

A New Century Begins February 2, 2016

Important Closure Dates

All Century Heritage services will be **CLOSED** beginning at 12:00 noon on Saturday, January 30th and will **REOPEN** at 12:00 noon on Tuesday, February 2, 2016.

The following will not be accessible during this period: Branch Locations, Shared Branching, Call 24, Online and Mobile Banking, Bill Payment, eStatements.

NOTE: Please refer to the section below regarding usage of your debit card during our upgrade.

For all account assistance from February 2 — February 29, 2016, call 844-239-8368. Member Service Agents will assist with any questions or concerns regarding your account and account access. This number will not be answered until February 2, 2016.

What to Expect During Upgrade Weekend?

Debit Cards

You will be able to use your new Century Heritage MasterCard® Debit Card (to withdraw cash and make merchant point-of-sale purchases) during the System Upgrade period of January 29 through February 2, 2016. Lower cash withdrawal and point-of-sale limits will apply during this period. Please plan ahead for your cash needs. Century Heritage Visa® Credit Cards are **NOT** affected by this System Upgrade.

Loan Processing

Online loan applications will be unavailable from January 30th through 12:00 noon on February 2, 2016. After the System Upgrade you may apply online through our website or online using the new It's Me 247 online banking platform. **We ask for your patience during and after the System Upgrade** as our loan processors will work through all applications in the order they were received. A loan processor will contact you as soon as we get to your application.



System Upgrade Guide

System Upgrade Weekend:
January 30th – February 2nd, 2016

A Publication of Century Heritage Federal Credit Union

What To Do Now To Prepare...

Due to our System Upgrade **all members, including eStatement users, will receive a paper statement containing January activity. These statements will be mailed to the current address we have on file.** To update a recent address change, contact a Century Heritage branch or email us at mail@chfcu.org. Please include a daytime phone number in emails.

eStatements

If you are enrolled in eStatements and have not already done so please **download or print at least 12 months of your eStatements as you will no longer have access to this history after January 29, 2016.** In addition, access to check copies on eStatements prior to January 29, 2016 will be unavailable; however, Century Heritage staff will be able to provide you with check copies should you need them in the future. (See Online Banking)

Note: All eStatement access will be provided through online banking only. If you are NOT currently enrolled in online banking you will need to enroll in our new It's Me 247 online banking to continue receiving eStatements. Enrollment begins February 2, 2016.

Start Becoming Familiar with our NEW "It's Me 247" Online Banking

Take a tour of our NEW online banking platform by visiting our website at chfcu.org/news for helpful videos and detailed instructions. We've also included an introduction on pages 2 and 3 of this publication. It's Me 247 is coming to you on February 2, 2016.

Online Banking

Scheduled Transfers, Account Alerts and Account Nicknames will need to be re-established in It's Me 247 so it is important to make note of your current set-up.

You will need to know the account number, suffix and primary owner's last name to set up a transfer outside your own account.

Beginning in February 2016 you can view your canceled checks through It's Me 247 online banking. Canceled checks will be viewable in your checking account history for a period of 6 months.

Bill Payment

Century Heritage's current bill pay provider will remain the same, but starting Tuesday, February 2nd, members will only be able to access electronic bill payment by logging in to It's Me 247 and clicking the "Pay Bills" tab.

Note: Any bills scheduled to pay from January 29th – February 2nd will be processed on February 2, 2016.

Online Banking Enrollment Instructions

As a result of our System Upgrade you will notice a new, enhanced online banking platform on February 2, 2016 "It's Me 247". As such you will need to re-enroll in this service when you access it for the first time.

Note: The current link to home banking will no longer be available. Please access It's Me 247 from our main website, chfcu.org.

From there enter your account number - also referred to as the member number - as the username. Use the last 4 digits of the primary account holder's Social Security number and 4 digit birth year as the password. You will be prompted to change your password at this time. (For your security, passwords must be a minimum 8 characters and contain a combination of three of the following in the password: lowercase letter, uppercase letter, number and special character.)

For video tutorials on how to login for the first time to It's Me 247 and other features, visit the "videos" link on the System Upgrade page of our website – chfcu.org/news.



New MasterCard® EMV Debit Cards Coming Soon

To coincide with the data processing System Upgrade, we'll be switching plastic card relationships from Visa® to MasterCard® and will be reissuing new cards.

New EMV Chip MasterCard® Debit Cards will begin arriving in your mailbox the week of January 18, 2016. You will continue to use your existing Visa® Cards through January 28, 2016.

For security purposes our address will not appear on the envelope. If you have a Visa® Debit Card with Century Heritage and you do not receive your new MasterCard® Debit Card by January 26, 2016 please contact any branch office during regular business hours.

Activate Your New Card!

Activate your new card on January 29th by calling: 866-642-0450. Activation must be made from the *primary phone number on your Century Heritage account.*

Update Information For Recurring Payments

Your new MasterCard® number WILL NOT be the same as your Visa® Card number. Notify recipients of recurring or scheduled payments of your updated card information.

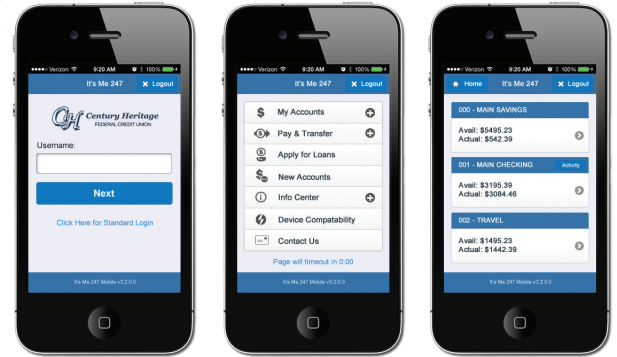
Call 24

Members using our telephone teller service, Call 24, will now have a new dedicated telephone number.

Beginning February 2, 2016, members must call 1-844-4CALL-24 or 1-844-422-5524. All Call 24 calls must go through our new toll free number as access through our branch phone system is no longer available.

Mobile Banking

On Tuesday, February 2nd you will be able to take care of all of your mobile banking needs using It's Me 247, optimized for mobile. Just use your mobile device to visit chfcu.org and click on It's Me 247 Online Banking to get started. We will keep you posted when our Android and Apple mobile Apps are available.



It's Me 247 is Online Banking Your Way!

It's Me 247 allows you to bank online, when and how you want. It's online banking made with you in mind. With the all new It's Me 247, Century Heritage Members can...

- Apply for a loan
- Check balances
- View the date and amount of their transactions, including deposits, withdrawals and transfers
- Verify certain checks have cleared (only if enrolled in eStatements)
- Read a message from the credit union
- Stop payment on a check
- View eStatements
- Pay bills online
- View images of canceled checks
- Transfer funds between accounts, enter text that describes a transaction at the time of the transfer
- Make loan payments from funds in their account
- Set up or change automatic transfers
- Withdraw funds in the form of a check
- Request that a credit union employee contact them
- Set up eAlerts
- Print loan coupons
- View dividend details on open and closed accounts
- Sign up to receive eNotices
- Adjust how paycheck and other electronic deposits are handled
- Download transaction information to a Comma Delimited File (.CSV)
- Review loan payoff amounts/due dates
- Check current loan/savings/certificate rates
- Initiate opening of additional savings accounts
- Create a username, change password and security questions, receive reminders to change password
- Choose personal preferences, ex. background color, photo album, and starting page.
- View annual dividends and interest info
- Assign nicknames to their accounts
- View pending ACH transactions
- Get educated on password strength
- View amount applied to interest and principal in a loan payment

The NEW look of Online Banking...

It's Me 247 Online Banking
HELP ?
MANAGE MY SECURITY
LOGOUT X

Info Center
My Accounts
New Accounts
Pay Bills
eStatements
MoneyDesktop
Go Mobile
Contact Us

We're here to help!
Live Chat

My Account
Susie Q. Member
 Switch Account

Rewards
Platinum Member
 Current Points
 Previous Month
 View Point Details

Messages
 Messages 3

Members
 Place Your Vote!
 Latest News

CU*SECURE
Are You Safe?

ACCOUNT SUMMARY | PLATINUM MEMBER

Shared Accounts

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	Ownership Share	\$1994.00	\$1994.00	1/7/2012	\$0.00
001	Checking	\$7853.00	\$7853.00	3/14/2012	\$0.00
002	Money Market	\$2703.00	\$2703.00	5/21/2012	\$0.00
003	Shopping	\$1456.35	\$1456.35	7/5/2012	\$0.00

Certificates

Account	Name	Available Balance	Actual Balance	Accrued Dividends	Maturity Date
300	12 MONTH VARIABLE	\$79.53	\$4525.87	\$16.25	3/15/2014
301	3 MONTH CERTIFI	\$0.00	\$10,000.00	\$71.39	11/3/2013

Loans

Account	Name	Regular Payment	Amount Due	Due Date	Balance
300	30 YR FIXED MORT	\$1,109.50	\$1,109.50	8/4/2013	\$183,950.15

Credit Cards

Account	Name	Regular Payment	Amount Due	Due Date	Balance
**3405	MASTERCARD CLAS	\$70.42	\$61.23	12/4/2012	\$1,950.91

Century Heritage
Federal Credit Union

Century Heritage Federal Credit Union is an Equal Housing & Equal Opportunity Lender.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency

Note: The online banking site in this illustration is not an exact replica of CHFCU's new It's Me 247 online banking site. Some features may differ from the actual CHFCU live site. This picture is intended for illustrative purposes only.

Improved Statements & Receipts

Statements and receipts will have an updated design making transaction details easier to read. Beginning in February your statements will reflect this new design. Going forward you may choose an alternate style.

System Upgrade Weekend: January 30th – February 2nd, 2016

What Will Stay The Same

Account Numbers

Your existing account number(s) will remain unaffected by our computer System Upgrade.

Note: Though your base member account number will not change, the account suffixes will be changing. Before setting up any new direct deposits (after February 2, 2016), electronic transactions, or ordering checks, please contact us to verify you have the correct information.

Visa® Credit Cards

Your existing credit cards will continue to work after our computer System Upgrade. Personal Identification Numbers (PINs) also remain unaffected.

Checks

Although your account number remains the same after the system upgrade, the MICR number on your checks will change upon re-order. Please contact the credit union before setting up any new direct deposits or electronic transactions to obtain the correct routing number and account number. **You can continue to use your current supply of Century Heritage checks.**

Direct Deposit of Payroll, Pension, and Social Security

Your direct deposits will continue to post to your account as they do today.

Note: In order to complete the transition to our new system, direct deposits scheduled for Monday, February 1st will not be available until 12:00 noon on Tuesday, February 2nd when the new system goes live.

System Upgrade Frequently Asked Questions

What is a Core Processing System?

The core processing system is the computer system that CHFCU uses to maintain Members' accounts and loans, and to process transactions.

Why is CHFCU updating the Core Processing System?

Our new core processing system will allow us to serve you more efficiently and enable us to offer you new products and services in the future.

Is my personal data safe during the upgrade?

Yes, your personal data and account information will be safe and secure, as always.

Are my funds still safe and secure?

Yes, your funds remain secure. All CHFCU accounts will continue to be insured by the National Credit Union Administration (NCUA) Share Insurance Fund up to \$250,000 per account.

Where can I get up-to-date information on the computer System Upgrade?

Please visit our webpage at chfcu.org/news.

The entire Century Heritage staff would like to thank you in advance for your patience and understanding as we work through our System Upgrade. Wait times at our branches and telephone hold times may be longer than normal as we assist our members with our new and improved services.



Main Office

West Mifflin Branch

700 Regis Avenue
Pittsburgh, PA 15236-1425
Phone: 412-650-2600
Fax: 412-650-3482
Toll Free: 800-232-0087

Hours:

Monday – Thursday 8:30am – 4:30pm
Friday: 8:30am – 6:00pm
Saturday: 9:00am - 12 noon

Drive thru banking | Drive up ATM |
Deposits accepted

Branch Offices

Duquesne Branch

9 South Second Street
Duquesne, PA 15110-1147
Phone: 412-466-2600
Fax: 412-650-3482

Hours:

Monday – Friday 8:30am – 4:30pm
Saturday: 9:00am - 12 noon

Walk up ATM | Deposits accepted

Olympia Branch

Olympia Shopping Center
4313 Walnut Street, Suite 228
McKeesport, PA 15132-6115
Phone: 412-751-2600
Fax: 412-751-3442

Hours:

Monday – Thursday 8:30am – 4:30pm
Friday: 8:30am – 6:00pm
Saturday: 9:00am - 12 noon

Walk up ATM

Routing & Transit Number

243380516

Loans, Rates & Services

For for up-to-date rates and services
visit chfcu.org

CHFCU Audio Response

844-4CALL24 (844-422-5524)



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.