

**Dear Member,**

The credit union will shortly be investing in and migrating all data to a new core banking system, which we feel is more suitable to our ever changing business needs and member requirements.

At the outset, we sincerely apologise for any inconvenience caused. Please see below for effects this migration may have on you.

**Closed Day.**

The credit union will remain closed for the full day on Wednesday, 4<sup>th</sup> December 2019 and re-open for business as normal on Thursday, 5<sup>th</sup> December. This will be our first full business day operating with our new core banking system.

**Deposit Books**

We regret to inform but provision and maintenance of our standard deposit books will not be possible after the 5<sup>th</sup> December 2019. The new technology being retained will not be complimentary to these deposit books. Transactional receipts will be dispensed for every transaction from the 5<sup>th</sup> December 2019 onwards in addition to the provision of a new (and free) wallet to assist retention of receipts.

We also wish to highlight our capacity to produce account statements whenever required in addition to account details being available continually, via our online banking service.

**ATM Services**

The ATM service used by a relatively small number of members will cease at 17:00 on Friday, 29<sup>th</sup> November 2019 and resume on Thursday, 5<sup>th</sup> December 2019. This will assist with ensuring the accuracy of all migrated data to the new core system.

**Online Banking/CU24<sup>7</sup>**

The credit union's online banking service will cease service from 17.00 on Tuesday 3<sup>rd</sup> December and resume 12.00pm Thursday 5<sup>th</sup> December. We anticipate members will appreciate the new online service compared with the existing version, providing for online loan applications, archiving of statements plus a host of other features.

Members that currently avail of our online services will retain the same PIN number as currently held. All members availing of the online banking service will need to download a new online banking App from either the Play Store or App store, depending on which phone system retained.