

New Online Banking Launching February 17, 2021



Dear TLC Membership:

We are excited to release our new and improved online banking, bill pay and mobile app to help you do more! It's a better online and mobile experience designed for the way you live, so you're never far away from your finances. You will notice a sleeker look and experience so you can do banking functions easier than ever.

Exciting NEW Features:

- Zelle person-to-person payments
- Your \$ Manager
- Request stop payments
- Message with TLC Staff
- "Tag" your transactions into categories
- Biometric access to your account
- And many more !!! (see page 2)

Because there are so many new features, please be sure to check your email often as well as our website and YouTube channel to learn about the many convenient new features. We will be sending out a weekly email/video to show you how each new feature can save you time, help you stay organized or get what you need done on your time table.

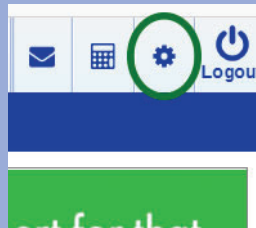
If you have questions, or need assistance, please contact a member services representative – we'll be happy to assist you!

Sincerely,
TLC Member Services
(517) 263-9120

Reset Your User ID NOW

We are urging all members to change your User ID from your account number to a new – unique user id. The new system will not allow you to use your account number due to security concerns. You can easily do this NOW in Online Banking.

1. Enter online banking
2. Click on the gear (upper right hand corner)
3. Click on "Change User Id" Your new user id needs to be between 6-15 characters, must start with a letter and contain NO special characters.
4. Fill out the required fields and "submit" the changes.



Password - the first time you log in

TLC is implementing higher security standards. Therefore the first time you log on after 2/17/2021, you will be asked to do the following:

- Enter your new User ID
- Enter your password **IN ALL CAPS** (even if your password is lower case in the old system)
- Reset your password to some combination of lower, upper case and special characters -minimum 8 characters, and must start with a letter.

Time Line:

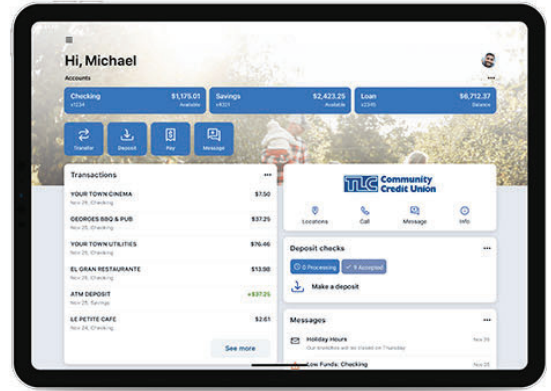
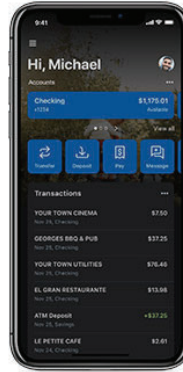
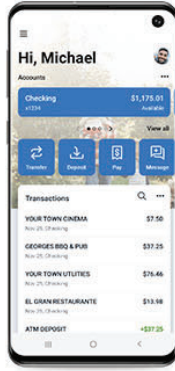
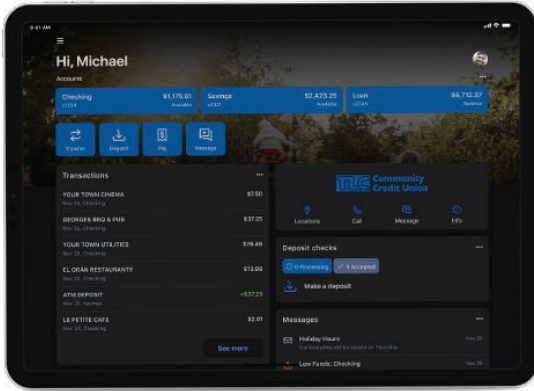
- Scheduling, changing or canceling Bill Pay and external transfers will be disabled on 2/10/21. You may want to schedule your bills prior to this date.
- Write down your scheduled external transfers. You will need to schedule the external transfers again in the new system (The institution you are transferring from/to will still be set up, but not the actual transfers.)
- Online Banking and Mobile Banking will go down the morning of 2/17 and the new product is expected to be available in the afternoon.
- You will need to use your user id (not your account number) and reset your password
- Bill payments that were scheduled to occur between 2/12 and 2/17 will happen the night of 2/17. You will then have access to these areas.

Rest Assured...

The following items will transfer over:

- 120 days of history will be available at launch with full history coming in the following weeks
- All payees and their information
- Scheduled one-time and recurring bill payments

Learn more at www.tlccu.org/your-life/manage/new-online-banking



NEW FEATURES

- **Zelle** – Person-2-Person payments
- **Your \$ Manager** – Hook all your financial accounts in one location, create budgets and long term goals to ensure your long-term financial success. Figure your net worth and watch it grow
- **Same Features** - Android and IOS Apps will deliver the same features as the desktop version
- **Customizable Dashboard** – Easy to organize cards allow you to decide how to sort and display your accounts
- **Pay on the date you wish** - Bills are paid to the payee the day that you specify- and withdrawn from your account on that same date. No delay in your payees receiving your funds (check or electronic)
- **Biometric or 4-Digit Access** – Use fingerprint authentication, Face ID or a 4-digit passcode to quickly and securely access the app (mobile app)
- **Messaging** – Message securely with member services to get the answers you need on your account
- **More bill pay merchants** are now available electronically
- **Stop Payments** – Put a stop payment on a check or series of checks from within online banking
- **Tag transactions** for organizing your transactions into spending categories, attach notes or images such as receipts for future reference
- **Card Options** - Securely report your card lost or stolen
- **eBills** - Receive electronic versions of your bills directly into Bill Pay
- **Payment rush options** – Send an overnight or second-day payment via electronic or check

Popular Features still available in the new Online Banking system

- **Forgotten Username & Password** – Self service your account when you need to reset your password or change your username safely
- **View balances, statement documents and notices**
- **Search for transactions** – Dynamic search that filters transactions
- **Export transaction data** for a range of dates in a variety of formats
- **Deposit a check** – Take a picture of a check in Mobile Banking to directly deposit it into your account
- **Bill pay** – Pay a business or person, add/edit/delete payees, schedule one-time or recurring payments
- **Transfers** – Internal / external / member-to-member transfers
- **Card Control** – Ability to turn off and on your credit/debit cards
- **Address** - Change your physical/email addresses and phone number online to update your account information
- **Account Alerts** – Set up notifications for when your balance is running low or you wish to be notified when certain transactions occur

Coming Soon...

- **Switch Users in Mobile Banking**
- **Expanded Online Account Opening**

For more information on the advantages of the New Online Banking visit:
www.tlccu.org/your-life/manage/new-online-banking