



January 29<sup>th</sup>, 2018

Dear Members,

In our efforts to bring you the best possible online banking experience, Minnesota Valley Federal Credit Union will be upgrading our Online Banking, Bill Pay and Mobile solutions. This new system will be available February 7<sup>th</sup>.

This improvement will come with more flexibility, reliability and control for you, but it also will come with a few important changes that will temporarily affect the way you use Online Banking. We've summarized these key points below and suggest that you keep this summary on hand for quick future reference.

#### What can I expect?

- Our existing Online Banking will be available until 1 AM, Wednesday, February 7<sup>th</sup>. The new online banking will be available at 9 AM, Wednesday February 7<sup>th</sup>.
- To access Mobile Banking you will need to download our new app the morning of February 7<sup>th</sup>. You can do this by searching your app store for **Mobile MVFCU**.
- When you **log into the new system** for the first time, you will use your member number and current online password. After your first login, the system will have you set-up a new username and new password.
- The upgrade requires that Online Bill Pay will be **unavailable from 11 AM, February 5<sup>th</sup> - 7<sup>th</sup>**.
- Your **payee information**, for Bill Payer, will need to be re-entered into the new system.
- The new Online Banking will feature **innovative improvements** to Mobile Banking, Budgeting Tools, Spending Tracker, Transfer Funds, Text Banking, Text Alerts and more!

#### What steps should I take?

- Ensure that we have your **current email address** on file so you do not miss any important reminders or notifications we will send you via email in the coming weeks.
- If you have **bills scheduled** while Bill Pay is unavailable from **February 6<sup>th</sup> to February 7<sup>th</sup>**, be sure to schedule those bills for payment **prior** to **February 5<sup>th</sup>** to help ensure that they are paid on schedule or wait to set them up in the new system on **Wednesday, February 7<sup>th</sup>**.

While we are confident that this new service will improve your overall online and mobile banking experience, we apologize for any short-term inconvenience the upgrade may cause you. We are here to answer any questions, so please feel free to contact us at 507-387-3055 or email [msa@mnvalleyfcu.coop](mailto:msa@mnvalleyfcu.coop).



NMLS ID #504851

**DEPOSITS FEDERALLY INSURED TO AT LEAST \$250,000**

1640 Adams Street, Mankato MN 56001 • 100 Memorial View Ct., Mankato MN 56001

**Postal Address:** PO Box 4399, Mankato MN 56002-4399



## New Online Banking Features

Minnesota Valley Federal Credit Union is making this change to ensure we provide you with an online banking experience so easy & impactful, you will not be able to imagine banking any other way.

This system upgrade brings the following innovative banking solutions to you:

- **Mobile Web Banking** gives you full access to your account information, right from the palm of your hand! Securely view your account balances and transaction history, transfer funds, pay bills, receive alerts and instant messages, and more.
- **Remote Capture** allows you to deposit checks into your MVFCU checking account from anywhere.
- **Mobile Apps Banking** gives you an easy way to access account information on their mobile devices with information displayed clearly and simply.
- **Innovative Technology** with the use of fingerprints (Touch ID) at login for supported phones.
- **Budgeting Tools** that help you track spending, set budgets, monitor all your financial information in one place, even accounts at other banks and credit unions, or retirement accounts.
- **Direct Connect** allows you to connect transactions and account balances from Quicken®, QuickBooks®, or Microsoft® Money directly to your check register. Account information can be uploaded to the software, where reporting and graphing features can be accessed.
- **External Funds Transfer** allows you to transfer funds online between financial institutions without visiting a branch or writing a check. You can set up automatically recurring transfers between financial institutions and choose the speed of the transfer, whether it is the next business day or three business days-- the choice is yours.

## Check your balance... ...with a Text Message

**Access your financial accounts securely through a single text.**

Once you've enrolled online, you can use these simple text commands to receive up-to-date account information.



**BAL = Current Primary Account Balance**

**LAST = Last 5 Transactions**

**BAL ALL = All Current Account Balances**



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