



IT'S A **BIG**
DEAL!

• **CONVERSION GUIDE** •

computer

New  Processing System



First Credit Union is upgrading to a new and more efficient computer system over the Independence Holiday weekend. We're excited for this change and we hope you are too.

You don't need to do a thing.

Everything will be happening behind the scenes. Just sit back and enjoy the holiday weekend. We'll be open on Tuesday, July 5th - ready to serve you better than ever!

What's NOT going to change?

Although First Credit Union will have a new data processing system that offers many

enhanced features, most things will stay the same for you. Here are some examples:

- Your account number will remain the same and will include the number after the dash
- Your debit card isn't changing and can continue to be used for purchases & ATM withdrawals
- Your ATM/PIN will stay the same
- Your checks will not change
- Direct deposits will not be affected and will post as usual
- Your current online banking Member Login ID will work on the new system
- Your current online banking password will work on the new system
- Online bill pay will not change
- Any automatic payments will not be affected
- The telephone banking phone number will stay the same
- Mobile banking access @ go.FirstCU.net will not change
- Same friendly service :-)

Member Login ID

Check your Login ID to make sure:

- It starts with a letter (and not a number or a special character)
- It's between 8 & 12 characters in length.

If it doesn't match the criteria above, we encourage you to login to eTeller and change your ID now so it meets the new criteria to access the new online banking when it's available. Changing your Member Login ID is easy. Please follow these steps:

1. Login to online banking at www.FirstCU.net
2. Click on "Member Options"
3. Click on "Login ID," type in a new ID and click on "Continue." It's that simple!

Business as usual on Tuesday, July 5th

There's nothing you have to do during the conversion. We will only be closed for one business day (Friday, July 1st) while this change occurs.

• IMPORTANT NOTICE •

*Please be aware
July 1, 2011 through July 4, 2011:*

- Online banking will not be available
- Online bill pay will not be available
- Mobile banking will not be available
- Telephone banking will not be available
- Shared branching will not be available
- Night deposit boxes will not be available
- All branches will be closed on Friday, July 1

This is necessary as we change from the current to the new computer system to ensure a "clean" data transition. Visit our website at www.FirstCU.net to find more information and details about the conversion.

Questions?

Please contact our Phone Center at 480-831-2645 or toll-free outside the Phoenix area at 1-800-732-6986.

General Conversion Information

Following is some general information about the conversion and how it affects various services. For more information please visit us online at www.FirstCU.net and click on "It's a Big Deal!" or call our Phone Center at 480-831-2645 or toll-free outside the Phoenix area at 1-800-732-6986.

Online bill pay

Online bill pay will stay the same on the new system however it will be unavailable while the conversion is in process. Because you will not have access to online bill pay July 1-4, please be sure to schedule bill pay items prior to June 30 to ensure uninterrupted bill payment services.

Account history data

If you download your account history data into money management programs such as Quicken®, QuickBooks® or Microsoft® Money, please do so by 5:00 p.m. on June 30.

Prior account history will be available to view and download in statement format on the new online banking system starting July 5th. For additional information on downloading account history data, please visit our website at www.FirstCU.net and click on "It's a Big Deal!"

Direct deposit

Direct deposit files available for July 1, 2011 will be posted as normal. Make sure you have access to your funds even while our branches are closed by signing up for direct deposit. Contact your employer's Human Resources or Payroll department to sign up. You'll just need your account number and First Credit Union's routing number, which is 322172742.

Internet Explorer 6.0

Please be aware if you are using the Microsoft® Internet Explorer 6 browser you will not be able to access First Credit Union's new online banking system. While most internet browsers will work with the new online banking system, IE6 will not. There is an easy fix for this. Simply visit www.microsoft.com and download the latest version of Internet Explorer for free.

Mobile Banking

Mobile banking will be unavailable July 1-4, 2011 while First Credit Union converts to a new computer system. For the most part, mobile banking will not change, but will have a fresh new look and feel. It can still be accessed from any Smartphone @ go.FirstCU.net using your existing online banking Member Login ID and password.



Telephone Banking

The current "Telephone Teller" banking system will be retired on June 30, 2011. We will be introducing a new telephone banking system along with the new computer processing system. Telephone banking will not be available July 1-4 while the upgrade is taking place.

Your telephone banking PIN will remain the same. The telephone number to access telephone banking will remain the same, 480-345-2107 or toll-free outside the Phoenix area at 1-800-998-3328. The new telephone banking system will be offered in both English and Spanish from the SAME telephone number listed above.

ALL of the options on the current Telephone Teller will be available on the new telephone banking system but in a slightly different order. The menu for the new telephone banking system is:

1. Account Information
2. Funds Transfer
3. Share and Loan Withdrawal
4. Account Management

Visit our website at www.FirstCU.net and click on "It's a Big Deal!" for more information about the new telephone banking system.

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Online banking is getting a makeover.

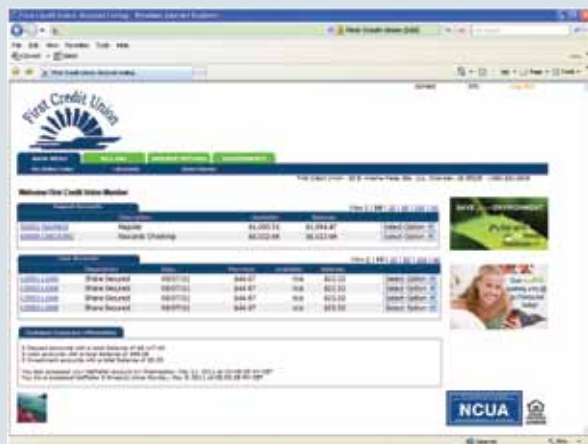
Along with a new data processing system, we also will be introducing a new online banking system. It offers enhanced functionality, a fresh new look and additional convenient features for a better online banking experience.

The popular features you're accustomed to with First Credit Union online banking will still be available such as:

- Access to view, print and download electronic statements
- Access to online bill pay
- Ability to download history for Quicken®, QuickBooks® and Microsoft® Money

In addition to these familiar features, we hope you will enjoy the ease and convenience of the new online banking system's improved options that enable you to:

- Set alerts for notification of transactions
- Customize your homepage to fit your personal online banking needs
- Enhanced online security with personalized "multi-factor authentication"



Try the Demo!

Visit our website at www.FirstCU.net and click on "Online Banking Demo" to try out the new online banking system.

Alerts

Alerts are a new feature available under the "Member Options" tab with new and improved First Credit Union online banking. You can choose to be notified either upon login to online banking, by email message or both when specific events that you've chosen occur. For example you can set an alert to be notified when:

- An account balance goes above or below a certain amount
- A specific check posts to your account
- A transaction posts to your account
- A successful or unsuccessful login to your account has occurred
- A maturing term certificate is about to mature
- A loan payment is due

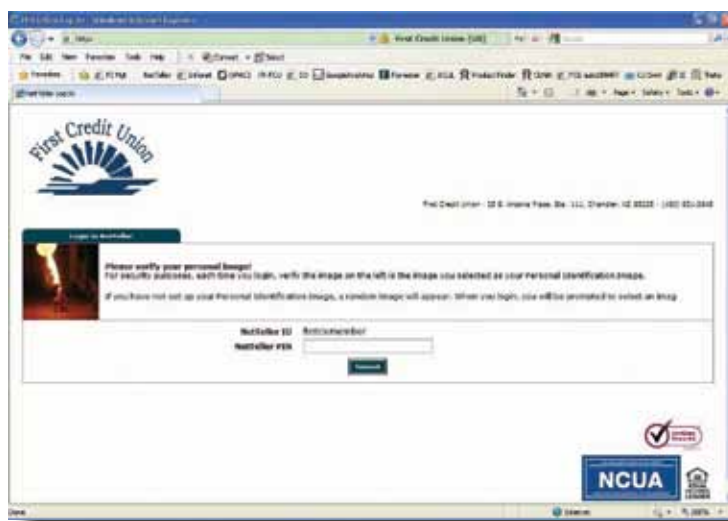
You can even set an alert for anything you want such as a reminder of your wedding anniversary, a birthday or an important meeting.

Customize layout

A new feature available under the MyFirstCU tab is the ability to customize the look of your online banking screen. You can remove any fields you don't want or rearrange the layout displayed on your screen. Simply click on "Configure this page" to start the process. Follow the directions of how to drag, drop and move information around as you wish.

Personalized Online Security

The new online banking system will have enhanced multi-factor authentication. The first time you login to the new online banking system you will be prompted to select an image. Look for this unique image every time you login. It will be displayed each time you login as verification that you are signing on to the authentic and secure First Credit Union online banking site. You will see this image when you login to mobile banking too.



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