



SYSTEM UPGRADE GUIDE

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A MESSAGE TO OUR MEMBERS

We are very excited to announce ēCO Credit Union's upcoming system upgrade. Our system upgrade will go live on October 5, 2026. This transition will allow us to better meet the needs of our members and reflects our commitment to making your experience more secure, convenient, and efficient for years to come.

While the upgrades take place, many of our systems and services will be unavailable. We understand that temporary closures may cause inconvenience, and we sincerely appreciate your patience and understanding as we make these improvements. This investment in our technology will allow us to better meet your financial needs and continue providing the exceptional service you deserve.

We hope the information provided will help you prepare for the upcoming changes and minimize any inconvenience. To help you prepare for the transition, we encourage you to visit our website and explore our dedicated System Upgrade page. Here, you'll find answers to frequently asked questions (FAQs), important updates, key dates, and other helpful information about what to expect before, during, and after the conversion. We will continue to update this Information Page with details of the change, coming enhancements, any system downtime that may affect you, and steps you should take prior to the upgrade to ensure a smooth transition.

Thank you for being a valued member of ēCO Credit Union. We are grateful for your continued trust and support and look forward to serving you with an enhanced member experience.

Check in periodically for the most current information at:
www.ecocu.org/System-Upgrade



JOEY HAND
ēCO Credit Union CEO

Joey Hand
JOEY HAND



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Plan Ahead!

As we complete our upcoming system upgrade, some services may be temporarily unavailable. We've outlined an important timeline below to help you plan ahead and avoid disruptions. The upgrade process will begin at the close of business on Wednesday, September 30, and is expected to be completed by the morning of Monday, October 5.

SERVICE AVAILABILITY TIMELINE						
	Wednesday, September 30	Thursday, October 1	Friday, October 2	Saturday, October 3	Sunday, October 4	Monday, October 5
• Branches • Call Center • Drive-Thru	Available until 5 p.m. Drive-Thru available until 5:30 p.m.	CLOSED				Resume normal business hours.
• Online Banking • Mobile Banking	Available until 5 p.m.	UNAVAILABLE				Available after 9 a.m.
• Debit Cards	Available with normal limits until 5 p.m.	Debit cards will remain active. Transactions may be approved up to established offline limits, as real-time balance verification will not be available.				Resume normal availability at 9 a.m.
• Credit Cards		AVAILABLE				
• Voice Response	Available until 5 p.m.	NO LONGER AVAILABLE AFTER WEDNESDAY, SEPTEMBER 30, 2026				
• Remote Deposit • Zelle	Available until 5 p.m.	UNAVAILABLE				Resume normal availability at 9 a.m.
• Shared Branching	Available until 5 p.m.	UNAVAILABLE				Shared Branching resumes at participating locations for eCO members.
		Shared Branching services will be unavailable to eCO members during this time.				Not yet available at eCO

*Dates and times are subject to change based on core conversion progress.

FREQUENTLY ASKED QUESTIONS

What Is A System Upgrade?

A system upgrade is the process of improving the core technology that powers our services. This upgrade will improve performance, strengthen security, and provide a better overall member experience.

Will I Be Able To Access Online or Mobile Banking During This Upgrade?

No. Online Banking and our current Mobile Banking app will be unavailable beginning at 5:00 p.m. CST on Wednesday, September 30, 2026, and will remain offline during the system upgrade.

Will Mobile Banking Be Affected By The Upgrade?

Yes. The eCO Credit Union Mobile App will be unavailable beginning at 5:00 p.m. on Wednesday, September 30, 2026, while we complete our system upgrade. Our new mobile banking app will be available on Monday, October 5, 2026.

Will Online Banking User IDs and Passwords Change?

Yes. As part of our system upgrade, existing Online Banking usernames and passwords will **NOT** transfer to our new digital banking platform.

When Online Banking becomes available on Monday, October 5, 2026, ALL members will need to enroll and create a new username and password.

Will My Account Number Change?

No. Your account number will remain the same, so you can continue using it for payments and transactions with merchants, service providers, and other external organizations.

Will My Debit and Credit Cards Work During The Upgrade?

Yes. Your debit and credit cards will remain active and available for use throughout the system upgrade. However, temporary transaction limits or processing restrictions may apply to debit card transactions while the conversion is taking place.

Will Direct Deposit, ACH Transactions, and Payroll Deductions Be Affected?

No, these transactions will be processed without interruption. It is not necessary to contact your employer or others who deposit or withdraw funds from your accounts.

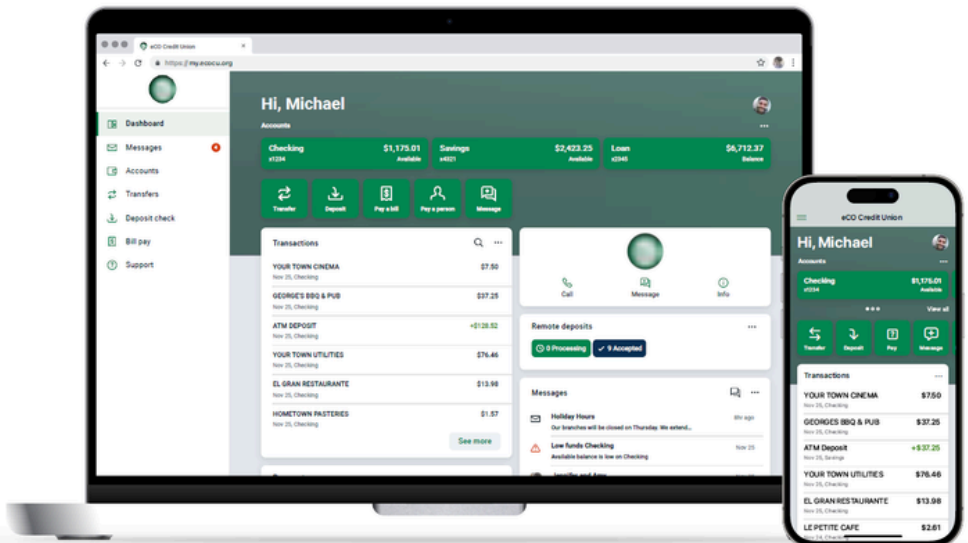
FAQ

A LOOK AHEAD

Call Center

Access personalized account assistance from eCO's Call Center. Speak directly with local eCO employees by phone or chat securely through the eCO Mobile App. Available Monday through Friday, 9:00 a.m. to 5:00 p.m. Call 205.226.3900.

At Home and On-the-Go



Your money wherever you need it

Our application works across your devices and is developed with industry-leading technology to deliver a smooth experience.

Native Apps for iOS and Android

Truly native apps providing a superior experience on all phones and tablets.

View balances and transactions

Search for transactions, add a note or an image, and filter by tags. Understand your activity and find what you're looking for—fast.

Mobile bill pay and person-to-person payments

Pay bills or send money to friends and family quickly and securely.

Download Our
New App
Available 10/5



eCOCU

Download on the
App Store



GET IT ON
Google Play



To Do List

- ☐ **Complete ANY in-branch transactions before Thursday, October 1st.**
- ☐ **Get cash for a 4-day weekend, Oct. 1st - Oct. 4th. (ATMs and Shared Branching will NOT be available)**
- ☐ **Use cash or credit cards for ANY large purchases.**
- ☐ **Review account balances and recent transactions PRIOR to the upgrade, as Online Banking will NOT be available Oct. 1st - Oct. 4th.**
- ☐ **Complete any bill payments due during this time BEFORE October 1st.**