

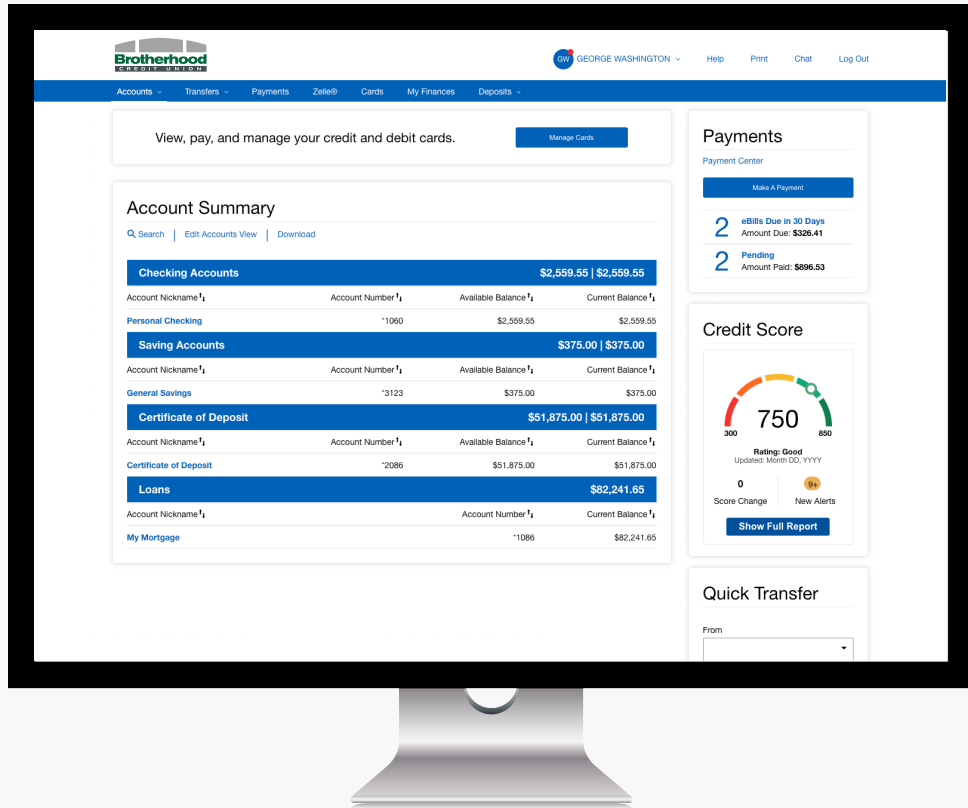


Online Banking Upgrade Guide



UPGRADE TO EXPERIENCE DIGITAL

Getting started



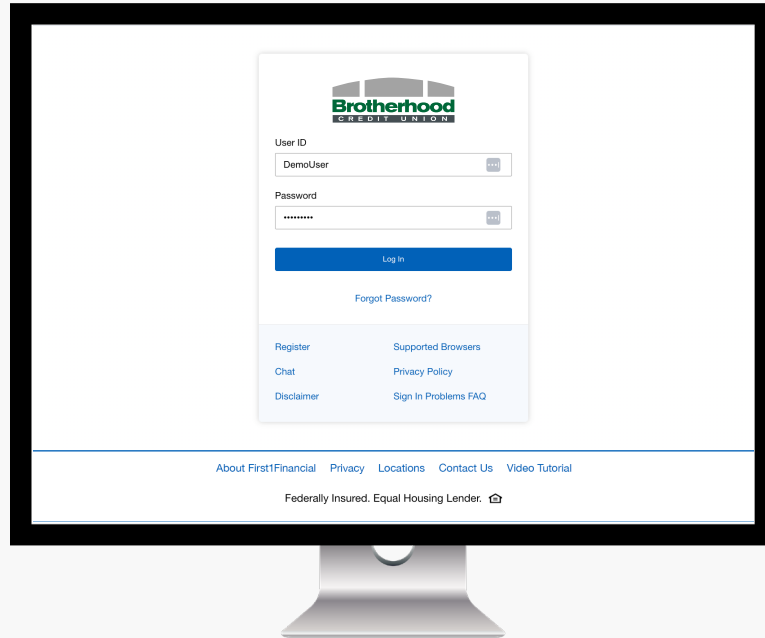
The upgrade to our new Online Banking will take place 9/17/2026 and 10am.

Important items about the upgrade:

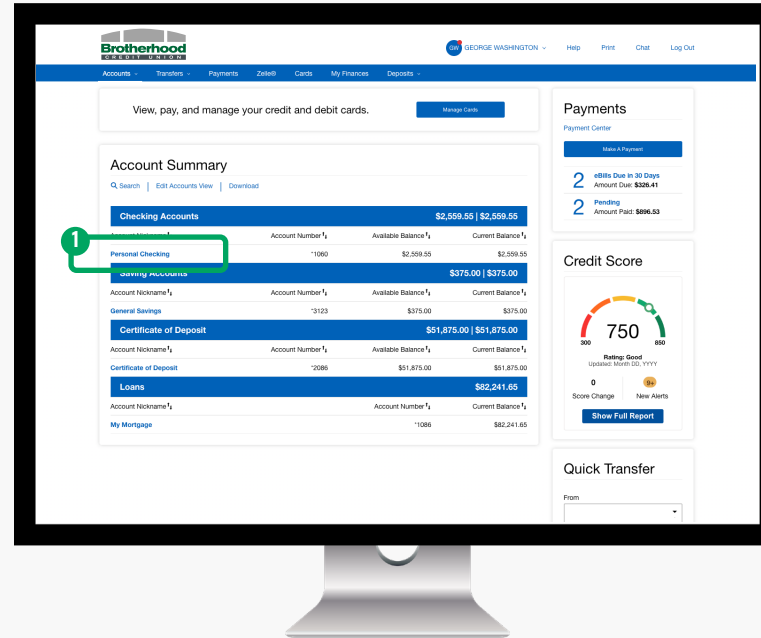
- Update your contact information and save your login credentials.
- Plan **payments** ahead of time to avoid upgrade downtime (note: there will be a brief window when new payments cannot be made, although scheduled payments will still process).
- Any **recurring internal transfers** account holders currently have set up will carry over as is. Once the new system is live, if they want to make edits to them, they will need to set up the transfer again and delete the old one.
- **External transfers** and **history** will not be transferred. Account holders will need to print or save a copy of their history for their records before the upgrade so they can set these up again in the new system.
- **Mobile push Alerts** will not transfer. Account holders need to make note of their current alerts before the upgrade. Alerts will need to be set up again within the new system.
- Any **card controls** that account holders currently have set up via "Cards" within our Mobile Banking app will not be transferred. Card controls will need set up again in our new Mobile Banking app or in Online Banking.
- Open the **Mobile Banking app** to be directed to download the new mobile banking app.

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Home Page

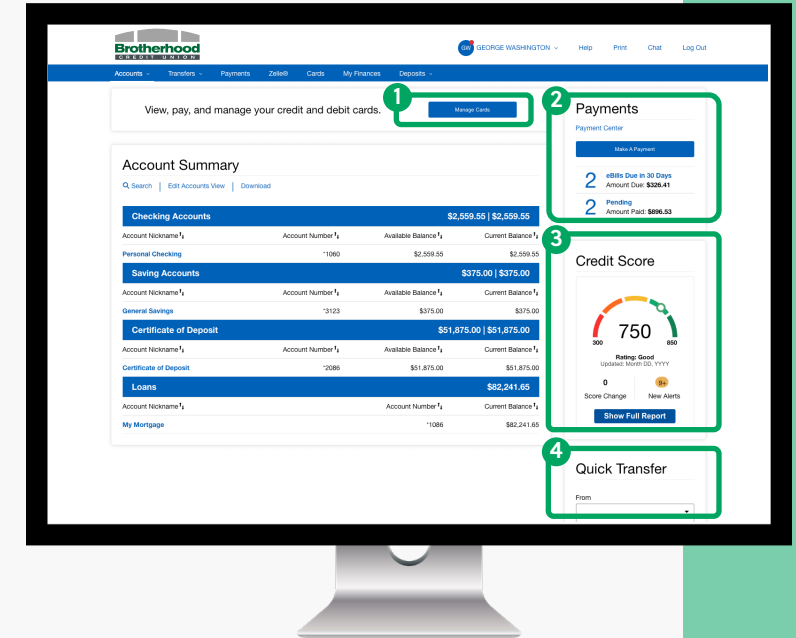


Log in using your existing user and password.
For security, you'll receive a one-time passcode.



From the Accounts Summary page, you'll see an overview of your accounts.

1. Select an account to view detailed transactions.

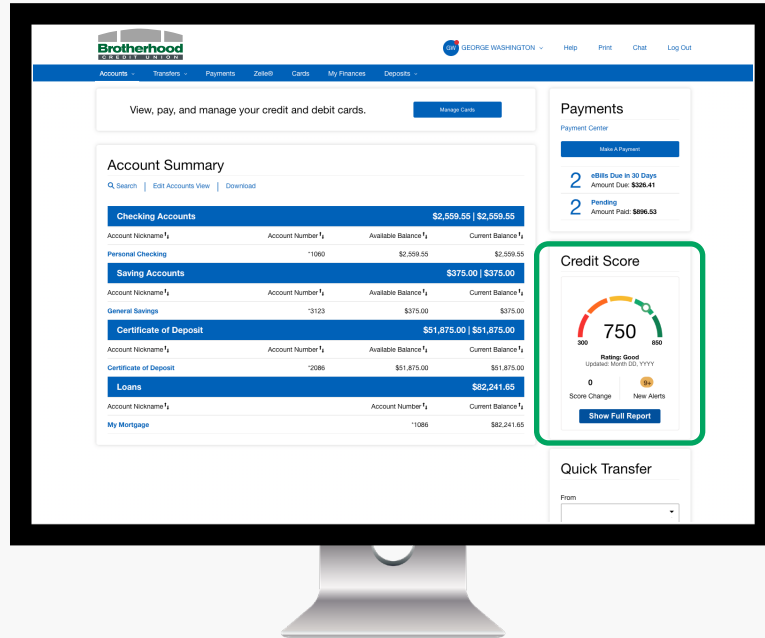


Quick access to key features:

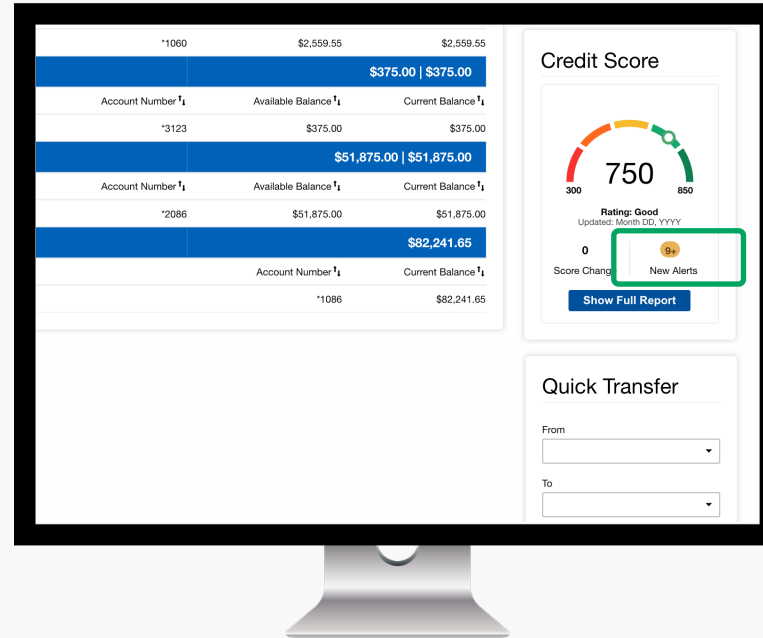
1. Manage your cards
2. Make a payment
Review upcoming eBills and pending payments
3. Your credit score
4. Scroll to view Quick Transfers

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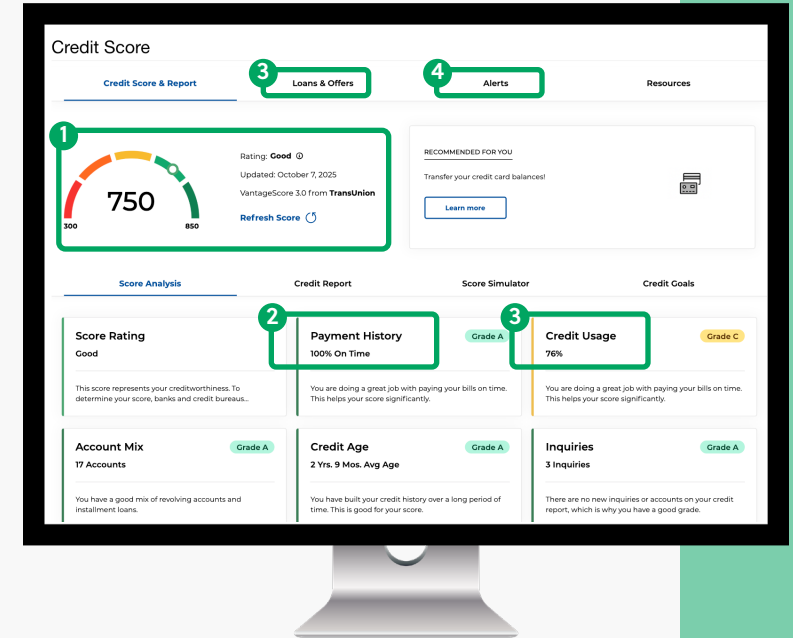
Credit Score



Your personal credit score is displayed on the Account Summary page.



View credit score alerts you may have received.

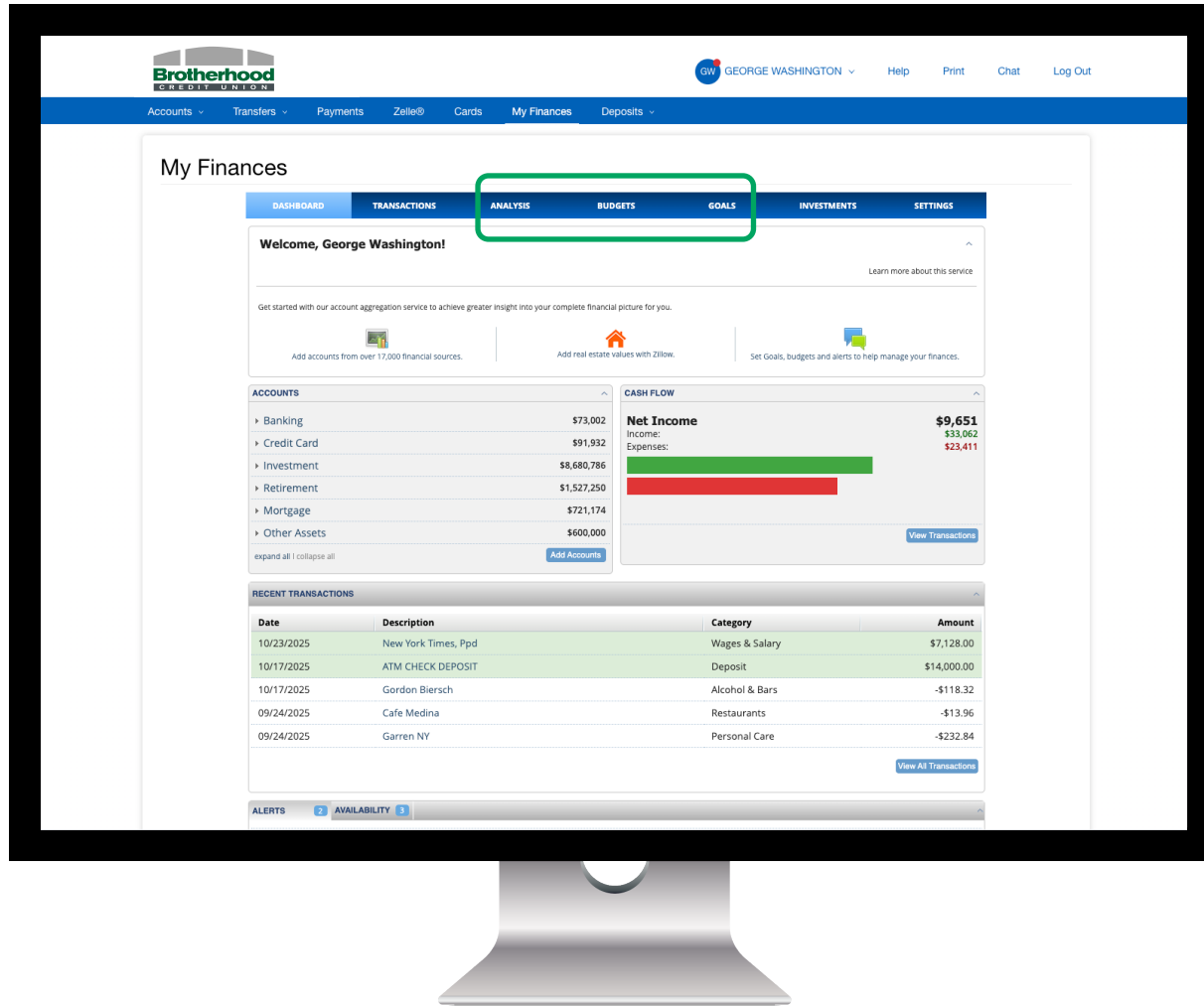


Access the full report for:

1. Details of your credit score
2. Payment history
3. Credit usage
4. Loans and offers
5. Alerts to keep you informed

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My Finances



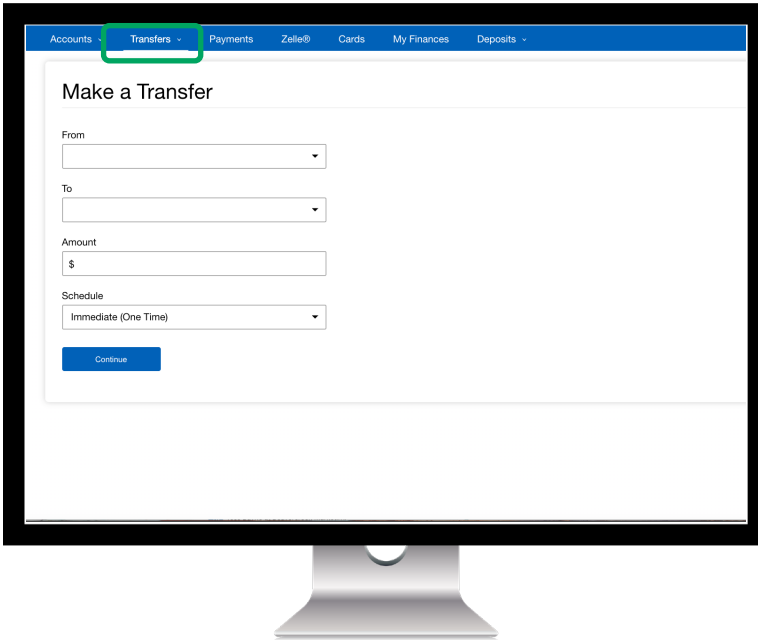
My Finances

A collection of budgeting tools to help you achieve your financial goals with a full picture of your finances including from external accounts.

- Wide range of tools for managing your money:
- Analysis of your spending
- Household budgets
- Set financial goals

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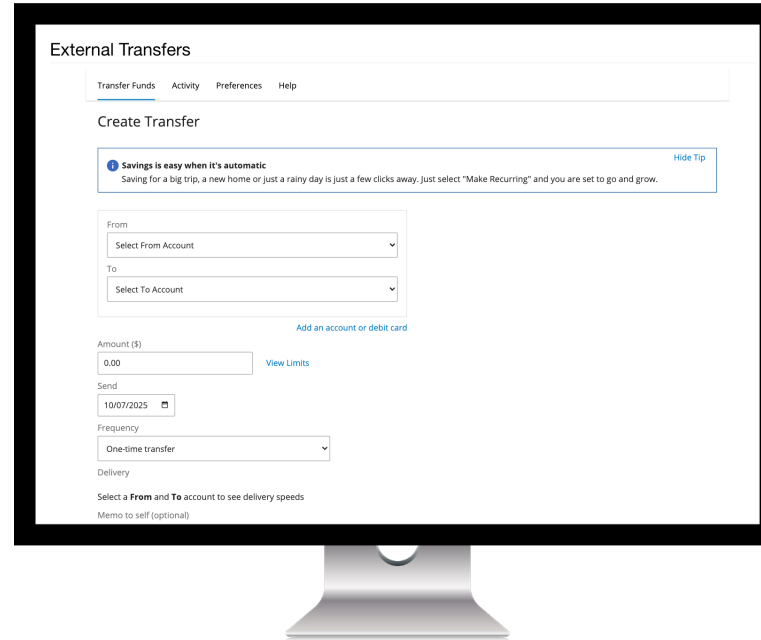
Transfers



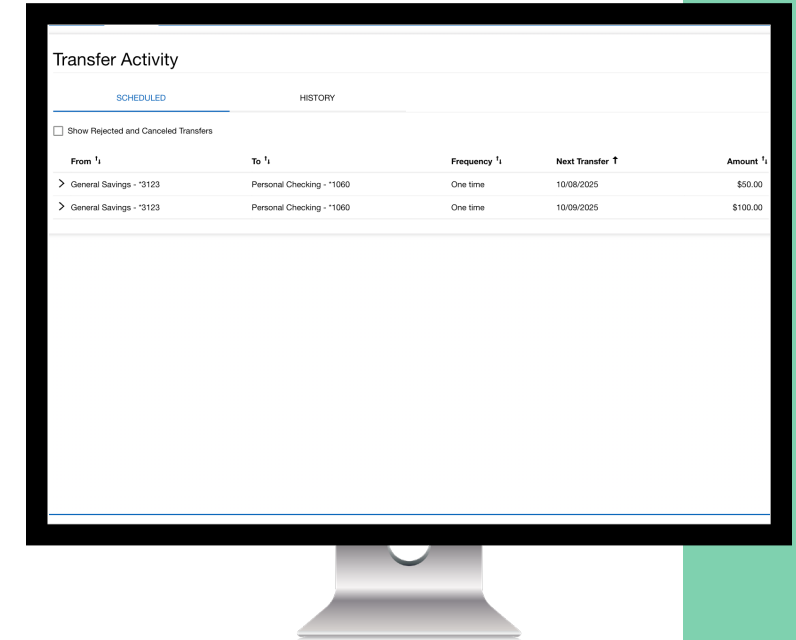
It's easy to move funds between accounts.

From the Transfer tab you can:

Make a transfer between your accounts by selecting the From account, the To account, inputting the transfer amount and selecting your scheduling option.

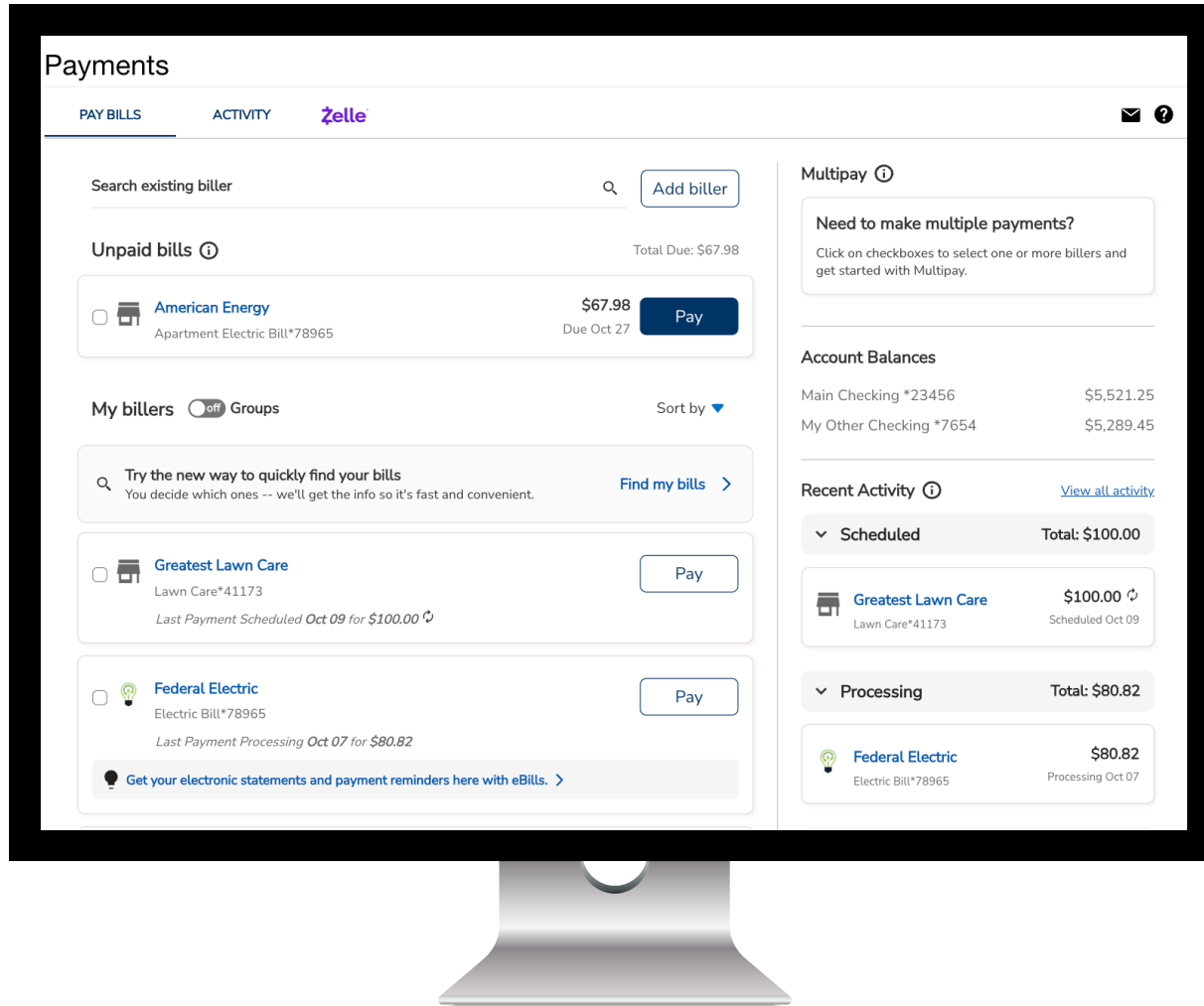


Use External Transfers to move money between accounts at other financial institutions.



View your transfer activity to see a listing of your scheduled transfers and transfer history.

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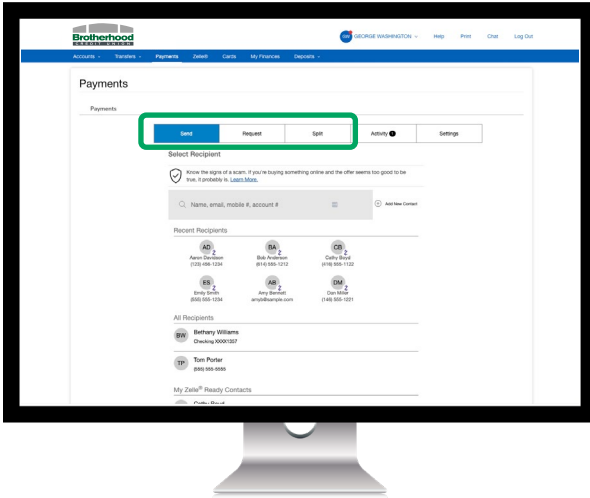
The Payments tab is your central hub for paying bills.

Use online bill pay to send payments to anyone:

- Add billers
- Make payments
- Schedule recurring payments
- Send a rush payment
- View recent bill pay activity
- Set up eBills

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Zelle®

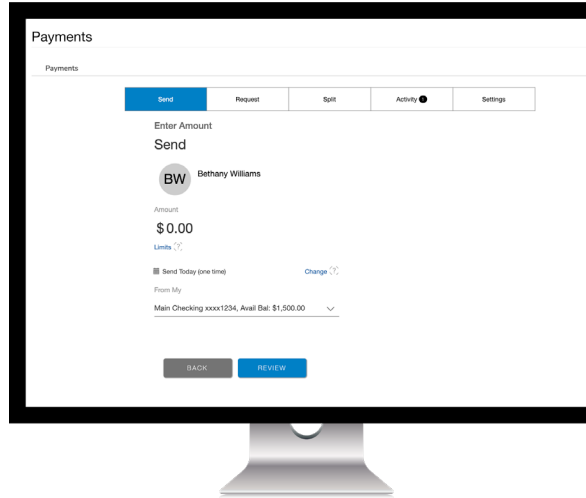


From the Payments tab, use Zelle® to send money to family, friends and people you know.

Send payments fast using just a phone number or email address to enrolled users.

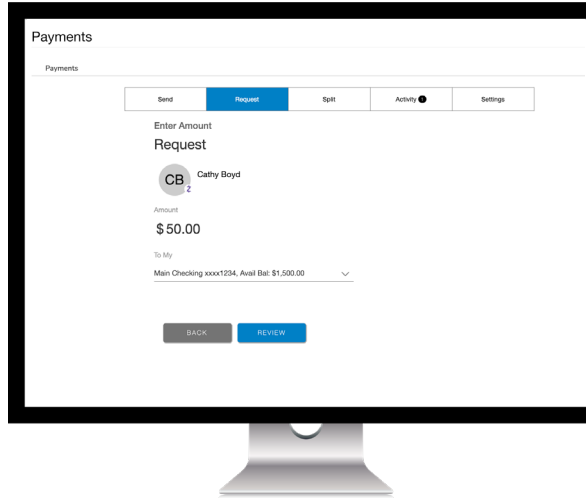
With Zelle you can:

- Send payments
- Request payments
- Split payments



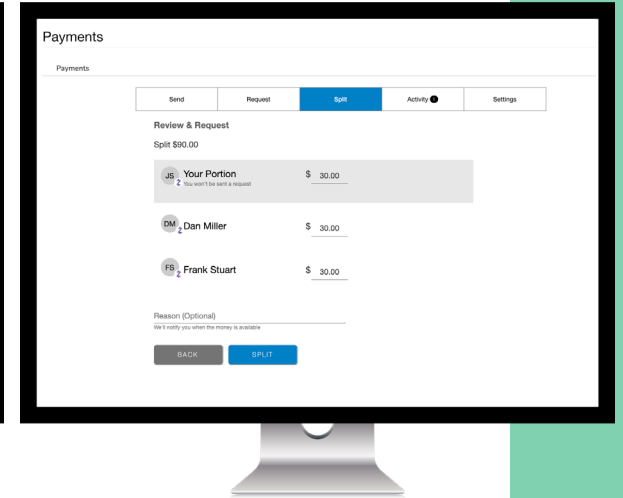
Send Payments

- Select the recipient or add a new contact.
- Enter the **Amount**.
- Select the send date.
- Select the account from which to send the payment from.
- Select **REVIEW** to review the payment settings .
- Select **SEND** to complete the payment.
- Select **ALL DONE** to return to the Zelle payments screen.



Request Payments

- Select the recipient, add a new contact or send the recipient your QR code.
- Enter the **Amount** you are requesting be paid to you.
- (Optional) enter a Reason for the requested payment.
- Select **REVIEW** to review your request details.
- Select **REQUEST** to send the request.
- Select **ALL DONE** to return to the Zelle payments screen.

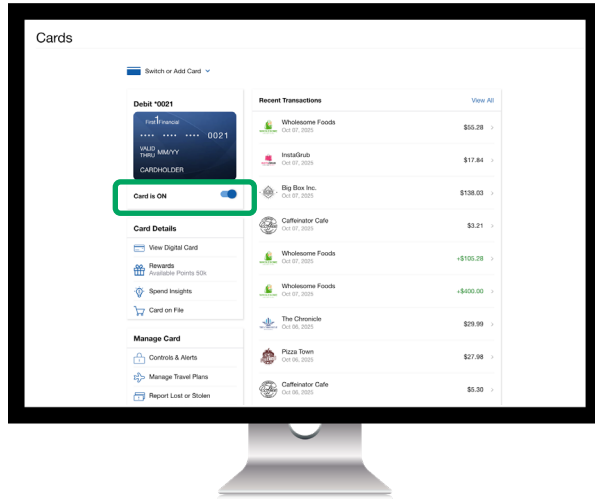


Split payments

- Select the recipient(s) you will be splitting the payment with.
- Select **ENTER AMOUNT** and enter the total **Amount** you are splitting.
- Select **REVIEW**
- Review the split payment and adjust the portions if the payment is not being split equally.
- Select **SPLIT** and the request is sent.
- Select **ALL DONE** to return to the Zelle payments screen.

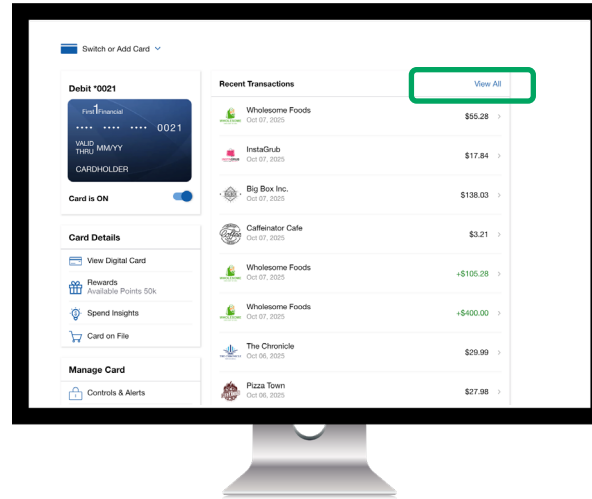
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Zelle®

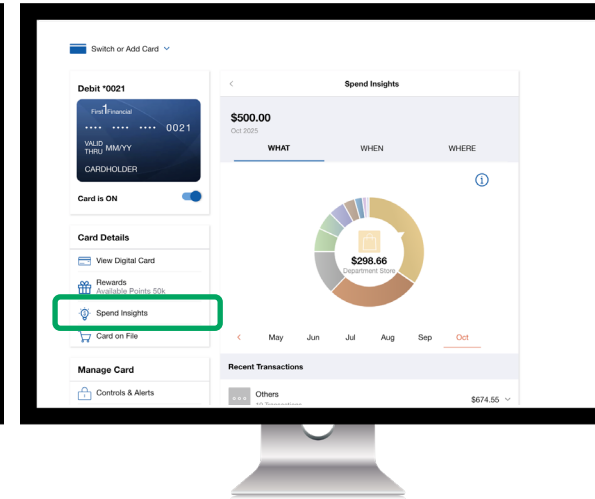


From the Cards tab you can easily manage your cards:

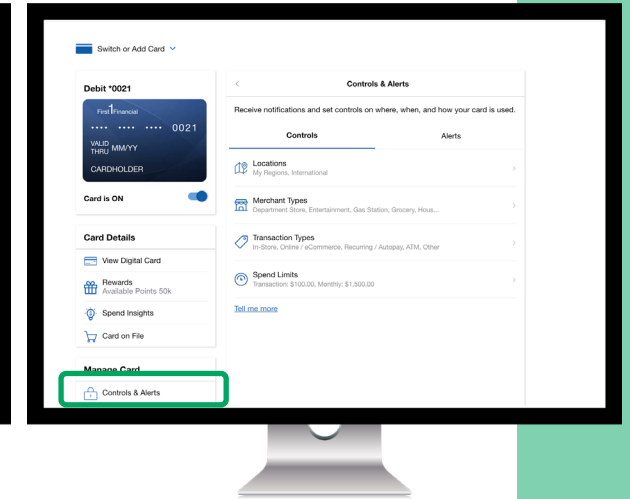
- Turn cards on or off or add a new card.
- View recent card transactions
- Gain access to in depth spending insights
- Set up controls and alerts for additional security



View recent card transactions or **View All** your transactions.

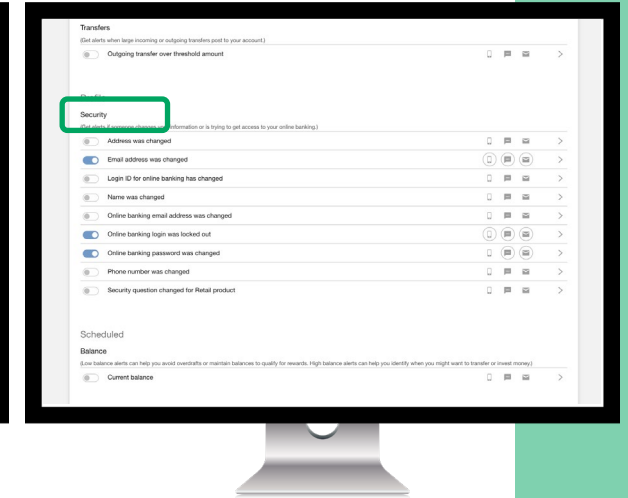
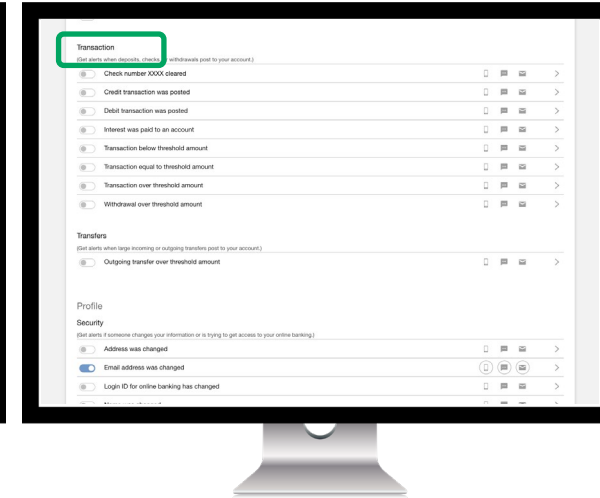
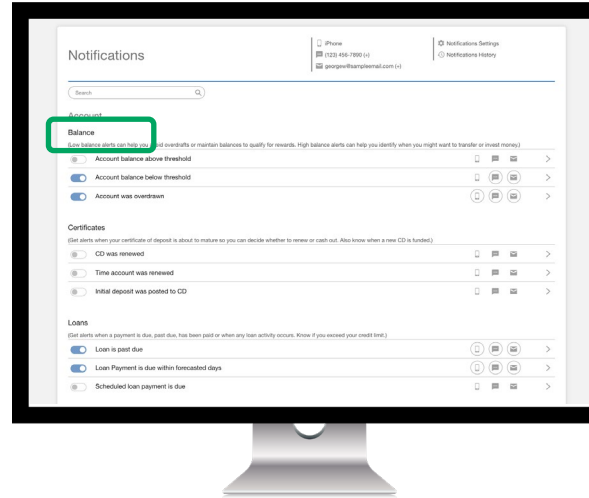
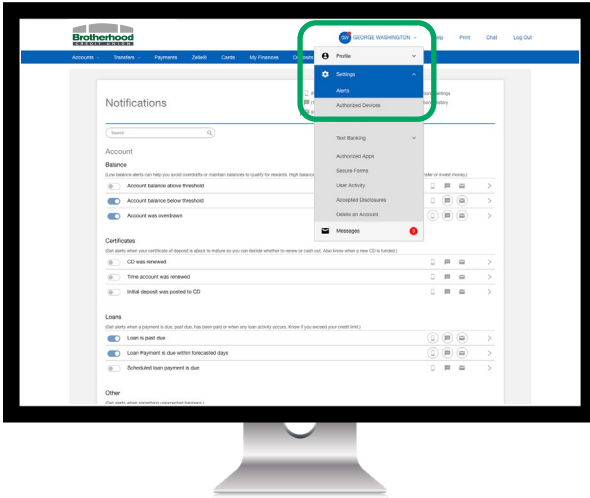


Gain access to in depth spending insights. Easily see **WHAT**, **WHEN**, and **WHERE** your money is being spent.



Set up controls and alerts for additional security.

UPGRADE TO EXPERIENCE DIGITAL Alerts



A convenient way to keep track of your accounts and enhance security to help prevent fraud.

You can set real time alert options for:

- Account Balance
- Certificates
- Loans
- Transaction
- Transfers
- Other unexpected notifications
- Changes to your Security information.

Select how you want receive alerts.
Delivery options include text, email
or push notifications.

Balance Threshold

- Account balance above threshold
- Account balance below threshold
- Account was overdrawn

Traditional Alerts

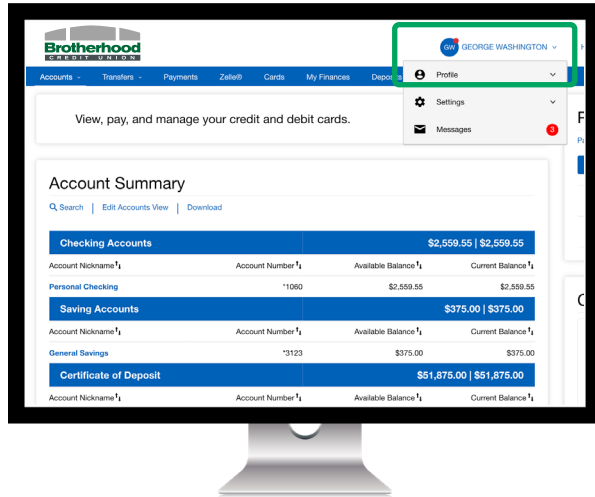
- Check number XXXX cleared
- Credit transaction was posted
- Debit transaction was posted
- And many more...

Security Alerts

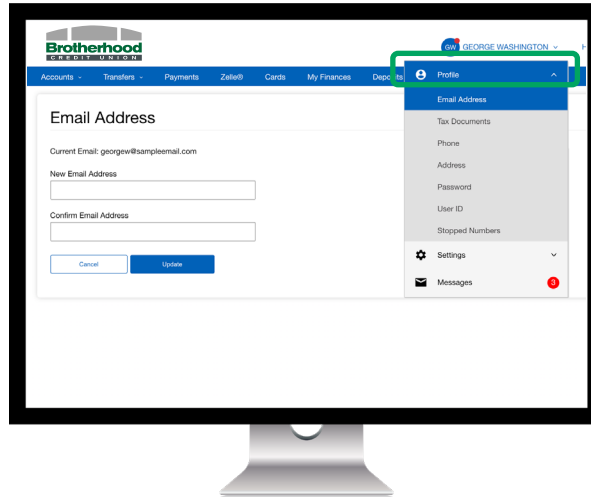
- Login ID for online banking has changed
- Email address was changed
- Online banking login was locked out
- And many more...

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Alerts



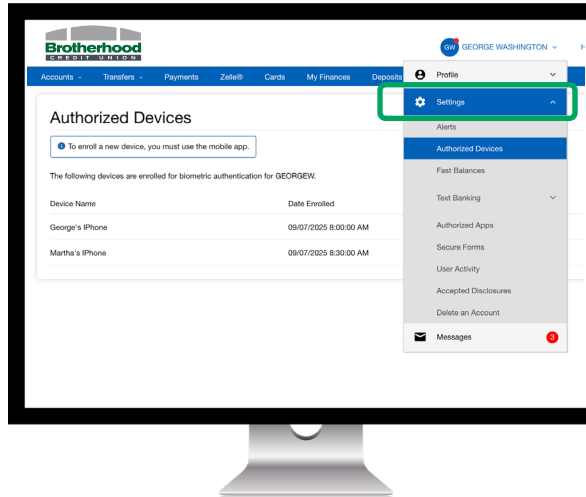
Selecting your name allows you to update your profile information, adjust your online banking settings such as, alerts and Authorized Devices, and access your secure messaging center.



Profile

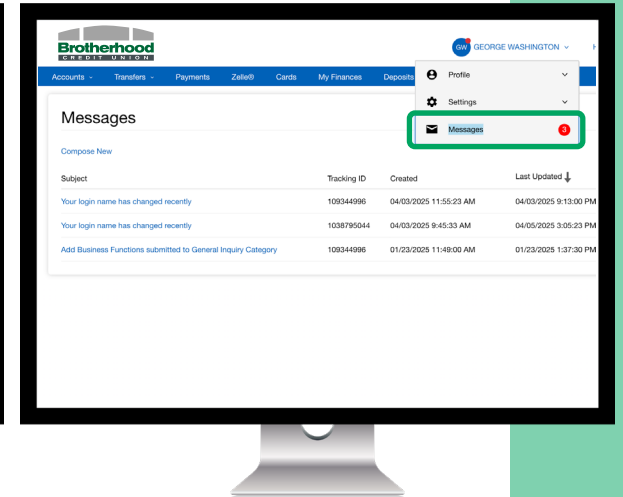
Keep your profile up to date by entering any changes or new information to your profile:

- Provide a new email address
- Download Tax Documents we generated.
- Update your Phone Numbers
- Update/change your Address
- Change your password
- Change your User ID
- View Stopped Numbers



Settings

- Set up or adjust your Alerts
- Review or remove Authorized Devices
- Set up Fast Balances – choose your device and which account balances you want to see in the mobile app.
- Set up options for Text Banking
- Adjust settings for Authorized Apps
- Use the Secure Form to enter an address change
- View User Activity and Accepted Disclosures
- Delete an Account



Messages

The secure message center is where you can view any correspondence with Brotherhood Credit Union.

- View messages or compose a new message securely.

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Frequently Asked Questions



Why is Online Banking changing?

At Brotherhood Credit Union we understand life is busy and convenience is of utmost importance. With this in mind, our new Digital Banking will offer seamless banking solutions built for the way you want to bank, whether you are at home or on the go.

When will the upgrade take place?

The upgrade will take place on **Thursday, September 17**. Online Banking, Bill Pay, and Mobile Banking will be unavailable beginning on **Thursday, September 17, at 8am** for the system upgrade to take place. The new system will go live at **10am Thursday, September 17**.

Will this affect my account details?

Most of your account details will be saved and ready for you to use. This includes transaction history, personal finance manager information, bill pay payee information, scheduled payments and internal transfers, as well as eStatement settings.

Mobile push alerts, mobile Card controls, and external transfers will not transfer to the new system. You will need to make note of or save this information for your records prior to **Tuesday, September 15**. These settings will need to be set up again once the new system is live.

Will this upgrade affect the Mobile Banking app?

Yes, we will be launching a NEW Mobile Banking app as part of the upgrade. This will be available for download on **Thursday, September 17**.

How do I access the new Mobile Banking app?

You can access the new Mobile Banking app in two ways:

1. Through our Current Mobile Banking app

Open our current Mobile Banking app and you will be redirected to download the new Mobile Banking app. Once downloaded, you can log in with your existing User ID and Password.

2. Direct Download

Search for Brotherhood Credit Union within your device's app store and download the new app. Then log in with your existing User ID and Password.

Once the new app has been downloaded, you should delete the old app.

Will this affect the login process?

No. Once the new system is live, you will be able to login using your existing User ID and Password. Upon your first login you will have the option to select a text or phone call with a one-time passcode to verify your identity. You will simply enter this passcode into the system and submit to securely log in.

What if I use biometrics to log in?

If you utilize biometrics to access your digital banking, you will need to be sure you know your User ID and Password prior to our go-live date. You will be required to enter these within the new system the first time you log in.

After you have logged in, you can reestablish your biometrics for future logins.

UPGRADE TO EXPERIENCE DIGITAL

Frequently Asked Questions



What if I don't know my Username or Password?

If you are unsure of your User ID, please contact us at **781.598.5555** for assistance.

If you are unsure of your Password, you can easily reset it by selecting "Forgot Password" from the Online Banking login screen and following the on-screen prompts.

Are there any action items I need to be aware of prior to the upgrade?

Yes! It is very important that we have your current phone number and email address. Please review and update this information within your Online Banking Profile as soon as possible to ensure a smooth first-time login.

Also, mobile push alerts, mobile Card controls, and external transfers will not transfer to the new system. You will need to make note of or save this information for your records prior to **Tuesday, September 15**.

What action items should I consider post-upgrade?

You will need to reestablish any mobile push alerts, mobile card controls, and external transfers settings you had set up in the previous system as this information did not transfer.

Please note, while your internal transfers will be available within the new system if you would like to make edits to these you will need to set up the transfer again and delete the old one.

