



# **SYSTEM UPGRADE GUIDE**

## Member Information



**NOBLE**  
CREDIT UNION

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**! Fraud Prevention: How to Protect Yourself**

During the system upgrade period, Noble Credit Union may contact you if we need to share information; however, we will not ask you for any personal information. Unfortunately, people may try to take advantage of the system upgrade. If anyone contacts you claiming to be from the credit union and asks you to provide personal information, you should not provide it. If you have a concern about any communication you receive from Noble Credit Union, please contact us immediately at **559.252.5000**.

Please remember, **Noble Credit Union will never contact you by phone, email or text, and ask you to provide your personal information** including account number, Social Security number, debit or credit card number, PIN, one-time passcode or digital banking login information.

# A Message from the CEO



At Noble Credit Union, your financial wellbeing is our top priority. In order to help you achieve your financial goals, we strive to offer the best possible products and services. As we look to our future, it is essential that we have the proper technology available to shape our tomorrow. To help us do that, Noble Credit Union will soon undergo an important system upgrade.

While our team is excited for the new technology, we will have a brief downtime to our system during the upgrade period. The upgrade period will begin at **3 p.m. PDT on Thursday, July 31**. We will return to normal business operations on the morning of **Monday, August 4 at 9 a.m. PDT**.

We want to ensure you are informed and feel prepared. There will be some things that may impact you, so this guide will provide you with details we think you will want to know right away including:

- What to Expect
- How to Prepare
- What is Changing
- What is Staying the Same

We'll share more details with you as we get closer to the upgrade period, but we hope this guide helps you feel prepared. Take a look and let us know if you have questions. Visit **[NobleCU.com/upgrade](https://NobleCU.com/upgrade)** for additional details and the most up-to-date information.

On behalf of our entire Noble Credit Union team, I want to thank you in advance for your patience as we undertake this crucial system upgrade.

Sincerely,

A handwritten signature in dark green ink, appearing to read 'Gino T. Cayan'.

Gino Cayan  
President and CEO

# WHAT YOU SHOULD EXPECT DURING THE UPGRADE PERIOD

## What to Expect

During the upgrade period, your banking experience will be similar to how it is today, but there are a few things that may affect you.

All card(s) will work during the upgrade. Beginning Thursday, July 31 at 3 p.m. you will **NOT be able to visit any branch beginning Friday, August 1, or use digital banking beginning at 3 p.m. PDT on Thursday, July 31.** All services will resume **Monday, August 4 at 9:00 a.m. PDT.**

## Upgrade Period Service Availability

	Thursday, July 31	Friday, August 1	Saturday, August 2	Sunday, August 3	Monday, August 4
<b>Branches</b>	Available	Unavailable	Unavailable	Unavailable	Available at 9 a.m. PDT
<b>Online Banking</b>	Available until 3 p.m. PDT	Unavailable	Unavailable	Unavailable	Available at 9 a.m. PDT
<b>Contact Center</b>	Available until 6 p.m. PDT	Unavailable	Unavailable	Unavailable	Available at 9 a.m. PDT
<b>Online Chat</b> (via Online/Mobile Banking)	Available until 3 p.m. PDT	Unavailable	Unavailable	Unavailable	Available at 9 a.m. PDT
<b>Online Chat</b> (via Noble's external website)	Available until 6 p.m. PDT	Unavailable	Unavailable	Unavailable	Available at 9 a.m. PDT
<b>ATMs</b>	*Available	*Available	*Available	*Available	*Available
<b>Debit &amp; Credit Cards</b>	Available	Available	Available	Available	Available
<b>Automated Phone System</b> (to receive account information)	Available until 6 p.m. PDT	Unavailable	Unavailable	Unavailable	Available at 9 a.m. PDT

\*ATM deposits and withdrawals will be available, but will not post until Monday, August 4.



**Debit and Credit Cards will work during the upgrade period.**

## Important Things to Know



### Direct Deposits

Members with direct deposit will see their paychecks post to their accounts Thursday, July 31 as normal.



### Debit and Credit Cards

All cards will continue to work normally for in-person and online purchases. However, you will not be able to see your updated account balance(s) at ATMs or through online banking.



### Online Bill Pay

- One-time online bill pay will not be available during the upgrade period.
- Previously scheduled payments to occur after 3 p.m. PDT, Thursday, July 31, **will not post until after the upgrade period is complete on Monday, August 4**. You can reschedule any needed payments to occur earlier—before 3 p.m. PDT, Thursday, July 31.
- We recommend that you review scheduled payments following the upgrade period to ensure payee details are correct.



### Online Transfers

All transfers and payments (external, internal, or recurring) will not process until after **9:00 a.m. PDT, Monday, August 4**. You can reschedule any needed transfers to occur before **3:00 p.m. PDT, Thursday, July 31**.

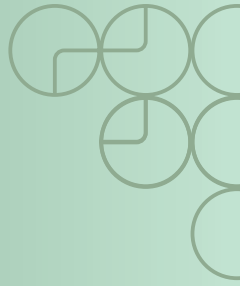
We recommend that you review scheduled internal and external transfers following the system upgrade period. Recurring transfers may need to be set up again after the upgrade to avoid any scheduled transfer interruption.



### Account Alerts

You will not receive account alerts after **3 p.m. PDT, Thursday, July 31**. Alerts will resume at **9 a.m. PDT Monday, August 4**. You will continue to receive fraud text alerts via text message. After the system upgrade, all alerts will continue as normal.

# HOW YOU SHOULD PREPARE FOR THE UPGRADE PERIOD



## Getting Ready for the Upgrade

### Mark Your Calendar



- Branches will be open normal hours on Thursday, July 31; closed Friday, August 1 through Sunday, August 3; and will open on Monday, August 4 at 9 a.m.
- Online Banking will be unavailable from 3 p.m. PDT, Thursday, July 31 through Monday, August 4 at 9 a.m.
- If you have payments or transfers scheduled to process during the system upgrade period, we recommend rescheduling these to occur before 3 p.m. Thursday, July 31 to eliminate any issues or concerns. If action is not taken, these transfers and payments will process as scheduled when the system comes back up on Monday, August 4.

### Review Your Contact Information



- Please review the contact information we have on file for you so you don't miss any important notices about the upgrade. Log in to online banking, visit your favorite branch, or call 559.252.5000.

### Assign Account Nicknames



- Give your accounts nicknames so you can easily identify them after the system upgrade period. For example, if you have a savings account for a specific purpose, you could name it "Vacation 2025" or "Christmas Fund". You can assign nicknames in online and mobile banking or visit a branch for assistance.

### Download Tax Documents



- Download tax documents from online and mobile banking before 3 p.m. PDT, Thursday, July 31, if you will need them during the system upgrade period.

### Make Remote Check Deposits



- Make any needed remote check deposits before 3 p.m. PDT, Thursday, July 31.

### Schedule Online Bill Payments and Transfers



- Bill Pay Payments and External Transfers scheduled after 3 p.m. PDT, Thursday, July 31, will not process until after 9 a.m. PDT, Monday, August 4.
- Recurring payments and transfers previously scheduled to happen during the upgrade period will not process until after 9 a.m. Monday, August 4. You can reschedule any needed transfers to occur by 3 p.m. PDT, Thursday, July 31.

### Review Account Ownership



- Ensure joint accountholders are listed correctly on each of your accounts. You can review joint owners on your account statements. Beginning Monday, August 4, joint accountholders will be able to view the account in online banking after setting up their own online banking credentials.
- If you would like to change or update a joint accountholder, please stop by a branch. *Please note: Signatures from all owners are required to make ownership changes.*

### Plan Ahead for Upgrade Period Spending



- Since you won't be able to check your account balances beginning 3 p.m. PDT, Thursday, July 31, we recommend reviewing your balance(s) ahead of time and track your spending throughout the upgrade period.



## System Upgrade Prep Checklist

### 3 Weeks to Go | Starting Thursday, July 10th

- ☐ **Verify your contact information and make sure we have your current email address.** Please review the contact information we have on file for you to ensure that you don't miss any important notices about the upgrade. You can verify your information either by calling us at 559.252.5000, visiting a local branch, or updating it directly in online banking or the mobile app.
- ☐ **Check your mailbox and inbox.** Keep a close eye out for communications from Noble about the changes coming, important dates, and how to prepare.
- ☐ **View our Frequently Asked Questions (FAQs).** Visit [noblecu.com/upgrade](https://noblecu.com/upgrade) to learn more about the upcoming changes.

### 2 Weeks to Go | Starting Thursday, July 17th

- ☐ **Visit our Open House.** We are hosting an Open House at all branches on **July 22 from 5 p.m. to 7 p.m.** You can also stop by your local branch during operating hours to ask questions, and our team will walk you through what's changing one-on-one.
- ☐ **Review Joint Account Ownership.** Starting **Monday, August 4**, joint account holders will be able to view all accounts where they are listed as either a primary or joint owner. Now is a great time to double-check your account details to ensure everything is accurate. If you'd like to make changes to your joint account information, please stop by a local branch. Account ownership changes cannot be made over the phone.

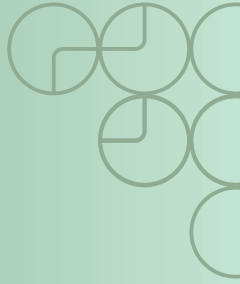
### 1 Week to Go | Starting Thursday, July 24th

- ☐ **Download Any Needed Tax Documents Early.** If you'll need access to tax documents during the technology upgrade, be sure to download them ahead of time from online banking. Having them saved in advance ensures you're prepared, even during temporary system downtime.
- ☐ **Schedule Bill Pay & Direct Deposits Before Thursday, July 31.** To avoid any disruptions during the system upgrade, please make sure to reschedule or complete any bill payments and direct deposits before 3 p.m. on Thursday, July 31. After that time, electronic transactions will pause until the system is back online Monday, August 4.

### Last Day | Thursday, July 31

- ☐ **Make mobile deposits.** Make any needed remote check deposits before **3 p.m. on Thursday, July 31.**
- ☐ **Check Your Balances Before the Upgrade.** To stay on top of your finances during the system upgrade, be sure to check your account balances before digital banking goes offline on **Thursday, July 31, at 3 p.m.** From that time through the morning of **Monday, August 4**, you won't have access to online or mobile banking. Branches and Contact Center will be closed from **August 1 through August 3.** We recommend noting your balance and tracking any purchases or withdrawals made during the weekend.

# WHAT YOU SHOULD EXPECT AFTER THE UPGRADE PERIOD











## What Will Change

When our services return to normal following the system upgrade, you will see some changes including your member ownership, account numbers, and viewing joint accounts.

### Account Numbers

If you have multiple memberships, your accounts will be consolidated into the lowest membership number. For any accounts that were not originally under that membership, you'll need to re-establish bill payments and transfer settings. We recommend logging into online banking after the upgrade to verify your account numbers and ensure your bill payments and recurring transfers are set up correctly to avoid disruption.

BEFORE UPGRADE		AFTER UPGRADE	
			
Member # <b>123456</b>	 Savings Account # <b>123456</b>	Member # <b>123456</b>	 Savings Account # <b>10000123456</b>
Member # <b>7891011</b>	 Checking Account # <b>7891011-9</b>		 Checking Account # <b>7891011</b>
	 Auto Loan # <b>7891011-142</b>		 Auto Loan # <b>1420007891011</b>

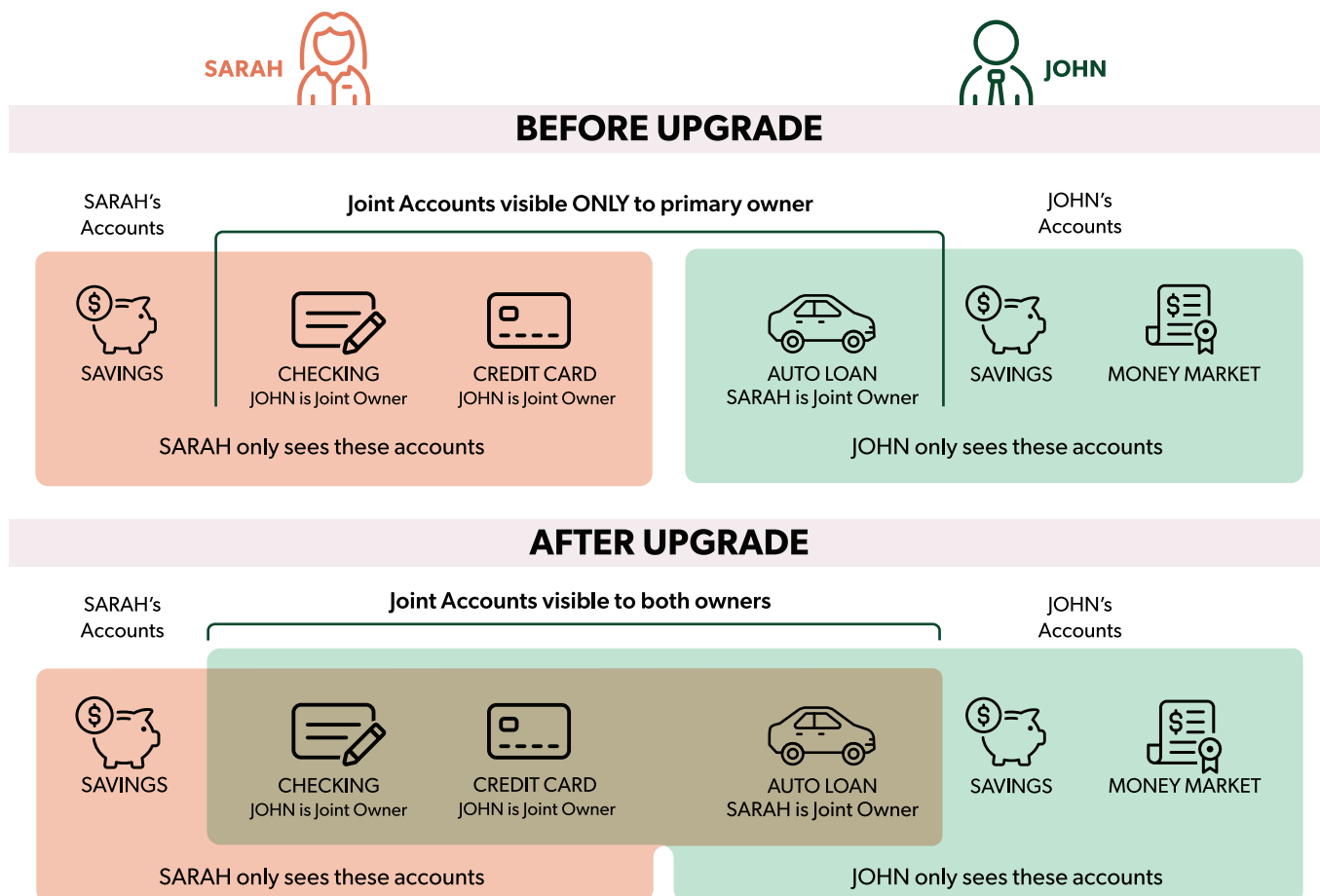
## Viewing Joint Accounts

Accounts will be structured differently in online banking to give you a more complete view of your financial picture. You will see all accounts associated with your Social Security/Tax ID Number. This means you'll see all accounts for which you are the primary accountholder, joint accountholder, trustee, Power of Attorney and more. Our upgraded system will generate account statements according to the primary accountholder's Social Security/Tax ID Number.

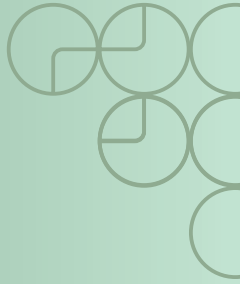
Joint members will get a new member number that they can use to register for online/mobile banking. The number will be provided via mail or email.

If you would like to change the joint accountholder on your account(s), visit a branch prior to the system upgrade. Signatures from all owners are required to make ownership changes. You will also be able to make changes after the upgrade period if you'd like.

Please note: If you are not a joint accountholder on an account that you see today, you will not be able to view or access the account after the system upgrade.



# WHAT YOU SHOULD EXPECT AFTER THE UPGRADE PERIOD



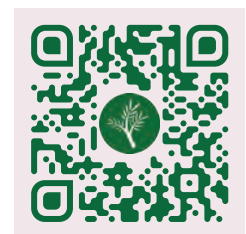
## What Will Stay the Same

Many things you use on a daily basis will be unchanged following the upgrade period. You'll be happy to know the below items will remain the same:

- Noble Credit Union's routing number – 321172510
- PINS for debit cards and credit cards
- Debit and credit cards will not be reissued; card numbers remain the same
- Online banking username and password will remain for those who are the primary member on an account
- Direct deposits, government-issued benefits, automatic payments (ACH)
- Scheduled payments, external transfers or payments from other financial institutions to Noble Credit Union loans or credit cards
- Checks: you can keep using your current checks as usual, even though your membership number may change, your account numbers will stay the same.

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Please visit [NobleCU.com/upgrade](https://NobleCU.com/upgrade) for the most up-to-date information including frequently asked questions and informative videos. If you have questions, please stop by your favorite branch, or call us at 559.252.5000.



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**We appreciate your patience as we undergo this crucial system upgrade!**  
**Thank you for your membership.**

# FREQUENTLY ASKED QUESTIONS ABOUT THE SYSTEM UPGRADE

Questions	Answers
Why is Noble upgrading its technology?	We're upgrading to provide you with a more reliable and streamlined banking experience. This new system lays the foundation for future enhancements - giving you better tools, faster service, and more control over your finances.
When is the system upgrade taking place?	It will take place Thursday, July 31 through Sunday, August 3. During this time: <ul style="list-style-type: none"> <li>• Online and mobile banking will be unavailable beginning July 31 at 3 p.m.</li> <li>• Branches and the Contact Center will be closed Friday, July 31 through Sunday, August 3 and will reopen Monday, August 4 at 9 a.m.</li> </ul>
Will I have access to my funds during this upgrade?	<b>Yes, your ATM, debit, and credit cards will continue to work</b> throughout the upgrade. You'll still be able to withdraw cash from ATMs or get cashback at participating retailers.
What if I currently share my digital banking login credentials?	We recommend that anyone you share access with sets up their own login and that you change your password. After the upgrade, all accounts where you're the Primary member will appear under your login - so continuing to share it means others will see your full relationship with Noble. Separate logins help keep your information private and secure.
What do I need to do to prepare for the upgrade?	Most members won't need to take any action - your accounts and cards will carry over automatically. But to make the transition smooth, here's how you can prepare: <ul style="list-style-type: none"> <li>• Make sure your contact information is up to date. This can be done in online banking or by calling us.</li> <li>• Download any statements you may need before August 1, so you have all of your membership numbers handy.</li> <li>• Reschedule any automatic bill payments or transfers to occur before Thursday, July 31 at 3 p.m. or after Sunday, August 3 - these services will pause during the system upgrade.</li> <li>• Plan ahead for downtime (August 1-3): online and mobile banking access, balance visibility, and transaction posting will be temporarily unavailable.</li> </ul>
Will my account information be safe and secure during the system upgrade?	Yes, the safety and security of your information and accounts remains our top priority. In addition, the NCUA share insurance will remain intact before, during, and after the upgrade.
Will my membership or account number change?	Please refer to the infographic on page 8.

To view the complete list of FAQs please scan the QR code on page 10 or visit [NobleCU.com/upgrade](https://NobleCU.com/upgrade)