

A
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PARTNERSHIP



MEMBER GUIDEBOOK

DATA SYSTEM CONVERSION

MAY 31 — JUNE 2, 2023

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MESSAGE FROM THE PRESIDENT/ CEO

Dear Member,

Let me be the first to welcome you to the CORE Credit Union family! The merger between Memorial Health Credit Union and CORE Credit Union was official on November 1, 2022, creating "A Perfect Partnership".

As part of the process, integrating both organizations into one core system will enable us to provide you the enhanced products and services we promised.

The data system conversion will start at noon on Wednesday, May 31, 2023. The conversion should be completed by opening on Friday, June 2, 2023.

This booklet provides essential information about the data system conversion, including the impact the conversion will have on your accounts. Also included in this booklet are tips to help you plan to minimize any inconvenience associated with the conversion.

Thank you for your understanding and patience while we complete the data system conversion to serve you going forward.

If you have questions, please feel free to contact us at (912) 764-9846.

Sincerely,

Robert Clampett
President/ CEO
CORE Credit Union

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THINGS TO EXPECT DURING THE DATA SYSTEM CONVERSION

An interruption of services is necessary to complete the conversion, but by planning ahead, you can limit any inconveniences.

- The conversion process will begin at noon on Wednesday, May 31, 2023. We anticipate that the conversion will be completed by opening on Friday, June 2, 2023.
- Memorial Health Debit Cards will not be operational on Wednesday, May 31, 2023, or Thursday, June 1, 2023. Please begin using your CORE Debit Card on Friday, June 2, 2023.
- If you currently have a Memorial Health Credit Card, you can continue to use it, and that conversion will take place at a later date.
- Online Banking will be unavailable starting on Wednesday, May 31, 2023. On Friday, June 2, you will be able to register and log into CORE's Online Banking.

IMPORTANT REMINDER

Always remember, CORE will **NEVER** initiate an email, text message, or call in which we ask you to provide confidential information such as account numbers, card numbers, pin numbers, or social security numbers.

BRANCH CLOSURE

Our Memorial Health branch will close at noon on Wednesday, May 31, 2023. We will reopen on Friday, June 2, 2023 at 9:00 a.m.





PLAN AHEAD

- The conversion process will disrupt existing services beginning at noon on Wednesday, May 31, 2023. During the conversion, your debit card will not be operational, so we encourage you to have other options (cash, checks, or a credit card) for making purchases on Wednesday and Thursday. CORE anticipates we will complete the conversion by Friday, June 2, 2023.
- Be sure to download any statements you need before Tuesday, May 30, 2023. Your final Memorial Health statement ending May 31, 2023, will be mailed to your address on record. If you are currently utilizing e-Statements, you can download up to 24 months of prior statements. After the data system conversion, only those transactions performed on or after Friday, June 2, 2023, will be populated in Online and Mobile Banking for you to access, view, or download.
- If you anticipate needing copies of cleared checks, please download your check images before Tuesday, May 30, 2023.
- Verify that we have your preferred, most current email and mailing address on file before Tuesday, May 30, 2023.
- If you currently use Bill Pay service, please note that your Bill Pay information will not transfer over from Memorial Health's Online Banking to CORE's. Therefore, before Wednesday, May 24, 2023, carefully review and note all of the payee/biller information you currently have set up, as you will need this information to re-enroll.
- Loan Pay with debit card and mobile Remote Deposit Capture (RDC) will be unavailable after Wednesday, May 24, 2023.

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WHAT YOU NEED TO KNOW AND DO NEXT

CHECKING ACCOUNTS

On June 1, 2023, your Memorial Health checking account will convert to a CORE Credit Union checking account. A letter was mailed to you providing all the enhanced features your account offers.

Your new checking account number will be your member number plus a suffix combined (e.g., 6000XXXX will become 6000XXXX70). Your checking account number will be the MICR number found on your CORE Credit Union checks you received or will receive in the mail.

Your new CORE VISA® debit card will be mailed to your address on file in mid-May, giving you access to the largest network of surcharge-free ATMs nationwide. You can activate your new debit card at any time. However, you cannot conduct transactions on your new card until the system conversion is complete.

Please continue to use your current debit card through May 30, 2023, after which your Memorial Health debit card will no longer work. **Beginning June 2nd, please complete all transactions with your CORE debit card.**

After receiving your new debit card, follow the activation instructions on the sticker. You must call from the phone number on the account profile. If you have contact information updates, please contact our Memorial Health branch by phone or in person to update your information in all our credit unions systems.

CREDIT CARDS

If you have a Memorial Health Credit Union credit card, your current card will remain active after the June 1st conversion. There will be an extended period for additional conversion processes specific to credit cards lasting through the end of June 2023.





DIRECT DEPOSITS

After our system conversion, direct deposits will continue to be directed to CORE Credit Union with your old routing number until December 31, 2023. However, you need to take the following steps:

After June 2nd, you will need to do the following:

- Please review your account to ensure your current Memorial Health account number is correct with your employer and other providers.

AUTOMATIC PAYMENTS

PAPER CHECKS

We are confident CORE Credit Union offers so many new and exceptional services that you will never need to write another check, but if you choose to do so, please use the starter checks you received in the mail. Any check order placed after June 2nd will have your new CORE Credit Union information. Please destroy any old Memorial Health checks to avoid errors or identity theft.

OVERDRAFT PRIVILEGE/COURTESY PAY

After the conversion, you must review and complete the enclosed Overdraft Privilege form. Please read the form carefully, as it requires you to designate how you would like CORE Credit Union to handle future overdrafts on your account should they occur.

Read the form carefully:

- Mark your decision on how you would like us to handle overdrafts on your account
- Print your name and account number on the form
- Please return the form in the included prepaid envelope

Failure to return this form will result in your account being opted out of Overdraft Privilege/Courtesy Pay

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ONLINE BANKING

After the conversion, you cannot access your account(s) through the Memorial Health Online Branch. Effective Friday, June 2, 2023, you are required to register for CORE Credit Union Online Banking to access your account(s) online. You can initiate the intuitive and straightforward registration at www.memorialhealthcu.org.

STEP 1

Access your account through Online Banking by entering your member number in the User Name field. For the password, you will use a temporary password.

The temporary password you will use is: last four digits of the primary member's social security number.

STEP 2

Your password needs to be changed. It must meet the following requirements:

- Between 4 and 16 characters
- It is case sensitive
- It cannot contain your primary account number, social, full name, or phone number

STEP 3

Multi-Factor Authentication (MFA)/Security Feature

After changing your password, you must select and answer three challenge questions to which only you know the answers. There are three groups of questions to choose from. Pick one question from each group and type in your answer carefully. If there is a concern about the user's identity, you will use these questions to verify your identity.

STEP 4

After you have selected your security questions, answered them, and confirmed your answers, you need to provide your email address. Since CORE communications will only be sent to your email address on record; please make sure that we have your preferred, most updated email address.





MOBILE BANKING

Effective Friday, June 2, 2023, your Mobile Banking App will change.

To continue to use Mobile Banking after the data system conversion, please follow the instructions below:

STEP 1

Download the CORE Credit Union Mobile Banking App

- Delete the Memorial Health Credit Union app from your smartphone or mobile device.
- Download the CORE Credit Union Mobile Banking App from your App store.

Scan the QR code below to access the links to the CORE Credit Union Mobile Banking App on the Google Play Store and Apple App Store:



STEP 2

Launching the Mobile Banking App

Once you have downloaded the new Mobile Banking App, launch it and sign in following the instructions outlined below:

Sign in with your member number. If you have logged into Online Banking, use the NEW password you created during the Online Banking registration process. If you have not logged into Online Banking, you will use the last four digits of the primary account holder's social security number as the password.

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DIGITAL WALLET

Apple Pay • Google Pay • Samsung Pay

As we continuously work to meet your technological needs, we are pleased to announce the addition of a digital wallet to your mobile platform.

Digital wallets are a contactless payment method that stores your payment options, such as debit cards, and allows you to conveniently use your smartphone, smartwatch, or other eligible device to make a purchase. Digital wallets use a process called “tokenization” that keeps your debit card number a secret when purchasing items. Essentially, when you pay for something, instead of sending your debit card number to the merchant, the digital wallet generates a one-time use token made up of random numbers. The token is used to process the payment while your personal information remains secure.

ACH ORIGINATION

Automate your deposits and payments with CORE Credit Union’s ACH Origination! This service offers one-time or recurring electronic transfers to or from your account at CORE. ACH Origination is an additional free service provided by the credit union where we can withdraw from or deposit to your account at another financial institution.

We can initiate the transactions for you, or you can log into Online or Mobile Banking and set up an External Account. To set up your external account, your first transaction required will be CORE sending three micro-deposits. Once completed and you enter the micro-deposit amounts, you can begin your external transfers.

REMOTE DEPOSIT CAPTURE (RDC)

With RDC from CORE you can deposit a check into your account from anywhere by simply taking a picture of your check. First-time users must log into your mobile app and select “deposit” from the bottom toolbar. You are required to agree to the terms when you first sign-up. Once you are approved, you can begin making remote deposits.





- Follow the directions and endorse the check properly to avoid rejected deposits
- All RDC checks are verified for your protection and might be subject to a seven-business-day hold
- You can deposit multiple checks within the mobile app
- Daily deposit limits apply
- Wireless carrier fees may apply

AUTOMATED PHONE SYSTEM

A new service you now have is access to COREY to check your account balance 24/7. Effective Friday, June 2, 2023, you will be automatically registered for this service. Here is how to check your balance:

- Access the CORE Audio Response System, "COREY", by calling (912) 764-4636.
- Use the last four of the primary member's social security number for your access pin

E-STATEMENT SERVICES

On or after Friday, June 2, 2023, you need to register for e-Statements. Just a reminder your statement ending May 31, 2023, will be mailed to your address on record.

To register for E-Statements, follow the instructions below:

STEP 1

At www.corecu.org, log in to Online Banking

STEP 2

Select the "Online Services" tab

STEP 3

Select the "E-Statements" option in the drop down menu

STEP 4

Review and accept the E-Statement Disclosure Agreement

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BILL PAYMENT SERVICES

Your Memorial Health Credit Union Bill Pay information will not transfer to CORE Credit Union's online banking platform.

Beginning on June 2nd, you can access bill payment services by signing into online banking. Please follow these steps to establish your account:

- Establish three challenge phrase questions
- To get started, have your payee information ready and then log into Online Banking
- Select "Online Services" tab and choose "Bill Pay" from the drop down menu
- You will select "Add Payee" and then enter your payee account number
- You have the option to pay a company or pay a person
- Enter the amount and date, and your payment will be sent to the payee on your behalf

If you need assistance in setting up bill pay, please contact our Virtual Branch at (912) 764-9846.

CONSUMER LOANS

If you already have a loan with Memorial Health, the terms of your contract will not change. Mail loan payments to:

CORE Credit Union
P.O. Box 1987,
Statesboro, GA 30459

If you haven't set up an automatic payment and would like to take advantage of this convenience, please contact us after June 2nd at (912) 764-9846.

If you have loan payments set up electronically, please update the financial institution to CORE Credit Union (routing number 261287633)

HOME EQUITY LINE OF CREDIT (HELOC)

If you have an existing Home Equity Line of Credit that has a due date other than the 15th, we will update your due date.



Apply for a loan here!



FREQUENTLY ASKED QUESTIONS

Q: Will my member account number change?

A: Yes. Your account number will change. Please look for a letter that was mailed to you with your new account information.

In addition to your member number changing, your checking account number will be changing as well.

Q: Will I be getting new checks?

A: We will be mailing you new checks in May, and we ask that you start using them on June 1st.

Q: Will recurring transfers of funds between my accounts continue to work?

A: Yes. The transfers you currently have set up between your accounts will not be affected.

Q: Will direct deposit of my paychecks or social security checks still work?

A: Yes. Your payroll or social security checks will continue to be deposited into your specified account without interruption. However, you will need to reach out and get the routing number and account number changed by December 31, 2023.

Q: Will my loan payment be affected if it is set up on payroll deduction or automatic transfer?

A: No. Your loan payment will continue on the scheduled date without interruption.

Q: Will my Debit Card change?

A: Yes. During the month of May, you will receive a CORE Credit Union VISA® Debit Card that replaces your Memorial Health Credit Union Mastercard®. You will set up your PIN (Personal Identification Number) when you activate your new Debit Card.

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FREQUENTLY ASKED QUESTIONS

Q: Will my MasterCard® Credit Card change?

A: The credit card conversion will occur at the end of June and new cards will be issued closer to that time. You will still be able to use your Memorial Health Credit Union Credit Card after May 31st.

Q: I am currently able to deposit checks using my mobile phone/ device; will this service continue to be available after the data systems conversion?

A: Yes. Please visit the Apple or Android store to download the CORE Credit Union App. You can log in to your online account on or after June 2, 2023.

Q: Will the format of my statements change?

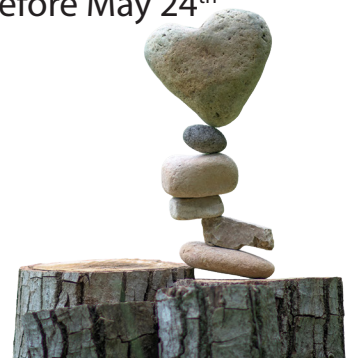
A: Yes. The design and format of your statements will change

Q: I am currently set up for e-Statements; will this service transfer over after the data systems conversion?

A: No. In fact, your statement ending May 31, 2023, will be mailed to your address on record on or after June 2nd. After June 2nd, you will be required to re-register for eStatements.

Q: Will my bill pay information transfer?

A: Unfortunately, bill payment information will not transfer over. We recommend you gather your payee information from your current bill pay account before May 24th as this is the last date you can access that system.





Q: Will my transactional history be available for me to easily view/ download after the data systems conversion?

A: No. After the system conversion is completed, only those transactions performed after June 2, 2023 will be populated in Online Banking and other electronic services for you to easily access, view, or download.

Your statements are your best source for historical and transactional account information. If you are currently utilizing e-Statements, you can download up to 24 months of prior statements.

Please be sure to download the statements you need before Tuesday, May 30, 2023.

QUICK REFERENCE INFORMATION

We understand change can be frustrating. Please know that changes were made only when necessary and to ensure that we can provide you with the most efficient service possible. Our goal is to deliver exceptional services quickly and at your convenience.

VIRTUAL BRANCH

If you need assistance, please contact our Virtual Branch or visit any one of our branches or call at (912) 764-9846 or (912) 354-8100. Our Virtual Branch is another exciting service we have to offer you, as it is essentially an “in-house call center” available to you during regular business hours. This service helps to eliminate leaving messages by having a Member Service Representative answer your call quickly to resolve your questions or concerns.

LOST OR STOLEN DEBIT CARDS

EFFECTIVE FRIDAY, JUNE 2, 2023

DEBIT CARD LOST/STOLEN

During business hours:
(912) 764-9846

After business hours:
(833) 462-0798

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BRANCHES AND ATM LOCATIONS

MARKET DISTRICT BRANCH

1099 Bermuda Run, Statesboro, GA 30458

MAIN STREET BRANCH

43 North Main Street, Statesboro, GA 30458

DRIVE-THRU - WALNUT STREET

23 North Walnut, Statesboro, GA 30458

BROOKLET BRANCH

17740 U.S Hwy 80 East, Brooklet, GA 30415

GS DINNING COMMONS (STATESBORO) - ATM ONLY

97 Georgia Ave, Statesboro, GA 30458

SAVANNAH FEDERAL BRANCH

100 West Oglethorpe Ave, Savannah, GA 31401

*Entrance to the building is on York Street

MEMORIAL HEALTH BRANCH

901 65th Street, Savannah, GA 31405

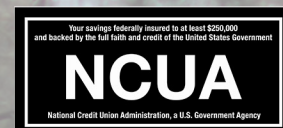
MEMORIAL HEALTH HOSPITAL - ATM ONLY

Heart and Lung Building - 2nd Floor

WEBSITES

www.corecu.org

www.memorialhealthcu.org



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