

SYSTEM UPGRADE

FEBRUARY 28 - MARCH 2

IMPORTANT INFORMATION

FOR A SIMPLE TRANSITION



SYSTEM UPGRADE OVERVIEW

From Friday, February 28th through Monday, March 2nd, Houston Police Credit Union will be upgrading its systems.

This brochure is designed to help you understand what is happening during that time since access to your accounts will be impacted, and a few services such online and mobile banking will be unavailable.

We're always seeking ways to improve your member experience and upgrading our systems will help us develop and offer new products and streamline our processes to better serve you.



TIPS FOR A SIMPLE TRANSITION

- 1 Mark your calendar for the system upgrade beginning on **Friday, February 28th** and completing on **Monday, March 2nd**
- 2 Schedule all payments through bill pay that you would normally schedule between the 24th and the 2nd of each month by **Sunday, February 23rd**
- 3 Make all ATM deposits by **Friday, February 28th at 4:30pm CST**
- 4 Make all mobile deposits by **Friday, February 28th at 3:00pm CST**
- 5 Complete all transactions, including deposits, withdrawals and payments, directly at a branch by **Friday, February 28th at 6:00pm CST**
- 6 Complete all transactions through online or mobile banking by **Friday, February 28th at 6:30pm CST**
- 7 Download a QFX/QBO file for Quicken by **Friday, February 28th at 6:30pm CST**
- 8 Ensure we have your current email and mailing address on file, should we need to send out communications.
- 9 Ensure you have an alternate form of payment other than your VISA debit card
- 10 Visit **HPCU.coop** for information updates

EFFECTIVE MARCH 2ND WHAT'S STAYING THE SAME

- Our routing and transit number
- Your account/member number
- Your savings and checking account numbers
- Your statements for your mortgages owned by HPCU and serviced by CU Members Mortgage and credit cards
- Your ability to use your existing checks
- Your online and mobile banking services' username
- Your account history
- Your cleared checks
- Your IRS forms
- Your scheduled transfers and payments set up internally by HPCU
- Your bill pay history
- Your eStatement history
- Your telephone banking services' account/member number and PIN
- Our CardValet app
- Your VISA debit and MasterCard credit card numbers

WHAT'S CHANGING

- Your statements for your savings, checking and loan
- Our online and mobile banking services, including bill pay
- Your online and mobile banking services' password
- Your share and loan nicknames
- Your shared account access, granted to/from family and friends
- Your sub users created to enable family and friends to access your account
- Your scheduled transfers and payments set up through online banking to another member's account
- Your external (ACH) transfer account setup from/to HPCU to/from another financial institution
- Our person-to-person payment services
- Your eBills
- Your eAlerts and eNotifications
- Our mobile app
- Your mobile deposit history
- Your text message alerts
- Our telephone banking services



SERVICE AVAILABILITY AND SCHEDULE

FEBRUARY 28 - MARCH 2

UNAVAILABLE

Branches, Call Center and Drive Up

HPCU's branches, call center and drive up will close to the membership on Friday, February 28th, and will remain closed from Saturday, February 29th through Monday, March 2nd. Normal operating hours for the membership are expected to resume on Tuesday, March 3rd.

Online and Mobile Banking

Online and mobile banking services, including the HPCU mobile app, will be unavailable starting at 6:30pm CST on Friday, February 28th. Online and mobile banking services will be restored on Tuesday, March 3rd.

Bill Pay

Bill pay services will be unavailable starting on Monday, February 24th. Bill pay services will be restored on Tuesday, March 3rd.

Quicken

Quicken will not be available during the upgrade.

Telephone Banking

Telephone banking will not be available during the upgrade.

Co-op Shared Branch Networking

The CO-OP Shared Branch network will not be available to perform your HPCU transactions at other participating credit unions during the upgrade.

LIMITED AVAILABILITY

ATMs

ATM withdrawals will be available but limited during the upgrade. Excessive and/or large ATM transactions are subject to be declined. Access to account balances and ATM transfers will not be available during the upgrade. ATM services will be restored on Tuesday, March 3rd.

VISA Debit Cards

You will be able to use your HPCU VISA debit card during the upgrade. However, your access will be limited for purchases and cash withdrawals. Excessive and/or large debit card transactions are subject to be declined. It is recommended that you have an alternate form of payment. VISA debit card services will be restored on Tuesday, March 3rd.

AVAILABLE

MasterCard Credit Cards

Your HPCU MasterCard credit cards will not be impacted by the upgrade. Keep this option in mind if you find yourself needing an alternate method of payment.

Card Services

If you need to report a lost or stolen HPCU VISA debit card during the upgrade, please call 800.554.8969 for assistance. If you need to report a lost or stolen HPCU MasterCard credit card during the upgrade, please call 855.510.4590 for assistance.

Schedule

Branches – Memorial, Willowbrook & Travis	
Friday, February 28, 2020	Open
Saturday, February 29, 2020	Closed
Sunday, March 1, 2020	Closed
Monday, March 2, 2020	Closed
Tuesday, March 3, 2020	Open

Call Center – 713.986.0200	
Friday, February 28, 2020	7:00am - 4:30pm
Saturday, February 29, 2020	Closed
Sunday, March 1, 2020	Closed
Monday, March 2, 2020	Closed
Tuesday, March 3, 2020	7:00am - 4:30pm



TIP—What you need to do:

VISA debit cardholders, plan for large/major purchases by checking your account balance and completing the transaction before Friday, February 28th. That way you can minimize issues using your card during the system upgrade.



SYSTEM UPGRADE QUESTIONS & ANSWERS

GENERAL

Q: Why are the systems being upgraded?

A: Keeping our members' information secure and private, and in its best technological health, is a top priority for the long-term care of HPCU. We are upgrading to new, more advanced systems to meet the anticipated needs of our members and keep our organization technologically fit for the future.

Q: When are the systems being upgraded?

A: The system upgrade has been underway since early 2019. We have been preparing all our connecting systems, such as our online and mobile sites and our bill pay and eStatement services, to prepare for the system upgrade. We will be transitioning officially to our new systems from Friday, February 28th through Monday, March 2nd.

SERVICE AVAILABILITY

Q: Will HPCU's branches, call center and drive up be open during the system upgrade?

A: HPCU employees are expected to be on site as scheduled at branch locations during this time but will be inaccessible to the membership as they work to quickly complete various tasks related to the upgrade. HPCU's branches, call center and drive up will close to the membership on Friday, February 28th, and will remain closed from Saturday, February 29th through Monday, March 2nd. Normal operating hours for the membership are expected to resume on Tuesday, March 3rd.

Q: Will I receive my direct deposit during the system upgrade?

A: It depends. If your direct deposit is received during the normal processing times on Friday, February 28th, it will post to your account. Direct deposits received after normal processing times on Friday, February 28th will not be processed until Tuesday, March 3rd.

Q: Will ATMs be available during the system upgrade?

A: Yes, ATM withdrawals will be available but limited during the upgrade. Excessive and/or large ATM transactions are subject to be declined. Access to account balances and ATM transfers will not be available during the upgrade. ATM deposits at ATMs owned and operated by HPCU will be available. ATM deposits made on or after 4:30pm CST on Friday, February 28th will not be processed until Tuesday, March 3rd. All deposits are subject to the funds availability policy. ATM services will be restored on Tuesday, March 3rd.

Q: Will I receive credit for my night deposit during the system upgrade?

A: It depends. If the night deposit is received prior to 4:30pm CST on Friday, February 28th, it will post to your account and be available for use during the upgrade. All deposits are subject to the funds availability policy. Night deposits received on or after 4:30pm CST on Friday, February 28th will not be processed until Tuesday, March 3rd.

Q: Will I be able to use my HPCU VISA debit card during the system upgrade?

A: Yes, you will be able to use your HPCU VISA debit card during the upgrade. However, your access will be limited for purchases and cash withdrawals. Excessive and/or large debit card transactions are subject to be declined. It is recommended that you have an alternate form of payment. VISA debit card services will be restored on Tuesday, March 3rd.

Q: Will I be able to use my HPCU MasterCard credit card during the system upgrade?

A: Yes, your HPCU MasterCard credit cards will not be impacted by the upgrade. Keep this option in mind if you find yourself needing an alternate method of payment.

Q: Who should I contact if I have problems with my HPCU VISA debit card or HPCU MasterCard credit card during the system upgrade?

A: HPCU VISA Debit Card: If you need to report a lost or stolen card during the upgrade, please call 800.554.8969 for assistance.
HPCU MasterCard Credit Card: If you need to report a lost or stolen card during the upgrade, please call 855.510.4590 for assistance.

Q: Will I be able to access online and mobile banking during the system upgrade?

A: No, online and mobile banking services, including the HPCU mobile app, will not be available during the upgrade. Mobile deposits must be made prior to 3:00pm CST on Friday, February 28th. All deposits are subject to the funds availability policy. If you need immediate access to the funds, it is recommended that deposits be made directly at a branch on or before Friday, February 28th. Online and mobile banking services will be restored on Tuesday, March 3rd.

Q: Will I be able to access bill pay during the system upgrade?

A: No, bill pay services will be unavailable starting on Monday, February 24th. It is recommended that you schedule all payments that you would normally schedule between the 24th and the 2nd of each month on or before Sunday, February 23rd. All payments scheduled prior to Monday, February 24th will be processed to your payees as you have indicated. Bill pay services will be restored on Tuesday, March 3rd.

Q: Will I be able to access Quicken during the system upgrade?

A: No, Quicken will not be available during the upgrade. QFX/QBO file downloads for Quicken must be done prior to 6:30pm CST on Friday, February 28th.

Q: Will I be able to access telephone banking during the system upgrade?

A: No, telephone banking will not be available during the upgrade.

Q: Will I be able to access the CO-OP Shared Branch network during the system upgrade?

A: No, the CO-OP Shared Branch network will not be available to perform your HPCU transactions at other participating credit unions during the upgrade. It is recommended that all transactions, including deposits, withdrawals and payments, be made directly at a branch or through online or mobile banking on or before Friday, February 28th.

SERVICE UPDATES

ACCOUNTS

Q: Will my account/member number change after the system upgrade?

A: No, your account/member number will not change after the upgrade. Also, your savings and checking account numbers will not change.

Q: Will the dividends earned on my account be affected by the system upgrade?

A: No, the dividend earned for the month of February 2020 will be calculated and posted with an effective date of Sunday, March 1st. However due to the transition to our new systems from Friday, February 28th through Monday, March 2nd, the annual percentage yield earned (APYE) will not be calculated and disclosed.

Q: Will my account statements look different after the system upgrade?

A: Yes, your statements for your savings, checking and loans—excluding mortgages owned by HPCU and serviced by CU Members Mortgage and credit cards—will have an enhanced look after the upgrade. There is an important change to note. The dividend earned for the month of February 2020 will be calculated and posted with an effective date of Sunday, March 1st. However due to the transition to our new systems from Friday, February 28th through Monday, March 2nd, the annual percentage yield earned (APYE) will not be calculated and disclosed.

Q: Can I still use my current checks after the system upgrade?

A: Yes. Since your checking account numbers will not be changing, there is no reason to have your checks reprinted after the upgrade. You will not need to order new checks.

Q: Should I expect anything new when I visit a branch after the system upgrade?

A: Yes. For your security and protection, our employees will ask you for a photo ID after the upgrade since we will need to scan your ID and attach it electronically to your account again.

ONLINE

Q: Will my online and mobile banking look different after the system upgrade?

A: Yes, online and mobile banking services, including bill pay, will have an enhanced look after the upgrade. There are some important changes to note including, but not limited to, the following:

- Usernames will remain the same
- Passwords will need to be recreated
- Share and loan nicknames will need to be recreated
- Share and loan IDs will display as four (4) digits instead of three (3)
- Enrollment in some services will require acceptance of updated disclosures

Q: Can I still view my account history online after the system upgrade?

A: Yes, your account history will be available online after the upgrade.

Q: Can I still view scanned images of my cleared checks online after the system upgrade?

A: Yes, your cleared checks will be available online after the upgrade.

Q: Can I still view my IRS forms online after the system upgrade?

A: Yes, your IRS forms will be available online after the upgrade.

Q: Will the shared account access, granted to my family and friends, remain the same after the system upgrade?

A: No. The shared account access, granted to my family and friends, will need to be recreated after the upgrade.

Q: Will the shared account access, granted from my family and friends, remain the same after the system upgrade?

A: No. The shared account access, granted from my family and friends, will need to be recreated after the upgrade.

Q: Will the additional usernames and passwords (i.e. sub users) I have created to enable my family and friends to access my account remain the same after the system upgrade?

A: No. The additional usernames and passwords you have created to enable your family and friends to access your account will need to be recreated after the upgrade.

Q: Will my scheduled transfers and payments continue after the system upgrade?

A: It depends. Scheduled transfers and payments set up internally by HPCU will continue after the upgrade. However, scheduled transfers and payments set up through online banking to another member's account will need to be recreated after the upgrade. There is an additional important change to note. Effective Tuesday, March 3rd, scheduled transfers and payments will process daily including federal holidays and weekends.

Q: Will my external (ACH) transfer account setup (i.e. from HPCU to another financial institution, or from another financial institution to HPCU) remain the same after the system upgrade?

A: It depends. External (ACH) transfers set up internally by HPCU will continue after the upgrade. However, external (ACH) transfers set up through online banking will need to be recreated after the upgrade.

Q: Can I still view my bill pay and Popmoney history online after the system upgrade?

A: Your bill pay history will be available after the upgrade. However effective Friday, February 28th, we are replacing the Popmoney payment service. You will need to enroll in the new person-to-person payment services after the upgrade.

Q: Will my eBills remain the same after the system upgrade?

A: No, your eBills will need to be recreated after the upgrade.

Q: Can I still view my eStatement history online after the system upgrade?

A: Yes, your eStatement history will be available online after the upgrade.

Q: Will my eAlerts and eNotifications remain the same after the system upgrade?

A: No, your eAlerts and eNotifications will need to be recreated after the upgrade.

MOBILE

Q: Will I need to download a new HPCU mobile app after the system upgrade?

A: It depends. iOS users will need to update the current HPCU mobile app after the system upgrade. However, Android users will need to delete the current HPCU mobile app and download the new one after the system upgrade.

Q: Will my mobile deposit history remain the same after the system upgrade?

A: No, your mobile deposit history will start over after the upgrade.

Q: Will my text message alerts remain the same after the system upgrade?

A: No, your text message alerts will need to be recreated after the upgrade.

Q: Will the new HPCU mobile app look different after the system upgrade?

A: Yes, the HPCU mobile app will have an enhanced look after the upgrade. There are some important changes to note including, but not limited to, the following:

- Usernames will remain the same
- Passwords will need to be recreated
- Share and loan nicknames will need to be recreated
- Share and loan IDs will display as four (4) digits instead of three (3)
- Enrollment in some services will require acceptance of updated disclosures

TELEPHONE

Q: Will telephone banking be different after the system upgrade?

A: Yes, telephone banking services will be enhanced after the upgrade. There are some important changes to note including, but not limited to, the following:

- Account/member numbers will remain the same
- PINs will remain the same

CARDS

Q: Can I still use the CardValet app to manage my HPCU VISA debit card and HPCU MasterCard credit card after the system upgrade?

A: Yes, the CardValet app will not be impacted by the upgrade.

Q: Can I still use my HPCU VISA debit card after the system upgrade?

A: Yes, your HPCU VISA debit card will not be impacted by the upgrade.

Q: Can I still use my HPCU MasterCard credit card after the system upgrade?

A: Yes, your HPCU MasterCard credit card will not be impacted by the upgrade.

SYSTEM UPGRADE **ENHANCED FEATURES**

ONLINE AND MOBILE BANKING

Dashboard

HPCU's online banking enables you to customize the information you see when you log into online banking. Choose how your dashboard is organized to view account balances, transactions, perform transfers and much more.

Accounts

See all your transactions and account details, including current and available balances. Sort all transactions or quickly search by date, category, amount, type or check number. You can also categorize transactions so you can track your spending and hold yourself to a budget.

Link External Accounts

You can bring all your accounts into one place with HPCU's online banking. You can choose to only view your external accounts, or you can choose to allow transfers to and from the accounts.

Transfers

You can move money between your accounts with just a few clicks, including loan payments. For one time or recurring transfers you have the option to schedule or move right away. For easy tracking you can also view your scheduled and past transfers.

Savings Goals

Create and view multiple savings goals. Label goals and even include a picture. Include a target date to guide you to your goal and add funds at any time or schedule it to happen automatically. See how much you've saved and how much you have left with our goal bar. You can also set alerts to notify you if you're nearing your goal, you've hit your goal or if you're endangering your goal.

Bill Pay

Paying bills has never been so effortless. Set up your payees and then with a few easy clicks your bill can be paid and/or scheduled to be paid at a future time. Once you log into online banking, select the bill pay option. From there select your payee, type in the amount owed and you're done.

You can also set up eBills. Get your bills sent directly to HPCU's online banking where you can view balances, statement information and pay them all in one convenient place.

Additionally, with bill pay you can send money quickly to another person (members and non-members) using the person-to-person

(P2P) transfer feature. It works great for things like reimbursing a friend for lunch. Click the P2P option and enter the recipients email address or phone number, a memo (like "Lunch") and the transfer amount. Click send and you're done. It's that easy.

Budgets

Create and view budgets. Categorize them and watch your transactions automatically update your budget. Some transactions may need you to manually categorize them. See how much you've spent and how much you have left with our easy tracking. You can also set alerts to notify you if you've exceeded your budget or provide a budget summary update.

Locations

Find our branches, surcharge-free ATMs and CO-OP shared branches.

eDocuments

Securely view your financial documents, which include your eStatements and eNotices.

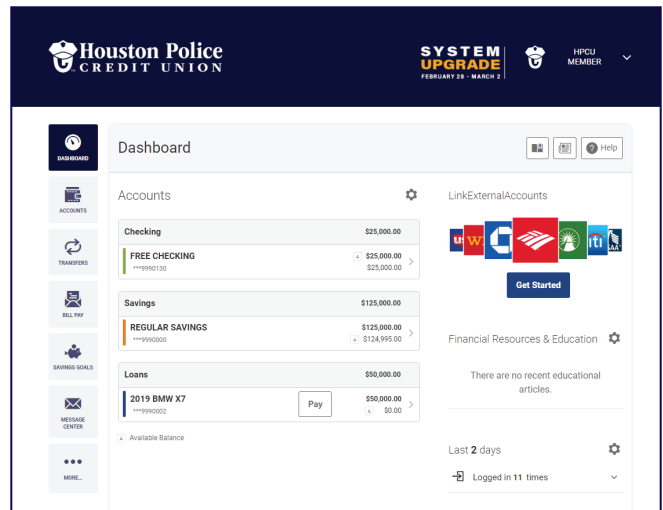
Loan Application

The most convenient way to access applications for new loans, check rates, calculate payments and more.

Widget (aka Settings) Options

Access a wide range of settings. This includes editing your profile information, updating security information, changing the account color for different accounts, selecting a background theme, viewing and changing your desired notifications, determining favorite widgets you want at the top of your menu, changing your password and even updating your contact information.

New Look



MOBILE APP

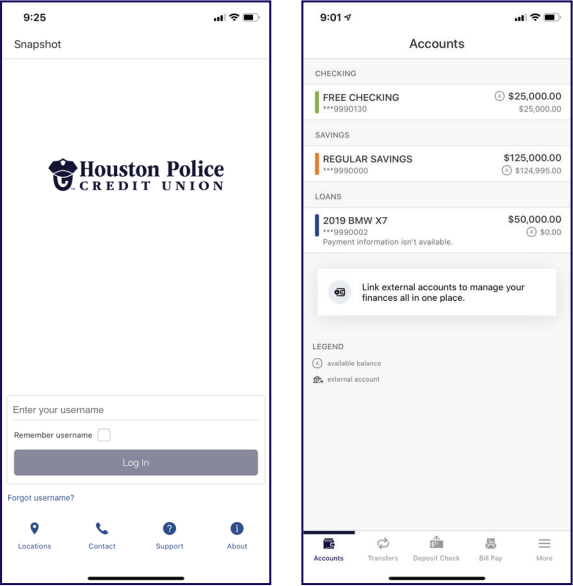
Snapshot

View your account balances and transactions without logging in. Snapshot can be turned on and off anytime in your settings, and you can customize which accounts you want to see.

Mobile Deposit

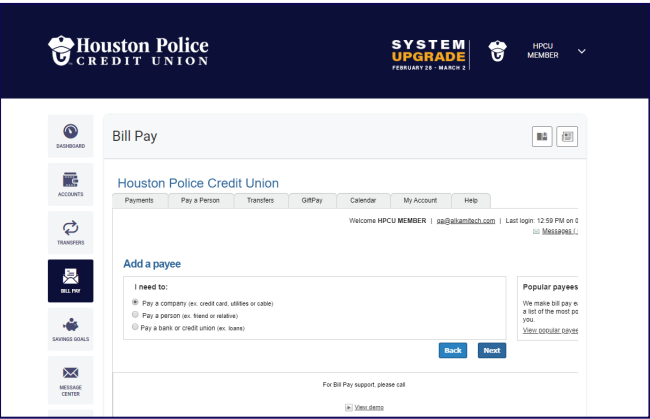
Deposit checks directly into your account. Just take a photo of the front and back of your check using our app, and you'll get immediate confirmation that the deposit was received.

New Look



BILL PAY


New Look



TELEPHONE BANKING

The Informer

Please listen carefully when you call as the menu options will have changed. The Informer will make managing your finances easier and more convenient. Check the balances and history on all of your accounts, schedule loan payments or funds transfers, activate or deactivate your debit card, and more.



TIP—How to use The Informer:


- Dial: 713.227.7478
- Follow menu prompts
- Enter your account/member number and PIN

STATEMENTS

Paper and Electronic

Our statements have been redesigned to present your account information in a clearer format and will be easier to read. You'll be able to quickly track your account activity and find information. You will also continue to have access to your account history and previous statements through online and mobile banking.

New Look



HOUSTON POLICE FEDERAL CREDIT UNION
1600 MEMORIAL DRIVE
HOUSTON, TX 77007

ACCOUNT STATEMENT		
Account #	Statement Period	Page
XXXXXXXX000	01/01/2020 - 01/31/2020	1 of 2

HPCU MEMBER
1600 MEMORIAL DRIVE
HOUSTON, TX 77007

Regular share accounts are not transferable except on the records of this credit union. Please advise us if your address has changed.
Financial summary on last page.

FREE CHECKING (Share 0130)

Joint Owner: N/A

Tran.Date	Effective Date	Transaction Description	Amount	Balance
Your balance as of 01/01/2020				
25,000.00				
Your new balance as of 01/31/2020				
25,000.00				
		Total for this Period	Total Year-to-Date	
		Total Overdraft Fees	0.00	0.00
		Total Returned Item Fees	0.00	0.00
Interest paid Year-to-Date on Suffix 0130				
0.00				

REGULAR SAVINGS (Share 0000)

Tran.Date	Effective Date	Transaction Description	Amount	Balance
Your balance as of 01/01/2020				
125,000.00				
Your new balance as of 01/31/2020				
125,000.00				
Interest paid Year-to-Date on Suffix 0000				
0.00				

FINANCIAL SUMMARY

Total Share Balance:	150,000.00
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This statement of account contains income tax reporting data, year to date interest and/or dividends. The dividend amount will be reported to federal governments per requirements. Retain your statement of account for purposes of income tax reporting.

SEND INQUIRIES TO SUPERVISORY COMMITTEE - PO BOX 3365, HOUSTON, TX 77253

FAIR CREDIT BILLING SHORT FORM - STATEMENT OF RIGHTS

IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR STATEMENT OF LOAN ACCOUNT

Send your inquiry in writing so that the credit union receives it within 60 days after the open-end loan statement was mailed or otherwise delivered to you. Your written inquiry must include:

1. Your name and account number;
2. A description of the error and why (to the extent you can explain) you believe it is an error; and
3. The dollar amount of the suspected error.

You remain obligated to pay the amount on your statement not in dispute, but you do not have to pay any amount in dispute during the time the credit union is resolving the dispute. During that same time the credit union may not take any action to collect disputed amounts or report disputed amounts as delinquent.

This is a summary of your rights, a full statement of your rights and the credit union's responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing (statement) error notice.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS

Telephone us or write us at our number or address shown at the top of this form as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement

If you have any questions that are not answered within this brochure, please call us at 713.986.0200 or 800.927.8707, or visit any of our branches.