

Letter from our CEO

We are constantly assessing how we can offer the best products and services while staying affordable for our members and keeping up with the technology that our members have come to expect. Part of this assessment is reviewing our core processing system and we have decided it is time to upgrade our system as well as our online banking.



**this system
upgrade will be
incredibly
beneficial**

We're looking forward to being able to offer you more options while helping our staff be more efficient. While this system upgrade will be incredibly beneficial, there are some things that will change. For example, the look of our online banking will change and we will need you to re-enter your bill payment payees. We've outlined all of these items on our website and with handouts to make sure you are fully prepared and set up for success post-upgrade. We appreciate your patience while we work through this and encourage you to let us know if you have any questions or concerns.



-Doug Wolf, CEO

Preparing for upgrade

PDF Instruction sheets will be available for the below items upon request or at our website at www.northwoodscu.org/upgrade

- Update your contact information *as soon as possible* to receive important updates through conversion.
- Confirm your joint account owners as soon as possible. It's crucial to know who has been set up to access your accounts and it should be reviewed and updated periodically.
- Download your electronic statement history before Monday, July 31, 2023.
- Prepare bills so you can re-enter payee information on Bill Pay after *Friday, August 4th, 2023*.
- Consider getting a Northwoods Credit Union Visa Credit Card as a possible backup option during conversion. Be sure to apply for *card before July 1st, 2023*.
- Get cash for conversion days by *Monday, July 31, 2023*.
- On *Friday, August 4th*, delete your current mobile app. Complete the signup within Online Banking and then download new mobile app.



BRANCHES CLOSED
TUESDAY, AUGUST 1st
WEDNESDAY, AUGUST 2nd

Online Banking FAQ



ONLINE BANKING WILL BE UNAVAILABLE FROM 8/1/23- 8/4/23

Q Will my login change?

The online banking login will be in the same place it is now, however, your password will change. On Friday, August 4th anytime after 8:00 am, you will need to set up your new login. Your new login will be your existing login/member ID and your password will be the last four digits of your social security number. Ex. 1234 You will be asked to change your password at login.

Q Will my accounts have the nicknames I set up within online banking?

No, you will need to rename your accounts

Q Will I need to setup my transfers and notifications again?

Yes, you will need to reset any transfers or notifications you had set up within your online banking. There's great news - notifications will now come through in real-time! If you have a notification set up to let you know when your checking dips below a certain amount, you will get that email or text within a short time after your checking account goes below that amount.

Please find the most updated information
at www.northwoodscu.org/upgrade

Online Banking – Mobile App



App store, login,
features

**MOBILE APP WILL BE
UNAVAILABLE
MONDAY, JULY 31st AT 5:00 pm
UNTIL FRIDAY, AUGUST 4th AT
8:00 am**

Q Is there a new app?

There will be a new app released on Friday, August 4th. It should push out the change to your phone and automatically refresh.

However, if your phone doesn't update, please go out to your app store on Friday, August 4th, and search for the NCU app (similar to the log on the top right corner of this brochure).

Q Will my login change?

Your login will remain your existing login/member ID and your password will be the last four digits of your social security number. Ex. 1234 You will be asked to change your password at login.

Q Will the new app look the same?

The new app looks very similar to our current app with some great new updates and features. Please note, the first time you log in to the app after the upgrade, you will need to add services like Bill Pay, eStatements and Mobile Deposit.

Online Banking – Bill Pay



Login, payees,
downtime

**BILL PAY WILL BE UNAVAILABLE
FRIDAY, JULY 28th until
FRIDAY, AUGUST 4th**

Q Will Bill Pay be unavailable during the upgrade?

Yes, the Bill Pay system will not allow you to schedule or pay any bills after Thursday, July 27th. Bill Pay will come back up as a new system on Friday, August 4th. Please schedule your bills accordingly.

Q What is changing?

Your payees, history, and any scheduled payments will not continue after the upgrade. Please print/download any payment history you would like to keep records of. You will not have access to these after the upgrade.

Q Will my payee information still be available after the upgrade?

You will need to set up your payees again and schedule your payments. **Recurring payments will not continue** after the upgrade. Record your current payees, addresses, and account numbers so that you may set them up after the upgrade.

Please find the most updated information
at www.northwoodscu.org/upgrade

continued

Online Banking, mobile app,
bill pay, eStatements,
mobile deposit capture



SAVE YOUR JULY BILLS SO THAT YOU MAY EASILY SET UP YOUR BILL PAYEES ON OUR NEW SYSTEM

Q What will be new in Bill Pay?

The new Bill Pay system will show you whether your bill will be paid with a check or electronically. There are more reporting options to see your bill history whether you need to prove a payment or provide it to your accountant.

Q What's staying the same?

There will still be a send-and-receive date calendar to easily determine when you should pay the bill so it is received on time. Your bills will be displayed and paid very similarly to how it is currently set up.

Q What information do I need to set up my payees after the upgrade?

Bill Payee Name	<i>ex. MN Power</i>
Account Number	<i>ex. MNP123456</i>
Amount Owed	<i>ex. \$100.00</i>
Due Date	<i>ex. 8/7/2023</i>
Payee Phone	<i>ex. 123-456-7890</i>
Payee Address	<i>ex. 123 Power Ln, Duluth, MN 12345</i>



Online Product -eStatement



History, viewing,
downloading & printing

**eSTATEMENTS WILL BE
UNAVAILABLE
FRIDAY, JULY 28TH UNTIL
FRIDAY, AUGUST 4TH**

**Q Should I download or print my
current eStatement history?**

We recommend you print or download your current statements within the eStatement system prior to the upgrade on August 1st.

**Q How many months of eStatement
history will be available?**

We will transfer over 12 months of statement history. Going forward, it will continue to add your current statement. You may download or print your statements each month.

Q Will my eStatements look the same?

Yes, your eStatements will look different. We think you'll like the new layout and organization.

Q What's different?

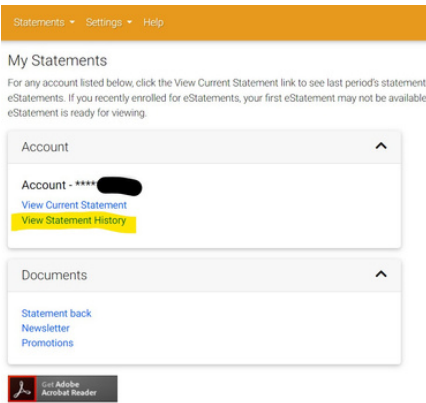
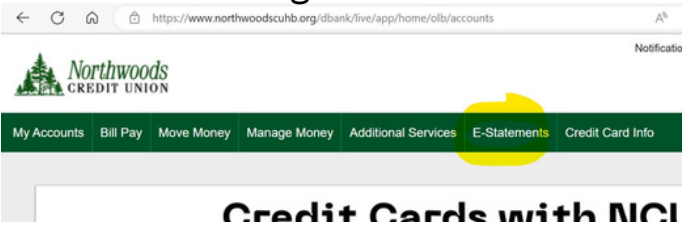
You will be able to view your eStatements within the mobile app after our upgrade.



Online Product -eStatement

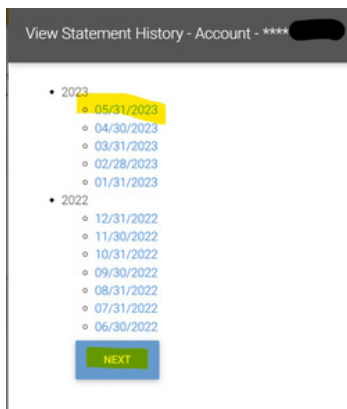


We recommend you print or download your current statements within the eStatement system prior to the upgrade on August 1st. First, login to your online banking, then click on the E-Statements link in the green menu bar.

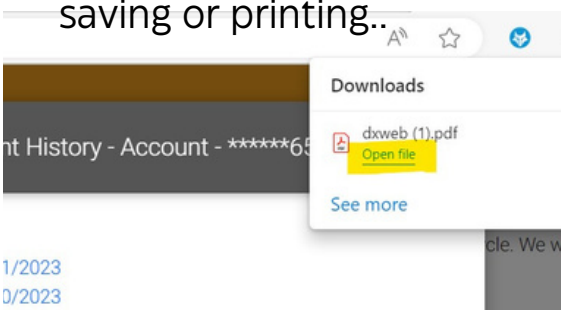


Next, click 'View Statement History' in the popup box.

Here, choose the statements you would like to keep by saving on your computer or printing.



Click 'Open File' to proceed to saving or printing..



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Online Product FAQ



Online Banking, Mobile App,
Bill Pay, eStatements,
Mobile Deposit Capture

MOBILE DEPOSIT CAPTURE

WILL MEMBERS NEED TO RE-SIGN UP FOR MOBILE DEPOSIT CAPTURE?

Q WILL MY LOGIN CHANGE?

Yes, on DATE anytime after TIME you will need to set up your new login. You will first need to login to Online Banking from our home site at www.northwoodscu.org. Your new login will be your existing login/member ID and your password will be the last four digits of your social security number. You will be asked to change your password at login. Once you have online banking setup, you may login to our new mobile app.

Q HOW DO I FIND THE NEW MOBILE APP?

Go to your app store and search "SEARCH NAME."
When you see this version of our app, click install.

Q WILL I BE ABLE TO DO THE SAME THINGS AS IN THE OLD APP?

Yes, Submitting a check via Mobile Deposit on the Mobile App you will be able to do all the same things and more! You can transfer funds, look at account history, pay bills, add payees, mobile deposit, setup scheduled transfers ADD NEW FEATURES AS WELL AS ANYTHING THEY WILL NO LONGER BE ABLE TO DO

Available Step-by-Step Instructions. Ask your teller for a copy or find online at www.northwoodscu.org/conversion
Submitting a check via Mobile Deposit on the Mobile App



Accounts FAQ



Checking Account, Debit Card, Direct Deposit,
ACH, Checks

YOUR ACCOUNTS

YOUR ACCOUNT NUMBERS WILL NOT CHANGE. YOU WILL NOT NEED TO NOTIFY ANYONE THAT HAS DIRECT DEPOSITS GOING TO YOUR ACCOUNT.

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Available Step-by-Step Instructions.

Ask your teller for a copy or find online at www.northwoodscu.org/conversion.

Logging in to the new app for the first time

Make a transfer or setup a scheduled transfer

Pay bills and set up new Payees

Deposit a check via Mobile Deposit



Miscellaneous FAQ



Checking Account, Debit
Card, Direct Deposit, ACH,
Checks

MOBILE DEPOSIT CAPTURE

**YOU WILL NEED TO DELETE YOUR CURRENT
APP ON DATE**

**ON DATE YOU WILL UPLOAD OUR NEW APP
FROM YOUR APP STORE**

**The online banking login will be in the same place it
is now.**

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**Ask your teller for a copy or find online at
www.northwoodscu.org/conversion**

Logging in to the new app for the first time

Make a transfer or setup a scheduled transfer

Pay bills and set up new Payees

Deposit a check via Mobile Deposit

Contact Us



Phone/Text

+1-888-458-0975



Website

www.northwoodscu.org/upgrade



Email

ncu@northwoodscu.org

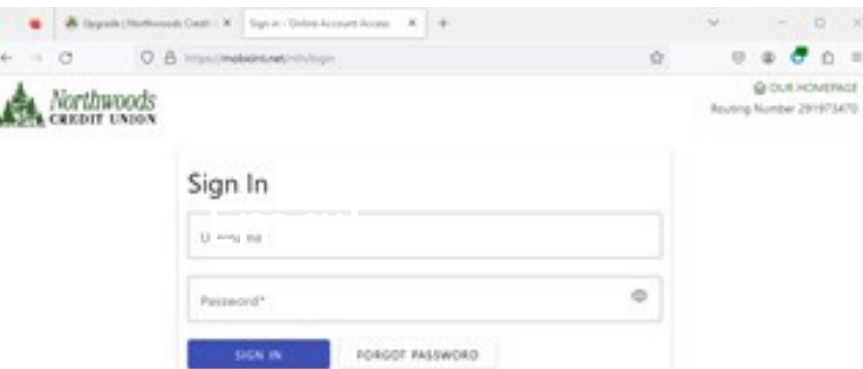


We understand that you may be a bit apprehensive about our upcoming system upgrade, however, we assure you that we are going to make every effort to have this go as smoothly as possible for all our members. If you have questions or concerns throughout this process, please contact us.



Setting up your new online banking password

After the upgrade is complete, please go to our website at www.northwoodscu.org and click login to Online Banking. Follow these screenshots to set up your account.

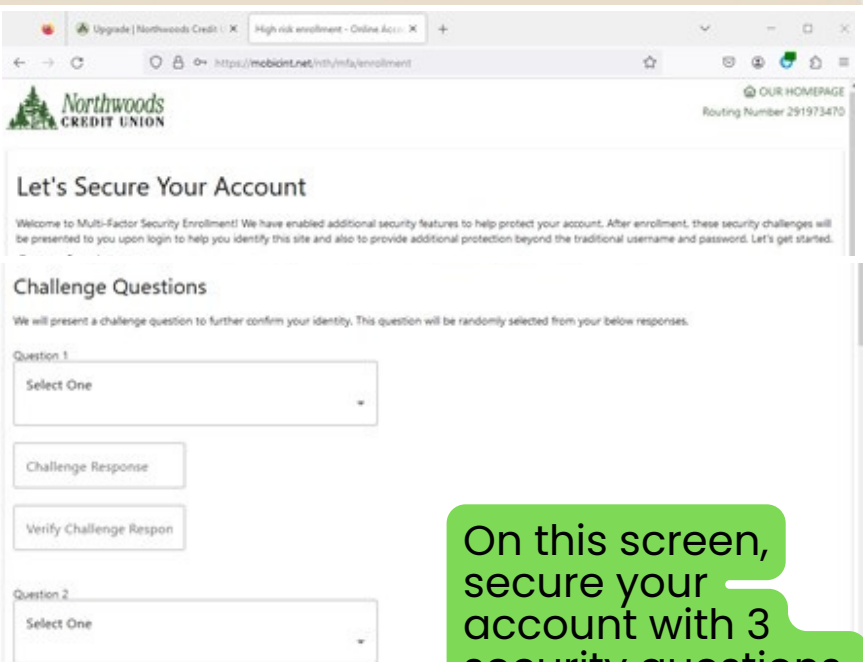


A screenshot of a web browser showing the Northwoods Credit Union login page. The browser's address bar displays <https://mobile1net.inthy/login>. The page features the Northwoods Credit Union logo in the top left and a "OUR HOMEPAGE" link with a routing number in the top right. The main content area is titled "Sign In" and contains two input fields: "Username" and "Password*". Below these fields are two buttons: "SIGN IN" and "FORGOT PASSWORD".

Use your current login as your Username.
Use the last four digits of your social security number for the Password



The footer of the website, featuring the NCUA logo on the left, the copyright notice "© 2022 mobile1net. All rights reserved." in the center, and the address "1702 Avenue B, Cloquet, MN 55720" along with the phone number "1-888-458-0875" and email "ncu@northwoodscu.org" on the right.



A screenshot of the Northwoods Credit Union Multi-Factor Security Enrollment page. The browser's address bar shows <https://mobile1net.inthy/info/enrollment>. The page is titled "Let's Secure Your Account" and includes a welcome message about Multi-Factor Security Enrollment. Below this, the section "Challenge Questions" is displayed, stating that a challenge question will be randomly selected from the user's responses. There are two "Question" sections, each with a "Select One" dropdown menu. Below the first question, there are buttons for "Challenge Response" and "Verify Challenge Respon".

On this screen,
secure your
account with 3
security questions.

Setting up your new online banking password

....continued

Change Password

Your password must meet these requirements:

- Password must be between 10 and 1024 character(s) long
- Password must contain at least 3 different types of characters (number, lowercase letter, uppercase letter, or special characters)

SUBMIT

Update your password on this screen. Password must be 10 characters and include 3 of the following: number, lowercase letter, uppercase letter, or special characters

Shares

Total Balance: \$2,418.63
Total Available: \$2,418.63

- 1 PRIMARY SHARES Available: \$
- 9 HSA Available: \$
- 40 MONEY MARKET Available: \$
- 75 SHARE DRAFT Available: \$

Loans

Total Balance: \$169,554.97
Total Available: \$0.00

- 800 Balance: \$.64 Payoff: \$.66
- 801 FIXED HE Balance: \$.33 Payoff: \$.23

Shares Summary

GRID COMPACT

NCUA

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1702 Avenue B, Cloquet MN 55720
1-888-458-0975
ncu@northwoodsncu.org

This is what your new online banking home screen will look like.

