

NorthStar FOCUS

▶ On Our Conversion Update

ON MARCH 1, 2011 WE WILL DEBUT OUR UPGRADED DATA PROCESSING SYSTEM

As you read in our December newsletter, NorthStar Credit Union is in the process of upgrading our data processing system. In order to make this transition as smooth as possible for our members, we have created detailed information regarding the conversion timeline and how the many improvements will impact your account(s).

Your existing NorthStar Credit Union account number will remain the same, however account suffixes will change. A description of our new suffixes is located on page 3. Also, you will continue to use your existing NSCU ATM/Debit Card.

We suggest you keep this issue to reference the many new features that will be available. If you have any questions or concerns about any of these changes, you may contact us directly. The entire staff at NorthStar Credit Union would like to express our appreciation for your patience and understanding during the implementation of our upgraded system.

Dates to Remember

FRIDAY, FEBRUARY 25, 2011

At 6:00pm our Home Banking, ART telephone banking and Bill Pay services will be suspended. We will be replacing these services on March 1, 2011 at 8:30am with **It's Me 247** Online Banking, **CU*Talk** Telephone Banking and **Easy Pay**, our newly named bill pay service.

Please note: these CU services, along with the CU Service Centers® Shared Branching Network, will not be available for three days beginning Friday, February 25, 2011.

SATURDAY, FEBRUARY 26 THROUGH MONDAY, FEBRUARY 28, 2011

The Credit Union will be closed in order to upgrade the data processing system. **We will do everything possible to have NO interruption to your ATM/Debit Card service.** We certainly appreciate how important this service is to you. To be safe however, please plan your financial needs accordingly and have your checkbook and your NSCU ATM/Debit Card with you during the period of Friday, February 25, 2011 through Monday, February 28, 2011.

TUESDAY, MARCH 1, 2011

(SERVICES AVAILABLE AT 8:30AM)

The Credit Union will re-open for normal business hours. **It's Me 247**, our new home banking and **Easy Pay** powered by IPAY, our new bill pay service, and **CU*Talk**, our new telephone banking service will be available.

► Conversion Update *continued*

CU*Talk (PREVIOUSLY ART)



NSCU's ART automated phone service will be discontinued at 6:00 p.m. on Friday, February 25, 2010. On Tuesday, March 1, 2011, members may begin using our new audio response system, **CU*Talk**. The toll-free **CU*Talk** number will remain the same, direct **1.888.983.2424** or you can dial the credit union at 1.630.393.7201 ext. 222. All members will be automatically enrolled in our audio response service, **CU*Talk**.

BY PHONE YOU CAN EASILY:

- Review account balances
- Verify dates and amounts of transactions
- Verify whether certain checks have cleared
- Transfer funds between accounts
- Make loan payments
- Obtain annual dividend and interest information
- Change your PIN

ALL YOU NEED TO USE CU*TALK IS...

- A touch tone phone
- Your account number
- Your personal Identification Number (PIN)

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.
- When entering dollar amounts, decimals are not required. For example, you would enter \$25.00 as 2500.
- Be careful when entering your member number and PIN. *Entering a PIN incorrectly three times will disable access to that account. If this happens, contact our Member Service Department for reactivation.*

STEP-BY-STEP INSTRUCTIONS FOR FIRST TIME CALL TO CU*TALK

- Using your touch-tone phone, call **1.888.983.2424** for **CU*Talk**.
- You will be asked to enter your account number, then press the # key.
- You will be prompted to enter your PIN. The first time you use **CU*Talk** your PIN will be the last 4 digits of your Social Security number. For security purposes, after you are dialed into the system, you will be prompted to change your PIN
- From this point on, the **CU*Talk** system will guide you through the transactions you wish to complete. The first set of options includes a brief tutorial (press 0) with tips and hints for using the system. You can press * to return to the main menu at any time.
- When you have finished, simply hang up the phone.

It's Me 247 Online Banking



(PREVIOUSLY HOME BANKING)

Home Banking will also be suspended at 6:00 p.m. on Friday, February 25, 2011. **It's Me 247**, our new home banking system, will be available on Tuesday, March 1, 2011 at 8:30a.m. Members who were previously enrolled in Home Banking will be enrolled in our new home banking service, **It's Me 247**. Members who were not previously enrolled and would like to utilize **It's Me 247**, please contact the credit union at 630-393-7201.

FOLLOWING ARE EXAMPLES OF IT'S ME 247 FEATURES:

- View monthly statements electronically using E-Statements
- Update personal information such as address and phone number
- View a history of checks cleared after March 1, 2011
- View account balances and transaction history
- Place a stop payment on a check
- Set up automatic transfers for loan payments or savings transfers
- Use our integrated Bill Payment Service
- Open additional savings accounts
- Buy a certificate online
- Additional Security Features

STEP-BY-STEP INSTRUCTIONS FOR FIRST TIME LOG ONTO IT'S ME 247

- To log in, simply go to **www.nscu.org** and click on the **It's Me 247** login button.
- Enter your account number and your temporary password, which will be the last four digits (4) of your Social Security number.
- For security purposes, after you enter the system for the first time, you will be prompted to change your password and add security questions of your choice. Follow the instructions on the screen. Once you complete this step and are in, the **It's Me 247** screen will appear.

Easy Pay Powered by IPAY



(PREVIOUSLY ONLINE BILL PAY)

The current Bill Payer system will not change, but the service will be temporarily discontinued during the conversion. The bill payer system will be suspended at 6:00 p.m. on Friday, February 25, 2011. **Easy Pay**, the newly named bill payer system, will be available on Tuesday, March 1, 2011 at 8:30 a.m.

If you currently use our bill pay service, you will not need to re-enroll. If you are not currently using bill pay, but would like to, contact the credit union to enroll.

Easy Pay is available inside our home banking site, **It's Me 247**.

This provides a safe, secure system, and allows you a single sign-on. After submitting your on-line enrollment, you will receive e-mail notification of acceptance. Once enrolled, you can begin establishing payees. Instructions guide you through this simple process. Member support is available to answer questions or assist with problems 7:30 a.m. to 5:30 p.m. EST, Monday thru Friday by calling 1.888.527.4609; or you may click on Live Chat (online) 7:30 a.m. to 11:00 p.m. EST, Monday thru Friday. As you add payees online, **Easy Pay** verifies remittance data for accuracy. This occurs before the first payment is sent to ensure proper routing of all payment requests. You may add, edit or delete payees, schedule one-time or recurring payments, or view histories of past payments.

ELIGIBILITY REQUIREMENTS FOR EASY PAY:

1. NSCU personal checking account
2. **It's Me 247**

NEW... Mobile Banking

Mobile Banking is safe and secure...
and it's free!



ALL YOU NEED TO USE MOBILE BANKING IS...

- A mobile phone compatible with web service and web access. Please be sure to check with your mobile carrier about web access rates.
- Access to Home Banking

TIPS FOR FIRST-TIME USERS

- For added security, remember to use the logout button when using Mobile Banking. On an iPhone or Android devices, the Logout button is on the Home/Options screen. It can easily be found by hitting the Home button in the upper right hand corner at any time.
- If you need to change your password, log on to your secure account in **It's Me 247**. For security purposes, you may not change your password in Mobile Banking.
- If you feel like your account has been compromised, contact the phone center at 630-393-7201 immediately. If

it is after hours, enter an incorrect password three times to lock your account until you are able to contact us.

- If your phone is lost or stolen, log into **It's Me 247** and disable your device or contact your credit union.

STEP-BY-STEP INSTRUCTIONS FOR FIRST TIME MOBILE BANKING

1. Log onto www.nscu.org and click on **It's Me 247**.
2. Click on the Mobile Banking button located at the top of the page.
3. You should now be logged into Mobile Banking.

*Hint: If you would like to test drive Mobile Banking, simply log on to **It's Me 247** from your computer. You can try Mobile Banking by using a phone emulator. Since you have already logged on to Home Banking you will already be logged into the Mobile Banking using your actual accounts. If you use the emulator you will be accessing your own money, so activity will be posted to your account.*

Account Suffix Changes

OLD SUFFIX	DESCRIPTION	NEW SUFFIX
01	Savings	000
02, 03	Sub Savings	001-005*
06	Christmas Club	001-005*
07	Vacation Club	001-005*
08	Share Pledge	008
09	Non Interest Savings	010
10	Checking	110-113*
15	Daily Investment Account	115
30	Money Market	130
19	Non Interest Checking	119
20	Basic Business Checking	135-140*
21	Premier Business Checking	145-150*
40	Traditional IRA Savings	040
41	Roth IRA Savings	041
42	Coverdell IRA Savings	042

*For new suffixes that have a range, the system will generate the next available suffix to assign to the account and replace the old suffix. (Example: If a member has a Sub Savings Account and a Christmas Club Account, the Sub Savings Account will receive the new suffix of 001 and the Christmas Club Account will receive a new suffix of 002). If a member has personalized their account, their personalized description will carry over to the new system.

The entire NorthStar Credit Union Team is excited about this system upgrade, and we believe you will be happy with the results!



Focused on your future.

3 S. 555 Winfield Road
Warrenville, IL 60555

GREAT NEWS FOR ALL NORTHSTAR CREDIT UNION MEMBERS!

Your NorthStar Credit Union staff is working hard to deliver improved services that you have requested. These services will help you manage your finances better, and make your life easier!

Beginning March 1, 2011, you will have access to new and improved financial services!



Focused on your future.

