

*core conversion*

# MEMBER GUIDEBOOK

*visit >>>*

[envistacu.com/conversion](http://envistacu.com/conversion)

**Envista**

# **You know that stage in life when your family outgrows your home and you need to upgrade?**

It's like that. We need room to grow. This core conversion will serve Envista and our members well into the future.





# A LETTER FROM THE CEO

Envista Credit Union has experienced rapid growth over the last three years. Through this growth, we've realized that to best serve your current and future needs and expectations, it is essential to upgrade our technology.

Envista's core processor is the software that allows us to maintain account and loan information, process transactions, and support services such as debit cards, online banking and new technologies our members want. As a result of the upgrade, our team will be able to serve you more efficiently and provide enhanced products, services and delivery systems.

The core conversion period will require downtime beginning at approximately 6 PM on Friday, October 30 and ending Tuesday, November 3. During this time our team will be working around the clock to ensure the upgrade is as seamless as possible.

**It's important to note that you may experience service limitations with bill pay, telephone banking, debit cards, online and mobile banking during the conversion period.** I encourage you to review this guidebook to see how this upgrade might impact you.

Thank you for your loyalty and patience during this transition. Your commitment and feedback to Envista are what drives us to be better and do better each and every day.

Thank you for choosing Envista. We look forward to continuing to help you achieve your financial goals.

Thank you,



Ron Smeltzer  
President & CEO  
Envista Credit Union



# CONVERSION AT A GLANCE

	<b>FRIDAY 10/30</b>	<b>SATURDAY 10/31</b>
<b>BRANCH HOURS</b>	Open normal business hours	<b>CLOSED</b>
<b>ONLINE BANKING MOBILE APP AND MOBILE DEPOSIT</b>	Online until 6:00 PM	<b>UNAVAILABLE</b>
<b>BILL PAY</b>	Online until 6:00 PM	<b>UNAVAILABLE</b>
<b>DEBIT CARDS</b>	After 6:00 PM debit cards will work, but may experience periods of downtime. <b>Be prepared to utilize other forms of payment.</b>	Will work, but may experience periods of downtime. <b>Be prepared to utilize other forms of payment.</b>
<b>CREDIT CARDS</b>	No interruption in service expected	No interruption in service expected
<b>NIGHT DROP</b>	Envelopes placed in night deposit after 6:00 PM on 10/30 will be processed on 11/3.	Envelopes placed in night deposit after 6:00 PM on 10/30 will be processed on 11/3.
<b>TOUCH TONE TELLER</b>	Available until 6:00 PM	<b>UNAVAILABLE</b>
<b>ONLINE LOAN APPLICATION</b>	Delayed Response	Delayed Response
<b>DIRECT DEPOSIT &amp; LOAN PAYMENT PROCESSING</b>	All electronic deposits and payments will be processed by 5:00 PM.	Deposits and payments received will not be processed until 11/2.

*tip:* *Have a back-up plan*  
Keep cash and your EnvistaBlack Card handy for purchases.

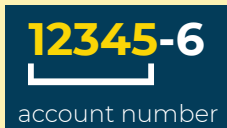
SUNDAY 11/1	MONDAY 11/2	TUESDAY 11/3
CLOSED	CLOSED	Open normal business hours
UNAVAILABLE	UNAVAILABLE	Available
UNAVAILABLE	UNAVAILABLE	Available
Will work, but may experience periods of downtime. <b>Be prepared to utilize other forms of payment.</b>	Will work, but may experience periods of downtime. <b>Be prepared to utilize other forms of payment.</b>	Will function as normal
No interruption in service expected	No interruption in service expected	No interruption in service expected
Envelopes placed in night deposit after 6:00 PM on 10/30 will be processed on 11/3.	Envelopes placed in night deposit after 6:00 PM on 10/30 will be processed on 11/3.	All items will be processed
UNAVAILABLE	UNAVAILABLE	Available
Delayed Response	Delayed Response	No interruption in service
Deposits and payments received will not be processed until 11/2.	All electronic deposits and payments will be processed by end of day.	All electronic deposits and payments will be processed by 5:00 PM.

# WHAT TO EXPECT

We are here to help you achieve your financial goals by providing you with the best products and services. As a result of this upgrade, some Envista products and services will experience changes. Here's what you can expect:

## Account Numbers

Account numbers will look a little different on materials and in Online Banking. Don't worry about memorizing anything, we'll be happy to look you up by name when you call or visit.



*currently*



*after conversion*

## Dividend Posting

Due to the conversion process, dividends will post the last day of the month rather than the first day of the new month.

## Statements

The statement format and some descriptions will change slightly, but the content will remain essentially the same.

Paper statements will arrive as normal, however, there will be a two week delay before eStatements are available for viewing. Keep in mind, account history will be available with a simple click within Online Banking. In addition, monthly checking account statements will now include history for all accounts.

**Envista**  
credit union

**Statement Ending 08/26/2020**  
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**EnvistaBlack**  
buy like a **VIP**  
LOCAL RELIABLE EFFORTLESS  
The EnvistaBlack Credit Card  
Apply Now

**VANTAGE CHECKING-9**

Post Date	Description	Debits	Credits	Balance
07/01/2020	Beginning Balance			\$21,190.82
07/01/2020	1 Credit Card Pmt Period	\$4.00		\$21,186.82
07/01/2020	4 Credit Card Pmt Period	\$20.00		\$21,166.82
07/01/2020	Ending Balance			\$21,190.82

**Account Activity**

Post Date	Description	Debits	Credits	Balance
07/01/2020	Beginning Balance			\$21,190.82
07/01/2020	Withdrawal Check	\$90.00		\$21,100.82
07/01/2020	Withdrawal ACH CITY OF TOPEKA-UT BILL*****	\$67.82		\$21,032.99
07/01/2020	Withdrawal ACH CITY OF TOPEKA-UT		\$67.82	\$21,100.82
07/01/2020	Withdrawal ACH City-Autopay ***** (R)Verigy KS	\$63.50		\$21,037.32
07/01/2020	Withdrawal ACH KANSAS GAS SERV-UTL PAYMT*****	\$29.27		\$21,008.05
07/01/2020	***** 7561 KANSAS GAS SERV-UTL		\$29.27	\$21,037.32
08/01/2020	Deposit Dividend Annual Percentage Yield 02/26/2020		\$4.66	\$21,041.98
07/01/2020	Ending Balance			\$21,041.98

**Checks Cleared**

Check No.	Date	Amount
07/01/2020		\$90.00

\* Indicates skipped check number

**Statement Year to Date Tax Reporting Summary**

Non-99A Dividends	Total 99A Dividends	Finance Charges/Fees	Certificate Penalties
\$0.00	\$0.00	\$0.00	\$0.00

## Kasasa Checking with Kasasa Saver

If you have a Kasasa Cash or a Kasasa Cash Back Checking account and your monthly rewards are swept from the checking account to your Kasasa Saver account, the sweep will not occur automatically for October rewards because of system downtime. If desired, you will need to transfer your rewards money manually from checking to savings. Rewards sweeping will resume for November rewards.

## Fresh Start Repayment

Fresh Start Repayment accounts can now be paid through online and telephone banking.

## TouchTone Teller

To access telephone banking for the first time after the conversion is complete on Tuesday, November 3, you will need to use the last 4 digits of your social security number as the PIN number. You may change your PIN in TouchTone Teller after your initial access.

## Popmoney

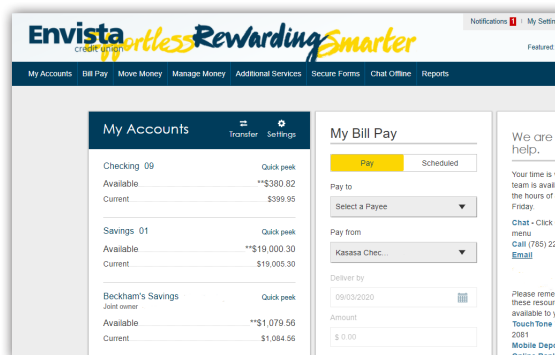
If you use Popmoney, you will need to re-enroll in Popmoney through Online Banking on or after Tuesday, November 3.

## Online Banking

Online Banking will provide you the ability to see history of past transactions on accounts as follows:

- Savings - 12 months
- Checking - 6 months
- Certificates - 24 months
- IRAs - 24 months
- Loans - 24 months

To access or view history beyond these time periods, we can help. Just ask!



# WHAT'S NOT CHANGING

While there are changes happening as a result of the upgrade, we've worked hard to minimize the impact on you. There are a lot of things that will stay the same.

## What's Not Changing

- Your debit card and its Personal Identification Number (PIN) will remain the same.
- Your credit card will remain the same.
- Your checks will function as normal and will not need to be reordered.
- Your automatic transfers (transfers from one Envista account to another Envista account) will not be impacted.
- Your previously scheduled bill payments set up through Online Banking Bill Pay will not be impacted.
- Your external recurring payments and direct deposits should not be affected.



*tip:* Double-check to be safe

Confirm that all payments and direct deposits process correctly and on time on or after November 2.





# THE BENEFITS

There are a few immediate benefits you'll enjoy after 11/2:

## **Account Viewing**

All accounts associated with your Tax ID will appear in your Online Banking.

Note: If you currently share a login with a joint owner you may want to reset your password and help your joint owners create their own logins, so you each only see the accounts associated with your Tax ID.

## **Member-to-Member Transfers**

Moving money just got easier. Now you can transfer money to other Envista accounts within Online Banking. This is an easy solution to sending money to other Envista members.

## **Email Receipts**

Your transaction receipt can now be emailed to you. This is a great solution if you send someone else to make a payment or if you do a transfer by phone. Make sure we have your updated email address on file (you can update in Online Banking!)

*Schedule payments in advance*

*tip:*

Check your due dates and grace periods on upcoming bills and loans, and schedule payments to post early, if need be.



# HOW TO PREPARE

There's not a whole lot for you to do at this time except sit back and dream of the great things to come from Envista.

You can prepare for conversion weekend by keeping this guidebook handy and making plans for accessing your account(s) and making payments. Visit [envistacu.com/conversion](https://envistacu.com/conversion) for frequently asked questions and more.

## Our Top Tips for You

### 1. *Have a back-up plan*

Keep cash and your EnvistaBlack Card handy for purchases from 10/30 - 11/2. If a big purchase or trip is in your plans for that weekend, get your cash before 10/30.

### 2. *Schedule payments in advance*

**Bill Pay** will be unavailable to access during "conversion weekend" but payments scheduled ahead of time will still process. Make sure to schedule payments prior to 5 PM on 10/30.

**Automatic ACH payments or transfers** from an Envista account scheduled through 10/30 will be processed that day. Items with effective dates 10/31 - 11/2 will be processed on 11/2. Please ensure funds are available on 10/30. All Envista loan, credit card and mortgage payments made on 10/30 may not be reflected on your account until 11/2. You will receive proper credit for your payment accordingly. Don't worry - you have a 10 day grace period from your due date on your loan payments.

**Electronic withdrawal requests** received by 10/30 will be processed that day. Requests received 10/31 - 11/2 will be processed 11/2.

### 3. *Double-check to be safe*

Confirm that all payments and direct deposits process correctly and on time on or after November 2. Keep this guidebook for reference.

Notes:



If you wish to be included in conversion related email communication, please send your current email address to [member.service@envistacu.com](mailto:member.service@envistacu.com).

*we're here to help*

**[www.envistacu.com/conversion](http://www.envistacu.com/conversion)**

785-228-0149 | [member.service@envistacu.com](mailto:member.service@envistacu.com)



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