



Dear Member:

**We're excited to announce that over the weekend of March 29–April 1, Minnco will be moving to a new computer system!** This new system will allow us to provide better service, better products and a better overall experience for members. After two years, thousands of hours, hundreds of meetings with dozens of vendors, we're looking forward to launching April 2, confident that members will appreciate the enhancements that come with the new system. There will be a transition period for both members and employees as we become accustomed to new routines. This may mean temporarily longer wait times. We appreciate your patience and understanding.

**We'll be mailing a packet in early March to every member household. It will include information on the new online banking, mobile banking app (with Snap Deposit!), ePay, eStatements, and more. In the meantime, please read this letter, visit our web site, and note the date and times we'll be closed.**

### **Why was the enhancement needed?**

The computer system is the "brain" of the credit union; virtually all areas of our operation depend on it. The primary reason we're replacing it is to ensure we can meet the needs of members, both now and in the future. Our current system was installed 24 years ago and, despite frequent updates to the hardware and software, has reached the limits of its usefulness. The new system, on the other hand, is industry-leading and was developed with open source architecture. This allows us to add products and services from other vendors. The new system will also improve the reliability of our online services.

### **What enhancements/changes will I notice?**

This will depend on the Minnco services you use. For instance, if you visit an office to make a deposit or withdrawal, you'll notice that slips no longer need to be filled out. If you use online (eBranch) or mobile banking (Minnco Mobile), you'll notice a new, consistent look and feel between them. You also may notice "extra" accounts appearing when you log in; these are accounts that you are joint on (note: you can suppress, rename, or re-arrange these accounts as you desire). Beginning April 2, eBranch users will log in to the new online banking system using their member number and the last 4 digits of their social security number. Once logged in, they will be prompted to change their user ID and password. Two other improvements you'll notice are that Snap Deposit is part of Minnco Mobile rather than a separate app, and managing your financial accounts--including those at other financial institutions--will be possible with the new *Money Management* budgeting tool.

### **Enhancement Weekend:**

- Online and mobile banking, Shared Branching, the Call Center, and telephone banking: **service off at 5:00 pm, Friday, March 29 and resuming Tuesday, April 2**
- Offices and drive-thrus: **closing normal times on Friday, March 29 and re-opening Tuesday, April 2**
- **Members will have access to ATMs, and will be able to use Minnco debit and credit cards**
- **Payments on ePay (bill pay) will process as normal**

To stay up-to-date we encourage you to visit [www.minnco.com/enhancement](http://www.minnco.com/enhancement). You'll find more details, important announcements, and answers to commonly asked questions. We understand change can be difficult. Our goal is to minimize confusion by providing the information you need to feel comfortable. If you have any questions or concerns, please contact us.

**We appreciate your membership and look forward to serving you on the new system!**