

SYSTEM UPGRADE GUIDE

We would like to thank you in advance for your patience and understanding as we work through our system upgrade. Call wait times and lines at our branches may be longer than normal, as we prepare and then begin to assist Members with our upgraded system. In an effort to cut down on call wait times, we'll have additional phone operators available to assist Dec 4–Dec 17, from 7am – 4pm Central. Also, every effort has been made to ensure the accuracy of this information. If any of it changes, we'll post the updates on our website at [UPGRADE CENTRAL](#).

BANK. BETTER.



1508 East Prospect | Ponca City, OK 74604 | (580) 718-4000
[WWW.CHEROKEESTRIP.COM](#)



2018 SYSTEM UPGRADE GUIDE

WHAT?

We're upgrading our core processing system effective **Dec 4, 2018**, to include new or improved:

- » In-branch delivery
- » Website
[www.cherokeestrip.com](#)
- » Mobile Banking, with Remote Deposit
- » Online Banking
- » Bill Pay
- » Phone Banking
- » Text Banking
- » E-Alerts
- » Online Account Application
- » Online Loan Application
- » Person-to-Person Transfers

WHEN?

Important Dates to Remember:

NOW–TUES NOV 27

- » We prepare – thank you for your patience, as our response times may be longer than usual.
- » Check out UPGRADE CENTRAL at [www.cherokeestrip.com](#) for the latest information and training videos.
- » Print a copy of your current Bill Pay payees and transactions, and don't set up any new payees.
- » Log in to Online Banking to verify your email address.

WED NOV 28

- » Last day to submit an existing Bill Pay request for payment.

THURS NOV 29

- » Limited cash availability at any ATM and limited CSCU Debit Card funds availability begin.

Please prepare in advance for your cash needs.

FRI NOV 30

- » Phone Banking / Online Banking / Mobile Banking go offline at 6pm Central.
- » Limited ATM cash and CSCU Debit Card funds availability continues.

You may also visit us by 6pm Central to make in-person cash withdrawals from your available funds.

SAT DEC 1–MON DEC 3

- » Our extended upgrade weekend begins, as we install our new systems.
- » Our phones and switchboard are closed.
- » Our branches and drive-thru lanes are closed.
- » Phone Banking / Online Banking / Mobile Banking remain offline.
- » Limited ATM cash and Debit Card availability continues.

You may still write CSCU checks and use your CSCU Credit Card, as you normally would.

TUES DEC 4

- » We're open for business.
- » ATM and Debit Card availability returns to normal.
- » New Phone Banking is available.
- » New Online Banking is available.

Enroll in our brand-new It'sMe247 Online Banking at [www.cherokeestrip.com](#).

Re-build Bill Pay payees and transactions in It'sMe247 Online Banking.

TUES DEC 11

- » New Mobile Banking is available.

Install our fresh new Cherokee Strip Credit Union Mobile Banking app.

Our app will be available in Google Play™ and the Apple® App Store, and from links at [www.cherokeestrip.com](#).

Is my personal data safe during the upgrade?

Yes, your personal data and account information will be safe and secure, as always. The upgrade will also allow us to improve our business continuity capabilities. If you're not receiving those emails, simply reply to feedback@cherokeestrip.com and tell us "I want the info".

Why is CSCU upgrading the core processing system?

The core processing system is the computer system that we use to maintain your share account and loan information, as well as to process all Member transactions.

What is a core processing system?

Yes, your funds remain secure. Share deposits will continue to be insured by the National Credit Union Association (NCUA) Share Insurance Fund, up to \$250,000 per account.

Where can I get the latest information on the upgrade?

Check out UPGRADE CENTRAL at [www.cherokeestrip.com](#), where we'll post the latest information, including new system brochures and training videos. We also send out periodic emails sharing our latest information and offers. If you're not receiving those emails, simply reply to feedback@cherokeestrip.com and tell us "I want the info".

FREQUENTLY ASKED QUESTIONS

IMPORTANT – PLEASE READ

CHANGING:

NEW ONLINE BANKING

Go now to view video demos at UPGRADE CENTRAL on www.cherokeestrip.com. Once we upgrade, you'll see **It'sMe247 Online Banking** right on our homepage. All Members will need to enroll when accessing **It'sMe247 Online Banking** for the first time. You'll also be able to sign up for e-notices and e-statements, create a My Virtual StrongBox™ of important information, set up account transfers and create easy person-to-person transfers.

Accessing New Online Banking

After Dec 4, go to www.cherokeestrip.com and locate **It'sMe247 Online Banking** in the upper right corner. If you previously bookmarked CSCU Online Banking in your web browser, you'll want to update it to this new web page.

First-Time Login

1. Type your default Username (Member/Savings number).
2. Type your default Password (last four digits of Primary Member's Social Security number).
3. Click Login.
4. Create a new, secure Password* and type it into each new password field.
5. Click Change My Password.
6. Type in the answers to three unique security questions (these are not case-sensitive).
7. Click Save My Questions.
8. Accept the Terms & Conditions of Use (scroll to the bottom).
9. Create a new personalized Username (1–20 characters) and type it into the New Username field.
10. Click Change My Username.
11. Explore our new **It'sMe247 Online Banking** virtual banking experience!

**New passwords must meet strong password requirements, with three out of the four following characteristics – lowercase letter, capital letter, symbol or number.*

Next Login

After your first time accessing **It'sMe247 Online Banking**, you will need to enter your new, custom, personal Username, not the default Username that was used on your first login. You will also need to answer one of your security questions each time you log in as an extra layer of security. If you wish, you can also select the "Hide my Typing" checkbox underneath the password field for added security.

» E-Alerts and E-Notices

Our new **It'sMe247 Online Banking** allows you to set personal electronic alerts and receive notices electronically.

» My Virtual StrongBox

Our new **It'sMe247 Online Banking** allows you to keep critical e-documents and information in a single place.

NEW MOBILE BANKING

After Dec 11, we encourage you to download the new **Cherokee Strip Credit Union Mobile Banking** app, with links available on our website at www.cherokeestrip.com. You'll use the same Username and Password you created for **It'sMe247 Online Banking**.

» Remote Check Deposit

Our new "snap capture" allows you to deposit a check image right from your mobile device, once you have signed up and are approved. No longer will you need a separate mobile app to deposit checks into your CSCU accounts.

» Person-to-Person Transfers

Enjoy a new way to transfer money to family and friends.

» Text Banking

Sign up for balance, activity and transfer information by text, delivered to your mobile device.

PAPER ACCOUNT STATEMENTS AND NOTICES

All Members who normally receive a statement every month, regardless of whether delivered by mail or electronically, should receive a November paper statement from our old system. Please retain this for your records. This won't affect those who receive quarterly-only statements.

Starting with December month-end, statements will arrive in an easier-to-read color format. Also, in an effort to improve your privacy, reduce costs and save trees, we will **no longer mail check images** inside paper statements. Check images will still be available in **It'sMe247 Online Banking** or **Cherokee Strip Credit Union Mobile Banking**. You can also stop by with your government-issued ID to receive a free paper copy of your most recent month of check images.

BILL PAY

Please print off your current Bill Pay transactions and payees by Nov 27 so you can load them into our new **It'sMe247 Online Banking**. Stop by either branch in December to receive free "counter" checks on your CSCU draft checking account if you need to write physical checks to these payees before they're live in the new system.

ACCOUNT HISTORY

As of Fri Nov 30 at 6pm Central, Member access to Online Banking, Phone Banking, Mobile Banking and your prior account history will be temporarily unavailable, as we install our system upgrade. Effective Dec 4, our systems will be back up and account history viewable, but for statements or check images prior to Dec 1, we invite you to stop by with your government-issued ID for a paper copy.

NOT CHANGING:

CSCU OWNERSHIP

As a Member, you continue to own Cherokee Strip Credit Union – along with 9,000 of your friends and neighbors. Chartered in 1933, we were the second credit union opened in Oklahoma and remain the only financial cooperative serving Kay County.

OUR HEADQUARTERS

We were born in Ponca City, and our headquarters remains here. We are not merging or being acquired.

OUR TEAM

They're awesome.

YOUR BASE ACCOUNT NUMBER(S)

These will be unaffected by our system upgrade.

YOUR DIRECT DEPOSITS

Your direct deposits will continue to post as they do today. Remember to stop by either branch before 6pm Central on Fri Nov 30 if you'll need to withdraw cash from available funds before we re-open on Tues Dec 4.

YOUR AUTOMATIC TRANSFERS

Generally, automatic transfers you've set up should continue to process as they do today. Once we go live, check out our new Pay and Transfer feature in **It'sMe247 Online Banking**.

LOAN PAYMENT DUE DATES

If you have a loan with us, your payment date will not change.

OUR BRANCH LOCATIONS

We're not moving.

CHECK STOCK

If you have drafts in your checkbook, continue to use them.

CSCU DEBIT CARD

We'll add a new EMV security chip next year, but no change for now.

CSCU CREDIT CARD

We already added an EMV security chip this year, so you're good to go.

OUR PHONE BANKING

24/7 Automated Phone Banking is available by calling (580) 718-4000, Option 1. However, once we upgrade, your new temporary Phone Banking PIN will be the last four digits of the Social Security number of the Primary Account Holder. Also remember that Phone Banking will not be available from the evening of Fri Nov 30, through Mon Dec 3.

OUR INSURANCE AGENCY

Serving both your personal and business insurance needs, Cherokee Strip Insurance Agency will continue to be available by calling locally at (580) 718-4075 or toll free at (844) 431-8756, or by simply selecting the Shop for Insurance button at www.cherokeestrip.com. As a subsidiary of the Credit Union, our Members will continue to own 100% of the Agency.

