



System Upgrade Guide

For Members

April 1-2, 2026

News from MACU

We're excited to share that beginning April 1, 2026, we will be upgrading our entire processing system, including our core account platform, online banking, mobile app, mobile deposit, bill pay and more, to bring you faster service, better features, and more self-serve options. This major project will require our branches to be closed for two days, temporary limits put on debit card usage, and a brief pause of online services. We truly appreciate your patience while we complete this work, and to support you through the transition, we've created this comprehensive Upgrade Guide of helpful tips to prepare and information to learn about some of the new and exciting features coming your way. Thank you for trusting us as we make these important improvements designed to deliver the latest technology and a smoother experience for you.

Some of the **Improved Features** include:

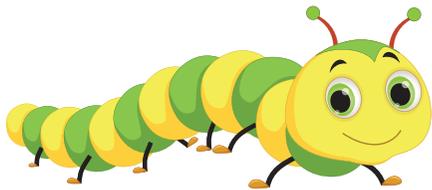
- Report debit cards lost/ stolen in the mobile app.
- Set eAlerts for account balance, transactions, deposits, etc.
- Open additional account types online.
- Near Real-Time Processing of Remote Deposit Items. (No more waiting for that file to post!)
- Create auto transfers and ACH transfers within online banking or the mobile app.
- Monitor your credit and view your credit score in online banking through SavvyMoney!
- Additional options for loan payments.

What can I do to prepare for the upgrade?

- Print or download any eStatements you may need as previous transaction history will not be available in the new system or online banking.
- Have extra cash on hand.
- Although Debit and ATM cards will be available, consider using a credit card for larger purchases.
 - **If you are traveling March 31-April 2 make sure you have cash or a backup payment method as your debit card may have lower limits while we upgrade our systems.**
- Make sure you know your account (member) number.
- Make sure your phone number and email are up to date on your account. Feel free to call us to confirm!
- Print a copy or write down any of your automatic transfers that were set up in online banking to ensure they transferred into the new online banking system.

Upgrade Timeline

What to expect & When to expect it



PLAN AHEAD!

- Read this upgrade guide in its entirety. Watch our Website and Facebook page for notifications of services as they come online.
- We suggest verifying account balances and making an appropriate cash withdrawal prior to closing on Tuesday, March 31st.

MONDAY, MARCH 30

Bill Pay Users: Last day for payment processing. Make sure you have a list of your current payees to add in our new bill pay system, available on Friday, April 3rd.

TUESDAY, MARCH 31

Open until 6PM.

As of 6PM, the following services will go offline: Online Banking, Audio Teller, and Mobile Banking. ATM & Debit Cards will be subject to offline limits until Thursday, April 2nd.

- ACH deposits received by 6PM will be posted prior to systems going offline. ACH deposit received after that time will be posted on Thursday, April 2nd.

WEDNESDAY, APRIL 1

All MACU branches will be CLOSED while systems are upgraded.

- Offline: Mobile App, Online Banking, Web Bill Pay, and Audio Teller. ATM & Debit Cards will be subject to offline limits until Thursday, April 2nd.

THURSDAY, APRIL 2

All MACU branches will remain CLOSED while systems are upgraded.

- If you normally receive your paycheck early (Thursday) please be aware that it may not be available until Friday, April 3rd.
- ATM & Debit Card limits return to normal.



FRIDAY, APRIL 3

All MACU branches will be OPEN!

- NEW It'sMe247 Online Banking will be available (first-time login instructions provided on page 3).
- Call Center: See page 6 for more information on extra help we're bringing in.

SATURDAY, APRIL 4

All MACU branches will be OPEN!

- Extended Hours until 2pm.
- All branch lobbies will be open.

WEEK OF APRIL 6

New Mobile Apps will be available within the first week of the upgrade pending app store certification by Apple & Google. Enrollment instruction can be found on page 4.

Shared Branching

Shared Branching services will be disrupted during our systems upgrade. Shared Branching will go offline starting Tuesday, March 31st, and should resume Thursday, April 2nd. During the outage, MACU members will not be able to perform any transactions at Shared Branching locations locally or nationwide.

To find the Shared Branching location nearest you, visit sharedbranching.org or call 1-888-748-3266. You must have your MACU account number and driver's license for service at a shared branch.



Getting Started

New Online Banking

Upgrading our system enables us to provide you with exciting new products and services! It'sMe247 Online Banking will bring a fresh new look along with new features, such as:

- Improved Loan Applications
- Open Sub-Savings accounts
- Open New Certificates of Deposit
- Nickname your accounts for how you use them
- Place a Stop Payment on a Check
- Schedule and manage one time or recurring transfers
- "Jump" to your joint accounts without logging out of your primary account (Please contact MACU to set up this feature)
- Review loan payoff amounts
- Download transaction activity to QuickBooks
- Read important messages from MACU
- Set up transfers to/from your account at another financial institution
- Securely pay someone else through Pay A Person



- **Enrollment:** Your existing online credentials will not be carried over. You will need to enroll in It'sMe247 Online Banking, which will be available starting on April 2.
- **Authentication:** It is important you have a correct cell phone number and/or email address on file to receive an authentication code.
- **Accessing It'sMe247 Online Banking:** You will continue to use MillstreamCU.com to access the Online Banking platform.

First-Time Login Instructions

1. Visit MillstreamCU.com.
2. In the login box at the top left of the screen click on First Time User.
3. You will be taken to a screen to enter your Account Number and the Social Security Number of the Primary Account Holder.
4. You will choose to receive a text message or email for an authentication code to the cell phone or email address on file.
5. Follow the on-screen instructions to finish setting up your account.

Note: The username and password you create during your first-time login will also be used to log in to the mobile app.



- **Access:** Bill Pay can be accessed through It'sMe247 Online Banking and the Mobile App. No additional sign-on or passwords to remember.
- **Next Day Delivery:** Most electronic payments are delivered as soon as the next business day.
- **Instant Access:** You can enroll in Bill Pay directly from It'sMe247 Online Banking and begin using it immediately.

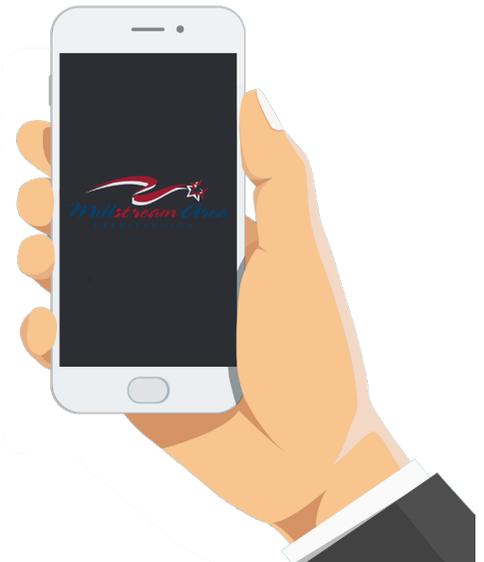
- **Easy to Set Up:** Follow simple point and click instructions.
- **Set Up Recurring Payments:** Like mortgage, utilities, insurance premiums, daycare, etc.
- **Pay Multiple Bills** simultaneously without having to leave It'sMe247.
- **View Bill Pay History** without having to leave It'sMe247.
- **eBills:** You will have the option to receive bills electronically if offered by the billing company.
- **Checking:** A checking account is required to utilize Bill Pay.

It's Me 247 Mobile App Banking

Getting Started

New Mobile Apps will be available within the first week of the system upgrade pending app store certification by Apple and Google.

- **Apple users** will have the option to update their existing MACU app once available.
- **Android users** will need to delete your old app and search for MACU It'sMe247 in the app store. If you have not already established your new sign-on credentials in online banking, you will need to follow the instructions on page 3.
- **Login Credentials:** You will use the same username, password, and security questions for both It'sMe247 Online Banking and Mobile App. Refer to page 3 for instructions.



Features

- View Pending Transactions.
- Use Card Controls to lock & unlock your card, set spending alerts, & more.
- View your credit score through SavvyMoney.
- Customizable favorite features.
- Deposit checks from wherever you are, whenever it is convenient for you.
- Send money to others through Pay A Person.



It's Me 247 Text Banking

Get quick information about your MACU accounts with our new It'sMe247 Text Banking.

With Text Banking you can send a text command and receive generated replies for account balances.

This service is available 24/7/365.

There is no fee from MACU to use Text Banking, but your mobile carrier's standard text messaging fees will apply.

How To Enroll

- Log in to It'sMe247 Online Banking at MillstreamCU.com.
- Click the 'Go Mobile' button on the toolbar.
- Select Text Banking Home.
- Follow the prompts to enroll.
- After enrollment, text commands to IM247 (46247).
- A list of text commands will be provided to you during the enrollment process.

Prefer texting instead of making a phone call? No problem! You can text us & we'll text you back! The same friendly staff you talk with over the phone will reply to your messages. There is no enrollment process, simply text us at (419) 422-5626. This texting service is available during normal business hours.

More Electronic Services!

savvymoney[®]

A Smart Solution to Manage your Financial Future!

With SavvyMoney, you have access to your credit score and full credit report along with easy-to-use digital tools.

The personalized guidance can empower you to take control of your financial health and make better financial decisions.

- Credit Score Analysis
- Credit Score Simulator
- Financial Checkup
- Education & Tools
- Monitoring & Alerts

This service will be available for members aged 18+. If you choose not to use SavvyMoney, you have the option to un-enroll.



PAY A PERSON

Pay A Person is a person-to-person (P2P) transfer option to send money to another individual via email or text message - without having to know each other's account numbers.

Access to this service will be within It'sMe247 Online Banking and the Mobile App under "Move Money". You must have a valid email on record with MACU and a checking account to utilize this service.

ACCT-TO-ACCT TRANSFERS

Account-to-Account (A2A) transfers enable you to send or receive funds between your MACU account and your account at another financial institution. This service is designed to offer you a convenient and flexible way to manage your finances.

Access to this service will be within It'sMe247 Online Banking and the Mobile App under "Move Money". You must have a valid email on record with MACU and a checking account to utilize this service.

(Current external transfers will not carry over to the new system and will need to be re-established.)



QuickBooks integration will not transfer over for those members who are currently using this feature. As MACU completes our system conversion, you will need to modify your QuickBooks Online settings to ensure that your data connectivity transfers smoothly to the new system. Detailed instructions can be found on our website: MillstreamCU.com/upgrade.



A quick and convenient way to make loan payments! With MessagePay, members can receive payment reminders via text message and subsequently pay with their preferred mobile device. Payment methods allowed include ACH and debit cards.

Audio Teller

Get account balances, review recent transactions, make transfers, and more through our secure touch-tone telephone banking system.

First-time use: Call 419-422-5626, choose option 1, and enter your member number.

- Enter your temporary pin (last four digits of the primary account holders social security number).
- You will then be prompted to enter a new PIN and press #.
- Confirm your new PIN.

Sample menu options:

- Account inquiries, including balances and recent transactions.
- Funds transfer.
- Hear current rates or calculate estimated loan payments.
- Change your PIN.
- Change to a different member number.
- Other CU Services-including locations and hours.
- CU Talk Tutorial (press* to exit the tutorial and return to the main menu).

Call Center Assistance

We know how important phone support is. For two weeks while we adjust to our new tools we've dedicated a support call center to serving you. You may not recognize the names or voices but these people have joined our team to ensure you have the best phone banking experience possible. You can call our main phone number, or if the lines are busy, you can also reach the call center at 419-408-3616.

For your assurance, the call center will be following the policy manual for all member interactions and will properly identify members.

DATES AVAILABLE

Call Center begins Friday, April 3rd and ends on Thursday, April 16th. Available during normal branch hours.

REQUIRED INFORMATION

Members need to know their account (member) number. You will also be asked identity verification questions.

What They'll Help With:

- Assist with It'sMe247 Online Banking and Audio Teller setup.
- Member service requests: balances, check clearing, transfers, loan history, updating member contact information.
- Provide hours of operation.

New Account Suffixes

Account Type	Current	New Suffix
Regular Savings	1, 6, 240, 250, 400, 500, 800, 810, 820, 120, 130	000
Special Savings	20,50,80,110	010-029
Christmas Club	120,130	040-041
Money Market	300	050-051
Primary Checking	9, 3, 4, 140, 150, 170, 180	100-104
Senior Checking	10	100-104
Fresh Start Checking	70	100-104

New Loan Suffixes

Loan Type	New Suffix
New Vehicle	500-509
Used Vehicle	520-529
Motorcycle	540-549
Recreational Vehicle	560-569
UCC Secured	580-589
Share Secured	600-609
Unsecured	620-649
Home Equity	700-709

ACH or Direct Deposit

*Current ACH and Direct Deposit items will be converted.
There's nothing you need to do.*

New ACH or Direct Deposit Transactions after April 3, 2026:

- Savings - Add the suffix to the end of the member number. (Example 1234000)
- Checking- Please contact us to make sure you are using the correct suffix for your account.

After the upgrade?

- Be patient with our Team Members as they are learning the new system.
- If you typically use online banking and bill pay, log into It'sMe247 Online Banking using instructions in this guide, or on our website.
- Verify any automatic transfers posted.
- Set up new services you wish to utilize.
- Use correct format when setting up new ACH or Direct Deposit items.
- Download the mobile app once it's available.



We want to thank you in advance for your patience and understanding while we work through this upgrade. Wait times in our lobbies and drive thru may be longer than normal as we assist members with our new products and services.

Frequently Asked Questions

What is a core processing system?

The core processing system is the computer system used to maintain accounts and process transactions.

Will my Online Banking log-in change?

Yes. Online Banking credentials will not be carried over. You will need to re-enroll and set a new username and password. Please see instructions for It'sMe247 Online Banking on page 3.

Will my mobile app change?

Yes, but the new mobile app must be certified by Apple's App Store and the Google Play Store before it becomes available. Please see instructions for It'sMe247 Mobile App Banking on page 4.

What can I do to prepare for the upgrade?

- Print or download any eStatements you may need as previous transaction history will not be available in the new system or online banking.
- Have extra cash on hand.
- Although Debit and ATM cards will be available, consider using a credit card for larger purchases.
 - **If you are traveling March 31-April 2 make sure you have cash or a backup payment method as your debit card may have lower limits while we upgrade our systems.**
- Make sure you know your account (member) number.
- Make sure your phone number and email are up to date on your account. Feel free to call us to confirm!
- Print a copy or write down any of your automatic transfers that were set up in online banking to ensure they transferred into the new online banking system.

Will my member number change?

No. Member numbers will remain the same. Your account suffixes will change though. See page 6 for new suffixes.

Will there be changes to my VISA Platinum Credit Card?

No, your VISA Platinum Credit Card will not be affected by the upgrade.

Will I receive new checks?

No, your existing checks will still work. When a new check order is placed the MICR number will be updated at that time.

Will recurring or prescheduled bill pay items continue to post?

No, payments will need to be set up in the new bill pay system. We recommend downloading a list of your current billers in bill pay. See our website for instructions.