

2019
VETERANS DAY
WEEKEND



COUNTDOWN TO

UPGRADE

11/08/19 - 11/12/19

*On November 8, we'll take a giant leap forward.
Before then, we need you to take a few small steps.*

[HUECU.ORG/UPGRADE](https://huecu.org/upgrade)

 **HARVARD UNIVERSITY
EMPLOYEES CREDIT UNION**

HUECU

IS GETTING AN UPGRADE

Our goal is to provide you with the best banking experience possible – now and in the future. One of the ways we'll accomplish this goal is by providing you with new tools and services designed to save you time, give you greater control over your money, and enhance the security of your accounts. In order to introduce these new tools and services quickly, we need to upgrade our banking systems.

This November, we will take Veterans Day weekend (beginning at 4:00 pm on November 8, 2019, through November 11, 2019) to make this major upgrade.

During this weekend, certain services, including Online and Mobile Banking, will not be available. Other services, including ATMs and Debit Cards, will be limited. To reduce your inconvenience, please take the few simple but important steps outlined in this guide.

Note: An online version of this guide along with FAQs and tutorials is available at huecu.org/upgrade.

TAKE THESE STEPS NOW

1 VERIFY YOUR CONTACT INFO

Confirm your address, phone number and email by logging in to Online Banking or reviewing your statements. You are also welcome to call us at 617-495-4460 or come in to any branch.

2 MARK YOUR CALENDAR

The upgrade will take place over Veterans Day weekend:

November 8, 2019 through November 11, 2019

3 CHECK YOUR INBOX

We will keep you up to date on all the important upgrade information. You'll receive either email or standard mail. Emails will come from **huecu@harvard.edu**. Check your spam folder if you haven't seen a message.

4 ADD ACCOUNT NICKNAMES

We recommend that you give your accounts nicknames now (e.g., Main Checking, Rental Checking, Vacation Savings, etc.) to differentiate between them after the upgrade. To create nicknames, log in to Online Banking or contact us.

! *This step must be completed by October 25.*

5 LEARN MORE


Check out the rest of this booklet for details about all the changes ahead. **Visit huecu.org/upgrade for full details, FAQs, tutorials and more!**



HOW TO CHANGE ACCOUNT NICKNAMES

Log in to Online Banking and click the arrow to expand the **Settings** dropdown menu, then click **Display Preferences**.

In **Account Preferences**, click on the account you wish to nickname.

Under the account **Details**, click on the pencil  to edit account name. Enter the new nickname in the field below **Online Display Name**. Click the check box to the right to save the account nickname.

Repeat the steps outlined above for each account.



TAKE THESE STEPS ON OR BEFORE FRIDAY, NOV. 8

Please complete these simple steps ***before 4:00 pm on Friday, November 8*** to help minimize any potential inconveniences and/or interruptions to your day-to-day HUECU experience.



TAKE NOTE OF YOUR MEMBER NUMBER

If you currently have multiple memberships, your lowest member number will be the one that is kept.

All of your accounts will exist under this member number. When you log in to Online Banking, all your accounts will be visible under one place.

If you're not sure of your member number, it is available on your statement. If you can't find it, give us a call at 617-495-4460 or visit a branch.



MAKE DEPOSITS BY THE FOLLOWING DEADLINES

ATMs: On or before 11/07/19.

Mobile: Before 12:00 pm on 11/08/19.

Branch: Before 4:00 pm on 11/08/19.



MAKE ANY NECESSARY TRANSFERS

You will ***NOT*** be able to ***manually transfer funds during the upgrade***. Previously scheduled automatic deposits, withdrawals, transfers and payments will process normally.



SET TRAVEL NOTICES

If you're traveling out of state during the holiday weekend, ***please let us know before 4:00 pm on Friday, 11/08/19.***



VISIT A BRANCH IF NECESSARY

Complete any special in-branch transactions you may need ***before 4:00 pm on Friday, 11/08/19.***



CONSIDER GRABBING EXTRA CASH

Although HUECU Debit Cards will work as normal for purchases and ATM withdrawals, there will be a temporary daily limit. Therefore, you may want to consider grabbing extra cash, and if you're planning any large purchases, you may want to make them before or after the upgrade. ***Note: HUECU Credit Cards will not be affected during the upgrade.***

LOCATING YOUR MEMBER NUMBER

1 STATEMENTS

Your member number is visible at the top right of your statements.



2 CONTACT US

You may call us at 617-495-4460 to confirm your member number.

DURING VETERANS DAY WEEKEND



SPECIAL CLOSING REMINDER

All HUECU branches and electronic services will close at **4:00 pm on Friday, November 8.**

We will reopen at **9:00 am on Tuesday, November 12.**

AVAILABLE

- ✓ **HUECU Credit Cards** will work as normal.
- ✓ **HUECU ATMs:** During the upgrade, ATMs will be available for cash withdrawals only.
- ✓ **Debit Cards:** Temporary daily limits will be in effect. *Card transactions, including ATM withdrawals, will post to your account after the upgrade.*
- ✓ Previously scheduled **automatic deposits, withdrawals, transfers and payments** will process normally.
- ✓ **Loan and Mortgage applications** will be available and functioning normally.
- ✓ **Loan Payments:** Payments scheduled to happen during the upgrade **will be processed as soon as the system comes back online.**
You will not be able to set up new loan payments or cancel existing payments during the upgrade.
- ✓ 24-hour Customer Service numbers for Credit and Debit Cards will be open. *You may locate the Customer Service phone numbers on the back of your Credit or Debit Card.*

NOT AVAILABLE

- ✗ **HUECU branches will be closed.**
- ✗ **Telephone and email support** will **NOT** be available. *24-hour Credit and Debit Card Customer Service will be available throughout the upgrade weekend.*
- ✗ You will **NOT** be able to access **Online and Mobile Banking** during this weekend.
- ✗ **Online Bill Pay:** You will **NOT be able to set up or cancel payments during the system upgrade.** *All existing scheduled bill payments will operate normally and will be processed as planned.*
- ✗ **ATM and Debit Card** access will work but there will be temporary daily limits in place. *ATM access to account balances, transfers and deposits will not be available during the upgrade. **Your balance will not update.***
- ✗ **Telephone Banking** (not to be confused with Mobile Banking) will be permanently discontinued.
- ✗ **Shared Branches:** You will **NOT** be able to access your account or conduct any transactions at shared branches.

TUESDAY, NOV. 12

All HUECU branches will reopen and Online and Mobile Banking services will be available at 9:00 am on 11/12/19.

NEW WITH UPGRADE

MEMBER NUMBERS & ACCOUNT NUMBERS

- ✓ All of your accounts (e.g., multiple memberships, joint accounts, etc.) will be consolidated under your lowest member number. However, each account you have (e.g., savings, checking, loan, etc.) will still have a unique account number and these will not change.

Note: You will receive two November statements (one for the activity before the upgrade and one for the activity after the upgrade).

JOINT ACCOUNTS

- ✓ **If you are a joint owner on an account, you will now get your own member number!** Please make sure to update your contact info so we can get you your new member number and share other important information.

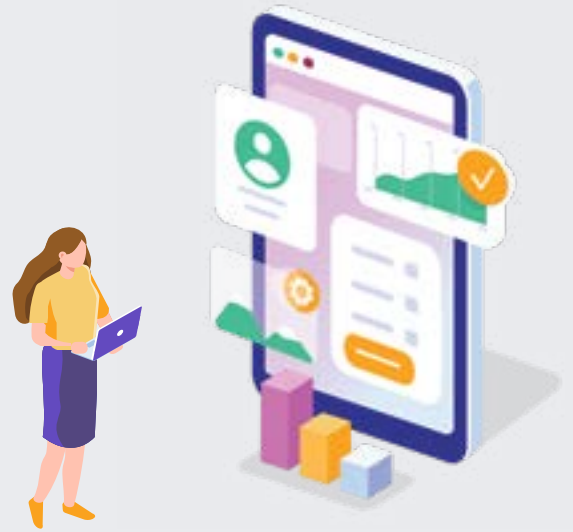
ONLINE & MOBILE BANKING

- ✓ Now you only need one username to see all of your accounts. When you log in after the upgrade, we'll verify your identity and you will be asked to reset your password. If you currently have multiple usernames, you will use the one associated with the lowest member number.

STAYS THE SAME

- ⊗ **Your member number.** However, if you have multiple member numbers, only the lowest will be kept.
- ⊗ **Checking account numbers.** Your current checks will still be valid after the upgrade is complete and direct deposits will not be affected.
- ⊗ HUECU Debit and Credit Card numbers and PINs.
- ⊗ HUECU's routing and transit number.
- ⊗ **Bill Pay.** Our bill pay system will remain the same and everything will transfer over.
If you were using Bill Pay on multiple memberships prior to the change, these will need to be consolidated.
- ⊗ All scheduled deposits, transfers and payments that you have set up with any of your accounts.
The time of day that the above activities process may change.
- ⊗ Your username for Online Banking.
- ⊗ Student Loan UAS accounts.

GETTING INTO THE NEW ONLINE BANKING



CURRENT ONLINE BANKING USERS

- 1 Go to huecu.org and click “Login” in the upper right corner of the page.
- 2 On the login screen, enter your username in the field provided and click “Login.”

Your username is the same as before the upgrade. If you had multiple memberships, use the username associated with the lowest member number.

- 3 Enter your “Temporary Password” and click “Login.”

Your temporary password is “huecu” followed by the last 4 digits of your Social Security Number, with no spaces or capital letters (e.g., huecu1234). If you do not have a Social Security Number, use the last 4 digits of your member number.

Choose a new password, enter it in the “New Password” and “Confirm Password” fields and click “Continue.”

- 4 Verify your phone number and email address are correct and click “Continue.”
- 5 Check the box to accept the New Online Banking Disclosure and click “Continue.”

! ATTENTION MOBILE APP USERS

If you are an Apple iOS user, there will be an update for the App. If you are an Android user, you will need to delete the old App and download the new version in the app store.

NEW ONLINE BANKING USERS

- 1 Go to huecu.org and click “Login” in the upper right corner of the page.
- 2 On the login screen, click the “Register” button on the right side of the screen.
- 3 To accept the disclosure, check the box next to “I Agree” and click “Continue.”
- 4 Provide the following information:
 - ✓ Member Number
 - ✓ Social Security Number
 - ✓ Date of Birth
 - ✓ PIN (this is the last 4 digits of your Social Security Number)

Then click “Continue.”

- 5 Choose a username and enter it in the field provided, then select an email address or mobile phone number where we should send your temporary password and click “Continue.”
- 6 When you receive your temporary password, put it in the field provided and click “Login.”
- 7 Enter a new password that meets the on-screen requirements and click “Continue.”
- 8 Verify your phone number and email address are correct and click “Continue.”



HARVARD UNIVERSITY EMPLOYEES CREDIT UNION

STILL HAVE **QUESTIONS?** WE'RE HERE TO HELP



[HUECU.ORG/UPGRADE](https://huecu.org/upgrade)



617-495-4460



HUECU@HARVARD.EDU



VISIT AN HUECU BRANCH



@myHUECU     

Ref. # 3



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

[HUECU.ORG/UPGRADE](https://huecu.org/upgrade)