not have an ATM or debit card, please call us immediately to order one. In case of an emergency or service disruption, we [highly recommend](#) you visit a machine or location to withdrawal the funds you need that weekend.

New Statements & Receipts

Along with technology, your paperwork is getting a facelift! Your statement information will all be in a similar location, the only change will be messages from Meijer CU will be on the top of the first page rather than the bottom of the last page and it will be an easier font to read. Receipts will be a lot more convenient! We will be using thermal receipt printers that print easier-to-read slips; very similar to receipts at stores like Meijer! Plus, we'll have signature pads like Meijer too!

Suffixes

You may or may not notice, but existing account suffixes will change slightly. Each new suffix will have an extra zero before the existing suffix number; for example, currently a savings account suffix is 00, after January 17th it will be 000 and currently an e- account suffix is 72, after January 17th it will be 072. The only exception to the rule is the vacation club account; currently it is 04, after January 17th it will be 014 or 015. YOUR BASE ACCOUNT NUMBERS WILL NOT CHANGE.

Transaction Times

Access to your money is important...so is knowing how much is available!

Please note the following transaction times:

- Payroll Posting at 5pm on Wednesday (no change)
- ACH: Debit around 9/9:30pm
- ACH: Credit around 4/5am

Shared Branching

Shared Branching will be unavailable after 5:30pm on Thursday, January 15th until Wednesday, January 21st. We realize convenience is a must when it comes to your money! That's why we have many FREE ATM locations at Meijer Gas Stations & Stores, in the CO-Op Network and in the Alliance network. We also have multiple shared branching locations, but with our new platform we'll have over 130 MORE! Especially in locations where there may not be many options, such as Traverse City, MI. Check out the link on our website at www.meijercreditunion.com and click "locations/ATMs" at the top right of the home page. Scroll down and click the Xtend icon.

Thank you again for your patience during this exciting time to make it **ALL ABOUT YOU!**