

CORE BANKING SYSTEM UPGRADE



Mechanics
COOPERATIVE BANK

IMPORTANT DATES

Tuesday, January 22nd

- Bill Pay will be unavailable from Tuesday, January 22nd through Sunday, January 27th and will be restored on Monday, January 28th.

Friday, January 25th

- Account access will be unavailable for the entire weekend beginning at 6:00 p.m.
- Internet Banking & Telephone Banking will also be unavailable for the entire weekend beginning at 6:00 p.m.
- Debit cards will continue to work at ATMs and for point-of-sale purchases; however, account balances will not be available.

Saturday & Sunday, January 26th & 27th

- All locations will be **CLOSED**.
- Account access via Internet Banking and Telephone Banking will be unavailable for the entire weekend.
- Debit cards will continue to work at ATMs and for point-of-sale purchases; however, account balances will not be available.

Monday, January 28th

- Account access will be restored and all locations will open with normal business hours.
- **!** INTERNET BANKING will require revised login procedures. Click the new link on our homepage, enter your existing Username and Password and authenticate your identity for access.
- **!** MOBILE BANKING: Delete your existing Mechanics mobile app and download the new app. Once you've completed login to Internet Banking, use your updated credentials for access.
- **!** TELEPHONE BANKING will require a new 12-digit User ID. Please refer to the Core Banking System Upgrade informational booklet recently mailed to all customers for more information.
- **!** ESTATEMENTS will not convert to our new system. **Customers are asked to please download and save or print eStatement history before Friday, January 25, 2019 (especially for tax purposes).** Once the system has been converted, eStatements will resume going forward.

*** More detailed product information on the following pages. ***

CUSTOMER IMPACT

INTERNET BANKING

Internet Banking will require revised login procedures. Click the new link on our homepage, enter your existing Username and Password and authenticate your identity for access.

MOBILE BANKING

Delete your existing Mechanics mobile app and download the new app. Once you've completed login to Internet Banking, use your updated credentials for access.

BILL PAY

Bill Pay will be unavailable from Tuesday, January 22nd through Sunday, January 27th and will be restored on Monday, January 28th. All Bill Pay information will convert; however, eBills will no longer be available. We've notified all eBill payees. Please expect paper bills going forward.

TELEPHONE BANKING

Access will require a new 12-digit User ID. Please refer to the Core Banking System Upgrade informational booklet recently mailed to all customers for more information.

ESTATEMENTS

Current eStatements will not convert to our new system. Customers are asked to **please download and save or print eStatement history before Friday, January 25, 2019 (especially for tax purposes)**. Once the system has been converted, eStatements will resume going forward.



All monthly service fees on deposit accounts (not including Overdraft or NSF's) will be waived for the month of January 2019.

 **Customer Action Required!**

For more information visit Mechanics-Coop.com/systemupgrade

PRESIDENT'S MESSAGE

Thank you for taking the time to read through this information containing important details regarding our core banking system upgrade in January 2019. This new system will bring together a wide-range of specialized upgrades, access to new product features and create a more efficient customer experience.

Our significant investment in this system is aimed at improving the products and services available to our customers, with a complete solution built on modern architecture and technology. We are excited for this opportunity and our Team has been working diligently over the past year to ensure a smooth transition.

In the pages that follow, you will find important information to help navigate conversion weekend as well as how to take advantage of the new products and available features.

I would like to take this opportunity to express my sincere appreciation for your continued patronage and business with Mechanics Cooperative Bank. We understand that you have many banking options and feel privileged to have the opportunity to serve you. We are proud to represent the very best of what community banking should be and are committed to providing cutting edge products as we move into the future.

We appreciate your business and thank you for banking with Mechanics Cooperative Bank. Let's Keep it Local!®

Sincerely,



Joseph T. Baptista Jr.
President & CEO



JOSEPH T. BAPTISTA JR. | PRESIDENT & CEO

SYSTEM UPGRADE AT A GLANCE

- **WHERE CAN I FIND MORE INFORMATION ABOUT THIS CORE BANKING SYSTEM UPGRADE?**

Please visit Mechanics-Coop.com/systemupgrade

- **WILL MY ACCOUNT NUMBERS CHANGE?**

No.

- **IS MY INFORMATION STILL SECURE?**

Yes.

- **WILL THIS IMPACT MY DIRECT DEPOSIT OR PRE-AUTHORIZED/REOCCURRING PAYMENTS?**

No.

- **CAN I USE MY CURRENT CHECKS?**

Yes.

- **WILL MY DEBIT OR ATM CARD CONTINUE TO WORK?**

Yes.

- **WILL INTEREST EARNED ON DEPOSIT ACCOUNTS BE IMPACTED?**

No.

- **WILL ESTATEMENT AVAILABILITY CHANGE? !**

Yes. Your current eStatements will not convert to the new system. Please download and print eStatement history before Friday, January 25, 2019 (especially for tax purposes). Once the system has been converted, eStatements will resume going forward.

- **HOW WILL THE UPGRADE IMPACT INTERNET AND MOBILE BANKING? !**

Internet and Mobile Banking systems will require new login procedures.






- **WILL BILL PAY BE IMPACTED? !**

Bill Pay will be unavailable from Tuesday, January 22nd through Sunday, January 27th and will be restored on Monday, January 28th. All Bill Pay information will convert; however, eBills will no longer be available. We've notified all eBill payees. Please expect paper bills going forward.

- **WILL MOBILE BANKING REQUIRE A NEW APP? !**

Yes. Download our new mobile app on or after Monday, January 28th.

INTERNET BANKING

-  Bill Pay will be unavailable in our current system from Tuesday, January 22nd through Sunday, January 27th, and will be restored on Monday, January 28th.
- Internet Banking will be unavailable as of 6:00 p.m. on Friday, January 25th and will be restored on Monday, January 28th on the new system.
-  On or after Monday, January 28th, click the new link on our homepage and enter your existing Username and Password.
- Accept the Terms and Conditions and authenticate your identity.
- Reset your password.
-  Please review your accounts to ensure accuracy.
-  eStatement Customers: Current eStatements will not convert to our new system. **Customers are asked to please download and save or print eStatement history before Friday, January 25, 2019 (especially for tax purposes).** Once the system has been converted, eStatements will resume going forward.
-  All Bill Pay information will convert; however, eBills will no longer be available. We've notified all eBill payees. Please expect paper bills going forward.
- Existing eAlerts will not convert to our new system and will need to be recreated.

MOBILE BANKING TIP!

You are required to complete the Internet Banking login and password reset process first, before you can successfully access Bill Pay and our new mobile app.



 **Customer Action Required!**

For more information visit Mechanics-Coop.com/systemupgrade

MOBILE BANKING

- ! • You are required to login to Internet Banking and complete the authentication process before you can access your accounts in the new mobile app.
- ! • On or after Monday, January 28th, please delete your existing Mechanics mobile app and search for “Mechanics Cooperative Bank” from the App Store® or Google Play®.
- Enter your new login credentials from Internet Banking.
- Accept the Terms and Conditions.
- Please review your accounts to ensure accuracy.



NEW APP DOWNLOAD REQUIRED!

On or after Monday, January 28th, please delete your existing Mechanics mobile app and search for “Mechanics Cooperative Bank” from your App Store® or Google Play®.



! **Customer Action Required!**

For more information visit [Mechanics-Coop.com/systemupgrade](https://www.Mechanics-Coop.com/systemupgrade)

DEBIT & ATM CARD

- Your card and your PIN will not change.
- Account balances will not be available during system upgrade weekend.
- Please delete the “Card Valet” app on or after January 28th. Complete control of your debit card will now be available through Internet Banking and our new mobile app.*

** Now you can turn your Debit Card “On” and “Off” within our Internet Banking system and mobile applications for quick security lock-down if your card is ever lost or stolen. Set spending limits, setup alerts and limit use at specific merchants.*



TELEPHONE BANKING

- Telephone Banking will be unavailable beginning Friday, January 25th as of 6:00 p.m. and will be restored on Monday, January 28th.
- The Telephone Banking number will remain the same, 1-866-599-6324.
- Access will require a new 12-digit User ID. Please refer to the Core Banking System Upgrade informational booklet recently mailed to all customers for more information.
- Once your information has been authenticated, the system will ask you to: (1) confirm your primary phone number; (2) setup challenge questions; (3) record a personalized security message; and (4) create your new PIN.



TELEPHONE BANKING

A new User ID and PIN is required to access Telephone Banking. If you are having difficulty, please call Customer Service at 1-888-MECHANICS (632-4264).

! *Customer Action Required!*

For more information visit [Mechanics-Coop.com/systemupgrade](https://www.mechanics-coop.com/systemupgrade)

NOTES

*Questions, please call Customer Service
at 1-888-MECHANICS (632-4264)*

For more information visit Mechanics-Coop.com/systemupgrade

EXCITING UPGRADES!



NEW INTERNET BANKING SYSTEM

Our new system will offer great new features to make banking with us even more convenient. Now you can send money to friends and family, transfer funds to other banks and manage your debit card directly from Internet Banking or the mobile app.



NEW MOBILE BANKING APP

Our new mobile app will continue to offer the very best in mobile banking capabilities like remote check deposit, but with a few added features. Now you can setup PIN-based or facial recognition logins and transfer money to other Mechanics customers in seconds.



PERSON TO PERSON PAY

Time to pay the babysitter or split the restaurant bill but no one has cash? No problem. Now you can send, receive and request money to and from anyone directly through a mobile phone or email address. Ask any Bank representative for details.



INSTANT ISSUE DEBIT CARDS

This is a great product for emergency card replacement that allows our customers the opportunity to continue with their daily life, even after their card has been lost or stolen. No more waiting weeks for your new card to arrive in the mail - we can get you a new one today!

STAY INFORMED WITH US THROUGH SOCIAL MEDIA!



@MECHANICS.COOP.BANK



@MECHANICSCOOP



@MECHANICS_COOP



Mechanics
COOPERATIVE BANK

PO BOX 552 | TAUNTON, MA 02780

**IMPORTANT
INFORMATION REGARDING
YOUR ACCOUNTS**

**CORE
BANKING
SYSTEM
UPGRADE**

January 25th - 28th

1-888-MECHANICS (632-4264)
[Mechanics-Coop.com/SystemUpgrade](https://www.Mechanics-Coop.com/SystemUpgrade)