



LIGHT COMMERCE CREDIT UNION

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Dear Valued Member,

Light Commerce Credit Union will complete its system's conversion on March 1, 2017. We are diligently working to make the transition so that you will have a more complete financial experience at Light Commerce Credit Union. We thank you in advance for your patience as everyone becomes more familiar with the system and we continue to make changes to be competitive in our industry.

We request that you log onto our website (www.lightcommercecu.org) for updates during this process. It is the most efficient way to communicate changes and updates.

Q. WHAT IS THE DATE FOR THE CONVERSION?

A. The conversion date is March 1, 2017.

Q. WHY IS LIGHT COMMERCE CREDIT UNION CONVERTING?

A. It is a business decision. Our core processing expenses continued to increase which limited the credit union from offering additional products. We are excited that this conversion will allow us to add mobile banking, check imaging, new formatted statements to our members and save money. Our new MOBILE APP will be available no later than March 20, 2017. Stewardship is most important to the credit union. We have evaluated this decision and determined that the conversion is a WIN-WIN for the members and the credit union.

Q. WILL THE CREDIT UNION BRANCH BE CLOSED?

A. Yes. Light Commerce Credit Union will close at 4:00 pm on Tuesday, February 28, 2017. We will open for business on Wednesday, March 1, 2017 at 1:00 pm.

PRIMARY ACCOUNT OWNER INFORMATION

Q. WILL MY MEMBER NUMBER CHANGE?

A. No. Your member number will remain the same.

Q. WILL MY TOUCH TONE TELLER (TELEPHONE BANKING) ACCESS CHANGE?

A. Yes. The current number (1-877-442-5947) will be available until 4:00 CST on February 28, 2017. Thursday, March 2, you will need to call our new number (1-866-365-6013) to access Telebanking. You will be prompted to enter the credit union ID# which is 13. For the Access Code, enter your three or four digit credit union member #. The current passcode (PIN) will be the last 4-digits of the Primary Member's SSN. Upon first log-in to Telebanking, you will be forced to change your passcode (PIN). This passcode (PIN) will remain unless the member chooses to change it by using the Change PIN option.

Q. WILL MY MONTHLY STATEMENT CHANGE?

A. Yes. All members will receive a printed statement as of February 28, 2017. March 31 statement will be new and improved format. E-statement subscribers will continue to receive their statement electronically as of March 31, 2017.

Q. WILL THERE BE ANY CHANGES TO MY DEBIT CARDS?

A. No. There is no change to cards and associated PINs. Members will be able to use their debit cards with no interruption

Q. WILL I GET NEW CHECKS?

A. No. Checking account will remain unchanged and you will continue to use existing checks.

Q. WILL MY AUTO AND PERSONAL LOANS CHANGE?

A. No. All loans remain unchanged.

ONLINE BANKING

Q. DO I HAVE TO RESET MY ONLINE BANKING CREDENTIALS AFTER CONVERSION?

A. Yes. Members will initially log on using their USER ID (3 or 4 digit credit union member #) and PASSWORD (last 4 digits of social security #). You will be prompted to create a new User ID and PASSWORD.

Q. WHAT ABOUT THE INTERNAL AND EXTERNAL TRANSFERS THAT I HAVE SETUP?

A. We have taken steps to setup the transfers on the new system. It is important for you to check after March 1. If the transfers are not in place, you will need to create the transfers.

BILL PAY SUBSCRIBERS

Your payment history will not transfer. Access the current bill pay system and print your payment history for the previous twelve months. Bill pay subscribers received an email with information on how to save or print their history of payments and to print their payee information.

Payments scheduled through February 23, 2017 have been processed. Any payment scheduled after this date has been cancelled.

EFFECTIVE MARCH 2, 2017, members will be able to log onto the website (www.lightcommercecu.org) and setup bill pay on the new system. A video will be on the website to answer any questions.

SHARED BRANCH

Q. CAN I GO TO A SHARED BRANCH?

No. Effective 5:00 AM on Monday, February 27, 2017, you **will not** be able to access your account via Shared Branching. Shared Branching will be available as of 1:00 pm on Wednesday, March 1, 2017.