



CORE SYSTEM UPDATE

# MEMBER GUIDE

---

COMING FEBRUARY 2026

# A Letter From Our CEO

Thank you again for your continued membership with OUCU and for your patience and understanding as we work diligently to modernize our banking systems. As I mentioned in my previous letter, these upgrades are vital steps toward providing you with a more secure, efficient, and user-friendly banking experience, and ultimately, best-in-class service for years to come.

Our next major technological upgrade occurs in February 2026 and involves a core system conversion. The core system is the software that securely maintains all account and loan information, processes transactions, and supports all other services such as credit cards and online banking. This significant enhancement will integrate and streamline our back-end operations, paving the way for even greater improvements in the future.

To ensure a successful and seamless transition, our systems will require a temporary shutdown. Therefore, please make note of the following important dates and times:

OUCU Financial will close for the core conversion on Friday, January 30, 2026, at 5:00 p.m. We plan to reopen and resume all services on Tuesday, February 3, 2026, at 9:00 a.m.

We understand that any service interruption can be inconvenient, and we're committed to making this transition as smooth and minimally disruptive as possible.

Thank you for continuing to stand by us as we make these important improvements. Your experience matters greatly to us, and we remain fully committed to enhancing both our technology and the service you receive. Together, we are building the foundation for a stronger, more responsive OUCU Financial.

Sincerely,

*Cory Corrigan*

Cory Corrigan  
CEO



# How Our Update Impacts You

## What to Expect

To complete this transition safely and securely, a brief service interruption will take place. While most of the work is happening behind the scenes, we want you to feel informed and prepared.

### Temporary Closure

All branches, drive-thrus, and phone lines will close at 5:00 p.m. on Friday, January 30, and will reopen at 9:00 a.m. on Tuesday, February 3.

### During this time:

- Online and mobile banking will be unavailable
- Phone banking will be unavailable
- Shared branching will be unavailable
- Emergency debit/credit card assistance will remain available
- Debit and credit cards will continue to work, but debit cards may have withdrawal limits during the closure

---

## What's Not Changing

Most of the day-to-day tools you rely on will stay the same. You will continue to use:

- The **same online and mobile banking username and password**
- The **same mobile app**
- The **same debit and credit cards**
- Your **same PIN**
- Your **same Check ID (MICR) for checks**
- All **existing direct deposits and automatic payments**
- All **scheduled bill payments**

These services will pick up again once the update is complete.

## Key Changes You Will Notice

### Account Numbers Moving to a 10-Digit Format

Your current account number will be expanded to 10 digits using leading zeros.

Example:

**123456** → **0000123456**

No action is required.

### Phone Banking Re-Enrollment

A refreshed phone banking system will be available beginning February 3. Members who use phone banking will need to complete a quick re-enrollment using:

- **Username:** Date of Birth + Last 4 digits of SSN (MMDDYYYY####)
- **Temporary Password:** Last 6 digits of SSN

Clear instructions will be provided on the day the system comes online.

### Updated Share & Loan IDs

Account and loan identifiers will update to match the new system. These changes will appear in online/mobile banking and on statements. No action is required.



# How To Prepare

## Here are some simple steps you can take before our update:



Mark your calendar for the January 30–February 3 closure



Complete any important transactions and know your account balance before 5:00 p.m. on January 30



Plan ahead for any cash needs (withdrawal limits may be reduced)



Ensure your contact information is current



Place travel notices on cards if you plan to be away



Inform joint account holders of the temporary downtime and other relevant information



If you use phone banking, be ready to re-enroll starting February 3

# Update At-A-Glance

Service Area	Fri, Jan 30	Sat, Jan 31	Sun, Feb 1	Mon, Feb 2	Tue, Feb 3
<b>Branches, Video Tellers &amp; Call Center</b>	Close at 5:00 p.m.	Closed	Closed	Closed	Reopen 9:00 a.m.
<b>Online &amp; Mobile Banking</b>	Available until 5:30 p.m.	Unavailable	Unavailable	Unavailable	Available
<b>Phone Banking</b>	Available	Unavailable	Unavailable	Unavailable	Available with re-enrollment
<b>Debit &amp; Credit Cards</b>	Working	Working (with limits)	Working (with limits)	Working (with limits)	Working
<b>ATM Access</b>	Working	Working (limits possible)	Working (limits possible)	Working (limits possible)	Working
<b>Scheduled Transfers &amp; Payments</b>	Process as scheduled	Next business day	Next business day	Process as scheduled	Process as scheduled
<b>Night Drop</b>	After 5:00 p.m. processed February 3	Held	Held	Held	Processed February 3

# Frequently Asked Questions

## BEFORE SYSTEM UPDATE

### Access

#### **Will branch hours be affected during the update?**

Yes. All OUCU branches (lobbies, video tellers, and call center) will close at will close at 5:00 p.m. on Friday, January 30, and will re-open at approximately 9:00 a.m. on Tuesday, February 3.

#### **Will I be able to access online and mobile banking?**

Online and mobile banking will be unavailable from 5:30 p.m. on Friday, January 30, through Monday, February 2.

Prescheduled online bill payments will still process during this time.

#### **Can I make ATM deposits and withdrawals?**

Yes, you can make regular ATM deposits, though ATM withdrawals may be limited during this time. We recommend planning ahead for any large cash withdrawal needs.

#### **Can I use phone banking?**

No, phone banking will be down during update weekend. Emergency debit and credit card services will still be available. Follow the prompts for card services for assistance.

#### **Will shared branching be available?**

No, shared branching will not be available during this time.

### Account

#### **Will my scheduled automatic payments and deposits post to my account during the update?**

Yes, all scheduled transactions received by the end of the business day on Friday, January 30, will post to your account.

If a scheduled transaction has not been received by OUCU Financial by the end of the business day on Friday, January 30, the transactions will be processed as soon as they are received on or after Tuesday, February 3.

#### **If I make a night drop during the update timeframe, when will it process?**

Any night drops made after 5 p.m. on Friday, January 30 through Monday, February 2 will post on February 3.

# Frequently Asked Questions

## BEFORE SYSTEM UPDATE

### Cards

#### **Will my debit and credit cards be impacted during the update weekend?**

There may be temporary limits on debit and credit card usage from Friday, January 30 through Monday, February 2.

#### **What if my debit or credit card is lost or stolen during the weekend?**

Call 740-597-2800 and follow the prompt for assistance with your debit or credit card.

Replacement cards will be ordered on Tuesday, February 3.

#### **What if I experience fraud on my debit or credit card?**

Call 740-597-2800 and follow the prompt for assistance with your debit or credit card.

Venmo, Cash App and others WILL NOT be available during update weekend.

#### **What if I'm traveling during this time?**

We recommend you place a travel memo on your cards prior to leaving town. It's also a good idea to take multiple forms of payment.

### Loans

#### **Can I apply for a loan during update weekend?**

Yes, you can submit a loan application. Your loan application will be received during regular business hours on Tuesday, February 3.



# Frequently Asked Questions

## AFTER SYSTEM UPDATE

### General

#### Member Number

Your member number will remain the same; however, it will become a 10-digit number. You'll see leading zeros in front of your member number when you unmask the number in online or mobile banking.

#### Will my checks still work?

Yes. You can continue to use your current checks and will not need to order new ones.

#### Share and Loan Account Types

Share and loan account IDs will change. See the full list provided, below.

#### Phone Banking

If you are a current user of Phone Banking, you will need to re-enroll starting Tuesday, February 3.

To enroll, your login will be your Date of Birth plus the last 4 numbers of your Social Security Number (MMDDYYYY####). Your temporary password will be the last 6 digits of your social security number.

### Products

**Privilege Pay** will now be called **Courtesy Pay**.

#### Credit Cards

Credit cards will appear in the loan section in online and mobile banking.

#### Mortgages

Mortgage loans will now appear in the loan section of online and mobile banking and will be included on your regular monthly statement; this means separate monthly mortgage statements will no longer be provided.

### Statements

**Your OUCU statement will be new and improved!**

You will also see a **special one-time dividend** posting adjustment. All monthly and quarterly dividend earning accounts and certificates will receive posted dividends on the January statement. Also, your mortgage loan information will now be on the new statement.

### Account History

**Will I still see all of my account history online and mobile banking?**

Yes, you will have access to all of your account history.

# Share and Loan Account IDs

As part of this update, you may notice that the way your accounts and loans are labeled looks a little different. These changes are part of the new system and do not affect how your accounts work. Here is a simple guide to help you understand how your accounts are labeled now compared to before.

## DEPOSIT ACCOUNTS

ACCOUNT	CURRENT ID	NEW ID
Free Checking	S71	7100
Dividend Checking	S70	7000
Business Checking	S72	7200
Share Savings	S1	100
Money Max Savings	S99	9900
Special Share Savings	S2	200
Vacation Club	S15	200
Christmas Club	S80	200
Certificate Special	I1	1100
12 Month Certificate	I2	1200
Certificate Special	I3	1100
24 Month Certificate	I4	1400
Certificate Special	I5	1100
36 Month Certificate	I6	1600
48 Month Certificate	I7	1700
60 Month Certificate	I8	1800
IRA Easy Save	I20	2000
IRA Special	I21	2100
12 Month IRA	I22	2200
IRA Special	I23	2100
24 Month IRA	I24	2400
IRA Special	I25	2100
36 Month IRA	I26	2600
48 Month IRA	I27	2700
60 Month IRA	I28	2800
IRA Easy Save Roth	I30	3000
Roth IRA Special	I31	3100
12 Month Roth IRA	I32	3200
Roth IRA Special	I33	3100

ACCOUNT	CURRENT ID	NEW ID
24 Month Roth IRA	I34	3400
Roth IRA Special	I35	3100
36 Month Roth IRA	I36	3600
48 Month Roth IRA	I37	3700
60 Month Roth IRA	I38	3800
12 Month Roth Conv	I41	4000
18-23 Month Roth Conv	I42	4000
24 Month Roth Conv	I43	4000
30-35 Month Roth Conv	I44	4000
36 Month Roth Conv	I45	4000
48 Month Roth Conv	I47	4000
60 Month Roth Conv	I48	4000
6-11 Mo Coverdell	I51	5000
12 Month Coverdell	I52	5000
18-23 Month Coverdell	I53	5000
24 Month Coverdell	I54	5000
30-35 Month Coverdell	I55	5000
36 Month Coverdell	I56	5000
48 Month Coverdell	I57	5000
60 Month Coverdell	I58	5000
IRA Passbook	S10	300
Conduit IRA	S11	400
IRA High Yield Savings	S12	500
IRA High Yield Roth	S13	600
Roth IRA Passbook	S16	700
Roth IRA Passbook Conv	S17	800
Coverdell Shares	S18	900

# Share and Loan Account IDs

## LOANS

TYPE	CURRENT ID	NEW ID
Mortgage <i>Adjustable Rate</i>	RELN	1600
First MTG (360DY)	L18	1800
Mortgage Fixed Rate	RELN	1800
RE-1st MTG 10 Year	L12	1200
RE-1st MTG 15 Year	L13	1200
RE-1st MTG 30 Year	L17	1200
RE-2nd MTG	L15	1500
RE-2nd MTG II	L25	1500
Home Eq	L56	1200
Home Eq LN	L57	4600
Home Eq LN	L46	1200
Home Eq Prime -0.50	L80	8000
Home Eq Prime +0.00	L81	8100
Home Eq Prime +1.00	L82	8100
Home Eq Prime +2.00	L83	8100
Construction	L10	1000
Land Loan	L11	1100
New Auto	L1, L61	6100
Used Auto	L2, L62	6200
Other Titled Vehicle	L3, L63	6300
Indirect New Autos	L27	2700
Indirect Used Autos	L28	2800
Indirect Other Secured	L29	2900
Shared Secured	L5, L65	6500
Secured	L6, L66	6600
Unsecured	L7, L21	6700
Micro Loan	L68	6800
CU Cash Now	L22	2200
Sig. Line of Credit	L8, L9, L19	1900

ACCOUNT	CURRENT ID	NEW ID
Fixed Commercial RE	L30	3000
Fixed Rate Comm LNS	L31	3100
Construction Loan	L34	3400
Var Rate LOC MBL	L35	3500
Var Rate MBL RE Loan	L38	3800
ReadyLine of Credit	L36	3600
Visa Platinum <i>Non-Rewards</i>		9000
Visa Platinum Rewards		9000
Visa Platinum Business		9000
Visa Signature Cash Back		9000

# We're Here to Help

If you would like to speak with someone in person, you are welcome to visit any OUCU location before Friday, January 30. Stopping in early ensures our team can help you before the scheduled closure weekend.

## OUCU Financial Branch & ITM Locations

Branch / Office	Address
Athens – E. State St.	944 E. State Street, Athens, OH 45701
Athens – S. Shafer St.	90 S. Shafer Street, Athens, OH 45701
Lancaster Branch	2808 Columbus-Lancaster Rd. NW, Lancaster, OH 43130
Logan Office	96 W. Hunter Street, Logan, OH 43138

Scan the QR code to find a branch or ITM near you!



## Member Services

740-597-2800

### Extended Call Center Hours

Tuesday, February 3 - Friday, February 6  
8 a.m. - 6 p.m.

Thank you for your patience and trust throughout this process. We are here to support you every step of the way!