



WE'RE READY TO *spill*
THE BEANS...



**TECHNOLOGY UPGRADE
MEMBER GUIDE**

JULY 29 – AUGUST 2, 2016

apcifcu.com/TechnologyUpgrade



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Dear APCI FCU Member / Owner:

During our April 2016 Annual Meeting, I mentioned that for over 61 years, APCI Federal Credit Union has been focused on supporting our members with trusted services. We have learned that listening to our owners, responding to identified needs and promoting financial strength are all key ingredients to success.

A consistent member message has been the need to upgrade our online banking system and offer a mobile check deposit solution. For the past 18 months, your APCI FCU team has been listening and working on solutions to meet these requests. And, finally, we are ready to provide some additional details on our conversion to an upgraded core data solution and new, improved ancillary systems all designed to enhance your Credit Union experience.

Our Technology Upgrade begins at 3:30 pm ET on July 29, 2016 and ends by 8:00 am ET on August 2, 2016.

This guide provides crucial information, times and dates to help us prepare and navigate our upcoming conversion process. Please take a few moments to review this important guide with particular attention given to those services which you currently use.

If you have any questions, please visit our website at apcfcu.com/TechnologyUpgrade to learn more or call (800) 821-5104 for assistance as we'll have extended telephone service hours beginning Tuesday, August 2 through Friday, August 12.

Our members' trust and support has been crucial to our success. We thank you for your membership in our Credit Union and for your patience and understanding as we upgrade our systems. All our effort is aimed at continually striving to serve you better tomorrow than we did today.

Sincerely,

Richard A. Fehr
President / CEO

SERVICE AVAILABILITY

Technology Upgrade Timeline:
3:30 pm ET on Friday, July 29 through Tuesday, August 2, 2016

SERVICE	NO SERVICE	LIMITED SERVICE	FULL SERVICE	DETAILS	SHOULD I TAKE ACTION BEFORE THE UPGRADE?
Credit Union Lobby	✓			The Lobby will close at 4:00 pm ET on Friday, July 29, and re-open with normal hours on Tuesday, August 2. Phone service will be available through 4:30 pm ET.	Complete necessary transactions in person by 4:00 pm ET on Friday, July 29.
Trexlerstown, PA Campus ATMs		✓		The ATM located inside the Credit Union Lobby will not be available on Monday, August 1. All other Trexlerstown Campus ATMs will be available.	Complete any transactions at the Credit Union Lobby ATM prior to 4:00 pm ET on Friday, July 29.
ATM Locator Networks (CO-OP® Network, PNC Bank, CU\$, PLUS/VISA®)			✓	The ATM Locator Networks tools and apps will not be affected by the Technology Upgrade.	No action required.
ATM Cards		✓		ATM balance inquiries will not be available beginning at 3:00 pm ET on Friday, July 29 throughout the upgrade. ATM card usage will not be affected. To report a lost or stolen card during the upgrade, please call (888) 918-7782.	Complete any required ATM balance inquiries prior to 3:00 pm ET on Friday, July 29.
Visa® Debit Cards		✓		The point of sale limit on your Visa Debit Card will be reduced from \$1,200 to \$600 daily beginning Friday, July 29 through Monday, August 1. Limits will return to normal as of Tuesday, August 2. To report a lost or stolen card during the upgrade, please call (888) 918-7782.	No action required.
MasterCard Plus Credit Cards			✓	Credit transactions will process as usual. For MasterCard account inquiries during the upgrade, please call (866) 820-5803. To report a lost or stolen card during the upgrade, please call (800) 449-7728.	No action required.
MasterCard Plus Online Access	✓			Access to transaction activity, payment options and statement activity through APCIRCUIT will not be available beginning at 3:30 pm ET on Friday, July 29 throughout the upgrade.	Review and complete any necessary MasterCard activities prior to 3:30 pm ET on Friday, July 29.
MasterCard Plus CURewards		✓		CURewards access through APCIRCUIT will not be available. Access to CURewards through CURewards.com or via the CURewards App will not be affected.	No action required.
APCI FCU Share Draft Checks			✓	Checks will process as usual.	No action required.
Website: apcfcu.com	✓			Apfcfcu.com will be unavailable beginning at 3:30 pm ET on Friday, July 29 throughout the upgrade.	Access apcfcu.com prior to 3:30 pm ET on Friday, July 29.
APCIRCUIT PC Home Banking Service	✓			APCIRCUIT service will not be accessible after 3:30 pm ET on Friday, July 29 and throughout the upgrade. You will not be able to check your balances, complete transactions or view statements.	Review and complete any necessary APCIRCUIT transactions prior to 3:30 pm ET on Friday, July 29.
APCI PAY Online Bill Paying Service	✓			APCI PAY service will not be available to set up new payments after 3:30 pm ET on Friday, July 29 and throughout the upgrade. Previously scheduled and recurring bill payments will process as usual.	Set up any future bill payments in advance prior to 3:30 pm ET on Friday, July 29.
TellerPhone Telephone Banking Service	✓			TellerPhone service will not be available beginning at 3:30 pm ET on Friday, July 29 throughout the upgrade. You will not be able to check your balances or complete transactions.	Review and complete any necessary TellerPhone transactions prior to 3:30 pm ET on Friday, July 29.
Loan Applications	✓			Loan applications accessible through APCIRCUIT, apcfcu.com and ANY HOUR LOAN BY PHONE Service will not be available beginning at 3:30 pm ET on Friday, July 29 throughout the upgrade.	Submit your loan application prior to 3:30 pm ET on Friday, July 29.
Loan Disbursements	✓			Loan disbursements will not occur on Monday, August 1 as our offices will be closed during our upgrade.	No action required.
Loan Payments			✓	Scheduled payments will process as usual.	No action required.
Investment Services (Sector Analysts/LPL)			✓	Sector Analysts/LPL Services will be available during normal business hours.	No action required.

ADDITIONAL RESOURCES

Technology Upgrade FAQs

Visit apcfcu.com/TechnologyUpgrade for access to an expanded list of Frequently Asked Questions on a variety of topics related to our Technology Upgrade.

Contact Us Page

Visit apcfcu.com and click "Contact Us" to send us a secure online message containing your questions relating to the Technology Upgrade.

Member Services Technology Upgrade Support Center

Call our Member Services Technology Upgrade Support Center to speak to a Representative about your questions relating to the Technology Upgrade.

(800) 821-5104 (610) 481-7691

Member Services Technology Upgrade Support Center Expanded Hours of Service

Tuesday, August 2 – Friday, August 5	8:00 am – 6:30 pm ET
Monday, August 8 – Friday, August 12	8:00 am – 6:30 pm ET

Due to increased call volume, you may experience longer wait times. Local Members are welcome to stop by our Credit Union Lobby to speak with our knowledgeable staff about the Technology Upgrade.

MEMBERS – HERE'S HOW YOU CAN HELP



Fill Us In On Your Current Info Today!

Please help us ensure that our records are accurate by updating your address(es), phone number(s) and email address(es). If you do not have an email address in our system, please add one today. Adding or updating a non-Air Products email address is increasingly important as we continue to enhance our electronic banking services.

APCIRCUIT Users:

- Prior to July 29, log in to APCIRCUIT PC Home Banking Service
- On the left navigation select "Maintenance", followed by "Address"

Non-APCIRCUIT Users:

- Access our Address Change form by visiting apcfcu.com and selecting "Membership & Forms", followed by "Forms"
- Update your address(es), phone number(s) and email address(es) as needed

PRODUCT NAME CHANGES

This Technology Upgrade will allow us to showcase a whole new suite of products and services to better serve Members across the country.

Our new mobile app, APCI eMobile, includes a mobile check deposit service allowing you to deposit a check remotely at your convenience.

Please visit apcfcu.com/TechnologyUpgrade to learn more and gain access to many FAQs relating to these new products and services.

APCIRCUIT PC Home Banking Service

Enhanced online banking

APCI eMobile

NEW mobile app and mobile banking website

APCI eDeposit

NEW mobile check deposit

APCI PAY Online Bill Paying Service

APCI eStatements

Enhanced electronic statements

APCI eAlerts

Enhanced electronic notifications

APCI eTalk

Enhanced bank by phone access

APCIRCUIT ACCOUNT TYPE CHANGES

With the launch of our Technology Upgrade, you will notice changes to how the account type descriptions appear within APCIRCUIT PC Home Banking Service.

This Comparison Chart showcases the changes in the Share Accounts from the old APCIRCUIT service to the new and improved APCIRCUIT service.

Other Credit Union accounts including Certificates, IRAs and Loan Accounts will follow this same description structure.

Only ten characters of the account description will appear visible within the new APCIRCUIT system.

OLD APCIRCUIT System Share Accounts – Account Description	NEW APCIRCUIT System Share Accounts – Account Description
S1 – Primary Share	S0001 Primary Share
S2 – Christmas Shares	S0002 Alternate Share 2
S3 – Vacation Club	S0003 Alternate Share 3
S4 – Share Drafts	S0004 Share Draft Checking

WHAT YOU NEED TO KNOW – AT A GLANCE

System Downtime & Office Closure

- System downtime will occur at 3:30 pm ET on Friday, July 29 through Monday, August 1. Our website (apcifu.com), APCIRCUIT, APCI PAY and TellerPhone will be unavailable during this time.
- Our Credit Union office will be closed at 4:00 pm ET on Friday, July 29 through Monday, August 1.
- Phone service will be unavailable from 4:30 pm ET on Friday, July 29 through 8:00 am ET on Tuesday, August 2.
- Our Credit Union office will reopen at 8:00 am ET on Tuesday, August 2.
- All product and service enhancements will go into effect on Tuesday, August 2.

Product & Service Interruption

- Please reference the Service Availability Chart on pages 4 and 5

ATM & Visa Debit Cards

- Card numbers and PINs will remain the same
- Card usage will not be interrupted during the Technology Upgrade
- Please reference the Service Availability Chart on pages 4 and 5

ATM Access

- Air Products Campus ATMs will be available with the exception of the Trexlertown Lobby ATM on Monday, August 1
- ATM Locator Networks will be available
- Please reference the Service Availability Chart on pages 4 and 5

Share Draft Checking Accounts

- Checks will process as usual

Loans

- Loan applications will not be accepted or processed during the Technology Upgrade
- Loan disbursements will not occur on Monday, August 1
- Scheduled loan payments will process as usual



MasterCard Plus

- Credit transactions will process as usual
- Transaction activity, payment options and CURewards access through APCIRCUIT will not be available

Electronic Banking Services

- APCIRCUIT, APCI PAY and eStatement access will be unavailable
- Please reference the Service Availability Chart on pages 4 and 5

Telephone Banking Service

- TellerPhone Telephone Banking Service access will be unavailable
- Please reference the Service Availability Chart on pages 4 and 5

Membership

- Membership forms accessed through apcifu.com will be unavailable

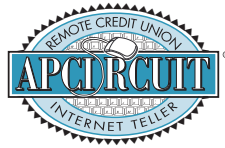
apcifu.com

- The Credit Union website will be unavailable

APCIRCUIT OVERVIEW



Online Banking APCIRCUIT PC Home Banking Service



APCIRCUIT has been totally redesigned during our Technology Upgrade and is the main system of our APCI eCU suite of electronic banking services.

After the Upgrade

Existing APCIRCUIT Users:

- All existing APCIRCUIT Users will log in with an APCIRCUIT ID and Password
- APCIRCUIT ID will be your 6-digit Member Number (including leading zeros)
- APCIRCUIT Password will be the last four digits of your Social Security number
- Update your login credentials when prompted to proceed
- PIN (Personal Identification Number) will no longer be needed in APCIRCUIT

First time APCIRCUIT Users:

- Click the **“Not a User? Click here to apply!”** link in the top right corner to access the Enrollment Agreement
- Verify your Membership by entering the following mandatory information for the Primary Member:
 - Social Security Number (no dashes needed)
 - Existing Account Number
 - Email Address
- **Please Note:** This mandatory information must be an exact match to your information on file. If you do not know the Account Number or email address on file, please contact us at (800) 821-5104 to update your existing information before self-enrolling in APCIRCUIT



Accounts

NEW APCIRCUIT Main Page:

- Redesigned to contain widgets, or small boxed areas of information, for easy viewing and access
- Users can customize their APCIRCUIT Main Page by clicking the “Configure This Page” link at the top left
- Users can choose to enter a Pseudo name (nickname) for their accounts under the “Settings” tab

New Features

- **Apply for a Loan** – Links to our NEW APCI Online Applications Center
- **eStatements** – Links to our APCI eStatement portal containing 24 months of statement activity, tax statements and more
- **Open a Checking Account** – Links to our NEW Online Applications Center
- **APCI eAlerts** – Opt in to set up a variety of new eAlerts types including Event, Balance, Transaction, Item, Security and Personal eAlerts

NEW APCIRCUIT Main Page



APCI eDEPOSIT & APCI eMOBILE

APCI eDeposit and APCI eMobile are the new mobile tools within our APCI eCU suite of electronic banking services.

APCI eDeposit

NEW mobile check deposit service available through our APCI eMobile App

APCI eMobile

NEW mobile banking app and mobile banking website for use on mobile devices

With APCI eMobile, you can access your accounts securely from your mobile device.

- Check Balances
- View Transactions
- Transfer funds to any existing APCI FCU account
- Receive account alerts
- Deposit checks using your mobile device with APCI eDeposit

How to access APCI eMobile

- 1. Web Mobile Enrollment:** Log in to APCIRCUIT PC Home Banking Service and select the “Settings” tab followed by “eMobile Settings.” Activate the accounts you want to access on your mobile device to complete web mobile enrollment.
- 2. Mobile App:** Download the APCI eMobile App directly to your smartphone or tablet.

Apple® Device Users:



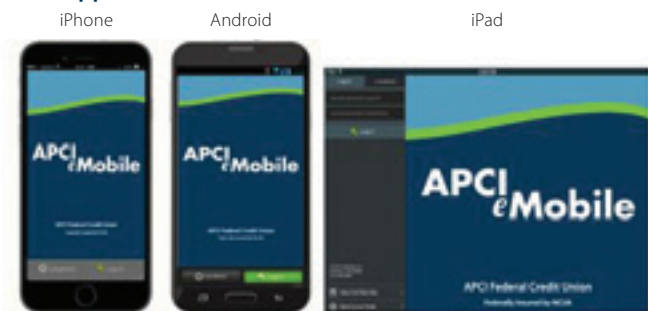
Android™ Device Users:



Mobile Web Option: Log in to your APCIRCUIT PC Home Banking Service account with our mobile website.

*A mobile device with internet access is needed. No app is required.
Visit apcfcu.com/APCIeMobile to log in.*

APCI eMobile App



APCI PAY ONLINE BILL PAYING SERVICE

APCI Pay Online Bill Paying Service is the same robust, free online bill paying service that you have been using. All existing payees, recurring and automated payments already scheduled and payment history will be there for you to access after the upgrade.

What to do before the upgrade:

- Schedule any new payments prior to the start of the Technology Upgrade at 3:30 pm ET on Friday, July 29
- New APCI PAY enrollments will not be available after 8:00 am ET on Monday, July 25 through Monday, August 1
- NEW APCI PAY enrollments will resume Tuesday, August 2

What to do after the upgrade:

- APCI PAY users will log in to the new APCIRCUIT system and select “APCI PAY” to access this service

MASTERCARD PLUS CREDIT CARD & CUREWARDS

There will be no changes to your APCI MasterCard Plus Credit Card or the CURewards Program. Your MasterCard Plus credit transactions will process as usual during our upgrade. Current cardholders already enrolled in MasterCard eStatement Service will not need to re-enroll.

What to do before the upgrade:

- If needed, access your MasterCard account activity, schedule any new payments or access CURewards information prior to the start of the Technology Upgrade at 3:30 pm ET on Friday, July 29

What to do after the upgrade:

- MasterCard Plus cardholders will log in to the new APCIRCUIT system, select “MasterCard” and complete the registration process to access current account activity and make payments online
- Members with multiple MasterCards will need to select “Add a Card” to add their additional cards to the online system

APCI eSTATEMENTS

APCI FCU Members will continue to receive monthly paper statements if they are not enrolled in electronic APCI eStatement Service. Members enrolled in APCI eStatement Service will continue to receive their monthly statements electronically.

What's new?

- The new APCI eStatement portal offers Members the ability to access 24 months of statement activity, access tax statements, link to several newsletters and other Member-related information

What to do before the upgrade:

- If needed, access your APCI eStatement account prior to the start of the Technology Upgrade at 3:30 pm ET on Friday, July 29

What to do after the upgrade:

- Members who currently receive APCI eStatement Service will log in to the new APCIRCUI system and select "eStatement" to access their eStatement activity

APCI eTALK

TellerPhone Telephone Banking Service has been replaced by our new enhanced APCI eTalk bank by phone access offering new menu options.

What's new?

- APCI eTalk offers account balance information in addition to options such as stop payments, fund transfers and ATM or Visa Debit Card deactivation and/or reorder

What to do before the upgrade:

- If needed, access your existing TellerPhone account prior to the start of the Technology Upgrade at 3:30 pm ET on Friday, July 29

What to do after the upgrade:

- Previous TellerPhone users can dial the same bank by phone number (800-707-2724) and enter their existing Member number and 4-digit PIN
- Enter the PIN that was previously used for the existing APCIRCUI Service and for TellerPhone
- New APCI eTalk users that do not have an established PIN from past home banking enrollment will be prompted to establish one
- New APCI eTalk enrollment will require you to enter your full Social Security number to authenticate the account



We hope you enjoy all the new technology options available as a result of this yearlong initiative.

IMPORTANT INFORMATION – TECHNOLOGY UPGRADE IS COMING!

July 2016

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					01	02
03	04	05	06	07	08	09
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
					Upgrade	

August 2016

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
31	01	02	03	04	05	06
Upgrade						
07	08	09	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Please visit apcfcu.com/TechnologyUpgrade to learn more about how these enhancements may affect you.



SCAN to
Learn More



PO Box 20147
Lehigh Valley, PA 18002-0147
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