



SPECIAL EDITION



# Member Solutions



Financial tools and resources to help you build exactly the life you envision.



## OPERATING SYSTEM CONVERSION



### Preparing for the future to serve you better: What you should know.

Some businesses provide high-tech convenience. Others excel at providing personalized service. At 7 17 Credit Union, we believe our members deserve both. In order to continue to keep pace with technology, to develop new and enhanced products and services, and to create efficiencies that will allow us to better serve our members, 7 17 is in the process of converting its main operating system.

Some employees of 7 17 have been laying the groundwork for this project since as early as 2019 by means of project planning, preparing data for migration and ensuring that the technology architecture is in place to support the new system. Many more have been involved for the last several months in integrating all systems with the new operating system with the goal of making the transition as seamless as possible with thorough testing and employee training. Virtually everything we do touches the operating system in some form or fashion from member statements, to branch, ATM, PTM, telephone, online and mobile banking platforms and much more. That said, there will be a number of important changes coming for our members. Some of the changes are the result of the new system's functionality, but most come as an opportunity to provide members with greater efficiency and value as a result of the system's enhanced capabilities.

***This transition will occur over a three-and-a-half-day period beginning with the old operating system being taken out of service on the evening of Friday, April 28, and the new operating system becoming functional the morning of Tuesday, May 2. As such, there will be temporary disruption of services.***

**The following content is dedicated to providing you with information about disruption of service during conversion weekend and important changes of which you should be aware before, during and after the conversion.**

For more information and regular updates visit [www.717cu.com/conversion](http://www.717cu.com/conversion).

Respectfully. Yours.



## Enhanced security measure: account numbers will be masked on paper statements

Protecting your finances and personal data are of utmost importance to us. We have enhanced our data security system to increase controls around your account data to better protect you, our Member.

Beginning with account statements received after June 1, you will see your account numbers will be partially masked on all your statements. This is being done in conjunction with 7 17's Operating System Conversion. Masked account numbers will appear on documents like mailed member statements and notices.

Although we have new safeguards, members will still be able to access their account number through eStatements. If you're not currently signed up, simply visit [www.717cu.com/estatements](http://www.717cu.com/estatements) to enroll. You can also visit a branch location or call us at 800-775-7741 to have a letter sent to you from our Compliance Department for your account number reveal.

### Important updates for viewing a masked account number:

- Shorter account numbers will be zero filled.
- Longer account number will be masked and only show the last four digits of the account number.

#### Sample of masked accounts numbers:

Account	Masked Account
123	XXXX0123
1234	XXXX1234
12345	XXXX2345
123456	XXXX3456
1234567	XXXX4567
12345678	XXXX5678

## Your Member account suffixes moving to four digits

Your account suffix is the piece of information that identifies a specific account. It traditionally can be a one, two, or four-digit number which appears at the end of the account number. It defines the exact account, whether it be a checking, savings, auto loan, etc.

Beginning with 7 17's Operating System Conversion, your Membership account suffixes will look slightly different. Currently, these are 2-digit numeric codes, such as "00" for Savings or "50" for Free Checking. When our system upgrade is completed, they will convert to four digits with two zeros added to the front of the existing suffix number.

Below is an example to help you better understand what your existing account suffixes will look like after the upgrade:

#### Samples of suffix changes from two-digit to four-digit:

Description	Old two-digit	New four-digit
Savings	123456-00	123456-0000
Free Checking	123456-50	123456-0050
Savings	12345678-00	12345678-0000
Free Checking	12345678-50	12345678-0050
Auto Loan	12345678-10	12345678-0010
Visa® Loan	12345-02	12345-0002

#### Samples of suffix changes from two-digit to four-digit (including masked account number):

Description	Old two-digit	New four-digit
Savings	XXXXXXXX3456-00	XXXXXXXX3456-0000
Free Checking	XXXXXXXX3456-50	XXXXXXXX3456-0050



## 7 17 announces disruption of services related to operating system conversion

To successfully complete our operating system conversion, 7 17 Credit Union must implement the following disruptions to member services. Visit [www.717cu.com/conversion](http://www.717cu.com/conversion) for the latest updates as this information may be subject to change.

### All Branch lobbies

- Closed on Monday, May 1, 2023.

### All Branch drive-thrus and PTMs (Personal Teller Machines)

- 7 17 PTMs, in the drive-thrus, free-standing drive-up and walk-up, can be used in self-service mode (i.e. ATM Plus) during the operating system conversion.
- Members will NOT have access to 7 17 employees for personal service via two-way video on Saturday, April 29, 2023 and Monday, May 1, 2023.

### ATMs

- 7 17 ATMs can be used during the operating system conversion with the exception of balance transfers, deposits, and balance inquiries (effective Saturday, April 29, 2023 through May 1, 2023).

### Call Center (Teleservices)

- Unavailable on Saturday, April 29, 2023 through Monday, May 1, 2023.

### Credit Cards, Debit Cards, and ATM Cards

- Cardholders can use their 7 17 Visa® Credit cards, Debit cards, and ATM cards without interruption during the operating system conversion.

### CALL24 Telephone Banking

- CALL24 will be unavailable to members on Friday, April 28, 2023 at 3:00 PM EST through Monday, May 1, 2023.

### NetWorth24 Online Banking, Mobile Banking App and Text Banking

- **Member access to online banking, mobile banking and text banking will be unavailable on Friday, April 28, 2023 (6:00 PM EST) through Monday, May 1, 2023.**
- There will be no changes to the login process or credentials when the system becomes available on May 2, 2023.

### More important details related to our digital banking services:

- New online banking registrations will be **temporarily disabled** Monday, April 24, 2023 on the credit union website and mobile app.
- The following features will be **temporarily disabled** on Thursday, April 27, 2023 (approx: 6:00 PM EST)
  - Setting up new bill payments or editing scheduled/recurring bill payments.  
**(Any payments you already have set up will remain in place as scheduled)**
  - Setting up new transfers or editing scheduled/recurring transfers.  
**(Any scheduled transfers you already have set up will remain in place as scheduled)**
  - Account alert notifications.  
**(Any current alerts set up on your accounts will not be sent during the conversion period)**
  - Setting up new account alerts
  - Nicknaming accounts

### We recommend the following actions:

- Do not schedule any new recurring transfers or one-time transfers that would occur between Friday, April 28, 2023 and Monday, May 1, 2023.
- Deposit any checks via Mobile Deposit (Remote Deposit Capture) prior to 2:30 p.m. EST on Friday, April 28. This service will then be unavailable until Tuesday, May 2.

### Online Application Services

- Online Account Opening will be unavailable to members the evening of Friday, April 28, 2023 through Monday, May 1, 2023.
- Online Loan Applications will be available on the 717 website.

## Person-centric Changes to Online Banking, Mobile Banking App and CALL24 account access

As explained in our last newsletter in January, the new operating system is changing to a focus on the 'member' instead of the 'account'. We love this since our focus has always been on you, our members. Because the current system is account-centric, you can easily access all of your primary accounts when using online, mobile or telephone banking. However, accessing other accounts on which you are a joint owner, co-borrower, authorized signer, etc., requires separate logins in most instances.

With the shift to a person-centric platform, the emphasis is on your overall relationship with 7 17. As such, you will be able to access all accounts with which you are associated with a single login when using online, mobile or telephone banking.

### Person-centric for Online and Mobile Banking Users

#### What does the change mean for online and mobile banking (primary) members?

With the change to person-centric, all online and mobile banking users will only need one primary login that will give them access to all accounts associated with their 7 17 relationships. If a member previously used multiple logins to access several accounts, they will need to choose one primary account login. Online and mobile banking users will no longer need to complete a special request to view other accounts, as they will already have access after May 1.

#### What if I am a joint-owner and I do not have a primary membership account?

Joint owners who do not have a primary account of their own will be required to apply for a new login after May 1, 2023. For Online/Mobile banking, joint owners will be able to go through the registration process online for creating their unique login. This will allow the joint-owner to access all accounts on which they are joint with a single login.



### Person-centric for CALL24 Telephone Banking Users

#### What does the change mean for CALL24 (primary) members?

With the change to person-centric, all CALL24 users will only need one primary account number and PIN that will give them access to all accounts associated with their 7 17 relationship. If a member previously accessed CALL24 with multiple accounts, beginning May 2 they will simply need to choose the primary account with the lowest account number and corresponding PIN and will have access to all accounts on which they are associated.

#### What if I am a joint-owner and I do not have a primary membership account?

For CALL24 access, joint owners will need to log in using the lowest account number on which they are joint. This will give access to all accounts on which the joint member is associated. Members can use their existing CALL24 PIN if they have one, or the system will ask them to create a PIN the first time they access the system.



For additional information on signing into CALL24 in the future, please read the article on page 5 of this newsletter titled ***Changes to member ID verification when accessing CALL24.***

## Announcement of Courtesy Pay program changes

The new operating system provides the opportunity to improve our Courtesy Pay Program by allowing us to provide limits that are specifically tailored to our members' needs and ability to re-pay.

Currently, members with accounts in good standing have a \$300 or \$500 Courtesy Pay limit to cover shortfalls on written checks, electronic transfers from a checking account and recurring debit card transactions. Members that have a direct deposit of at least \$250 per month may have the limit increased to \$1,000. After May 1, 2023, Courtesy Pay limits will range from \$0 to \$1,500 based on monthly deposits, average daily balance, and length of membership. Because these factors may change over time, limits will be reset on a monthly basis, and your Courtesy Pay limit may increase or decrease.

**For more specific information on how limits will be determined, please visit [717cu.com/conversion](https://717cu.com/conversion) and click on the Courtesy Program link.**

Please refer to the *Membership and Share Account Agreement and Disclosure* for more information about overdrafts and Courtesy Pay. You may locate a copy on our website, by visiting one of our branch locations or by calling our Compliance Department at 330-372-8094 to request a copy.

## Switch to one toll-free phone number for all calls to 7 17

Historically, 7 17 Credit Union has had to maintain numerous phone numbers to provide local phone access to all members with a toll-free 800 number utilized for calls outside our local service areas. With the operating system conversion, we are also upgrading our phone system. This allows us to create efficiency by routing all calls through the same number.

**Beginning now, we ask that all members begin using our toll-free number, 800-775-7741, to call the credit union.**

All calls are directed to our Teleservice Representatives located in our Warren Operations Center. You will also use this number to call into CALL24 Telephone Banking. In the event that you do call one of the local numbers beginning May 2, you will hear a message directing you to the 800 number.



## Changes to member ID verification when accessing CALL24

With the upgrade of the main operating system comes an upgrade to CALL24 Telephone Banking. Beginning May 2, 2023, members will be able to access all accounts on which they are associated using a single login ID and PIN. Currently, if members have accounts on which they are joint-owners, co-borrowers, authorized signers, etc., they are required to provide separate logins in most cases.

When selecting CALL24 telephone banking you will be asked to enter your account number and the last four digits of your social security number. If you are the primary account owner of more than one account, use the lowest account number to log in. If you are a joint account owner and do not have your own primary account, enter the lowest account number on which you are joint.

You will then be asked to enter a PIN number. You will create a PIN the first time you call in on the new system. You may use your existing CALL24 PIN if you have one. Remember this PIN as you will use it to log in in the future.

## Changes to deposit holds

Changes will be made to 7 17 Credit Union's deposit holds policies as of May 1, 2023. These changes will provide members with quicker access to more funds on your day of deposit.

The first \$325 from a deposit of checks at a branch or the first \$325 of your aggregate deposits made via 7 17-owned ATMs and PTMs used in self-serve, ATM-Plus mode, will be available for immediate withdrawal. The remaining funds up to \$5,525 will be available by the second business day after the day of your deposit.\* Deposits greater than \$5,525 will continue to have a 7-day hold before they can be withdrawn.

Cash or check deposits made at ATMs not owned by 7 17 may not be available until the fifth day after deposit.



\*In some cases, 7 17 will not make all of the funds that you deposit available to you on the second business day after the day of your deposit. However, the first \$325 of your deposits will generally be available for immediate withdrawal. If the deposit is made in person and we are not going to make all of the funds from your deposit available on the second business day after the deposit, we will notify you at the time you make the deposit. We will also let you know when those funds will be available. If your deposit is not made in person at a branch, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit.

For updates and additional information about the operating system conversion visit

[www.717cu.com/conversion](http://www.717cu.com/conversion)



## Save the date: 65th Annual Meeting

Join us for 7 17 Credit Union's Virtual Annual Meeting

**When:** Tuesday, April 25, 2023

7 17 will hold the 65th Annual Meeting virtually. The online meeting link and more information will be available April 3, 2023 on our website at [www.717cu.com](http://www.717cu.com).

