

SYSTEM **UP** GRADE

*A Better Banking Experience
is Arriving November 2026*

We're making important technology upgrades to serve you better. This guide will help you prepare for the transition and understand what to expect before, during, and after our system upgrade.

Learn more at
GICU.org/Upgrade



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**Need
Assistance?**

Online and Mobile Banking Support

 **515-956-3000**
[GICU.org/Upgrade](https://www.gicu.org/Upgrade)

Message from Our CEO

At GICU, we're committed to providing the products, services, and experiences you need to achieve your financial goals. To ensure we're well-positioned for the future, we're making a significant investment in a new core banking system through a system upgrade that will strengthen the foundation of our credit union for years to come.

While much of this upgrade is taking place behind the scenes, its impact will be significant. Our core system supports many of the services you rely on every day, and this investment will allow us to operate more efficiently, respond more quickly to changing needs, and create opportunities for enhanced products, services, and digital experiences in the future.

As a member-owned financial cooperative, every decision we make is guided by what's best for our membership. This system upgrade represents an investment in our ability to serve you today while preparing for tomorrow. It positions us to continue delivering the reliable service you expect while giving us greater flexibility to innovate and grow alongside our members.

Our team has been working diligently to prepare for this transition, and we're committed to making the process as smooth as possible. Throughout the upgrade, our focus is on providing exceptional service and helping you achieve financial success.

Thank you for your membership, your trust, and the opportunity to serve as your financial partner. We're excited about this next chapter and the opportunities it will create for our members and our communities.



Scott Zahnle
Chief Executive Officer
Greater Iowa Credit Union

Why We're Making This Upgrade

We're upgrading the technology that powers your accounts and services so we can provide a better banking experience.

Benefits of the Upgrade

- Enhanced security and reliability
- Improved efficiency behind the scenes
- Faster delivery of new products and services
- A stronger foundation for future digital enhancements
- A modernized banking experience

What Stays the Same

- Your account number
- Your debit and credit cards
- Your card PINs
- Your direct deposit
- Your routing number
- Your checks
- Your account history

What Will Be Different

- Online Banking appearance
- Mobile Banking appearance
- Account suffixes (share IDs)
- Certain statements and account displays

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How to Prepare

A few simple steps can help ensure a smooth transition.

Before Conversion Weekend (10/29-11/2)

Update Your Contact Information

Before Friday, 10/23, verify your email address, phone number, and mailing address are current by visiting a branch, calling 515-956-3000, or logging in to online banking. Once you've logged in, you can update your contact information by selecting Services and then clicking Contact Changes.

Review Upcoming Payments

If you have bills due during conversion weekend, consider submitting payments before Friday, Oct. 30.

Review Account Balances

ATM balances may not reflect real-time activity during conversion weekend.

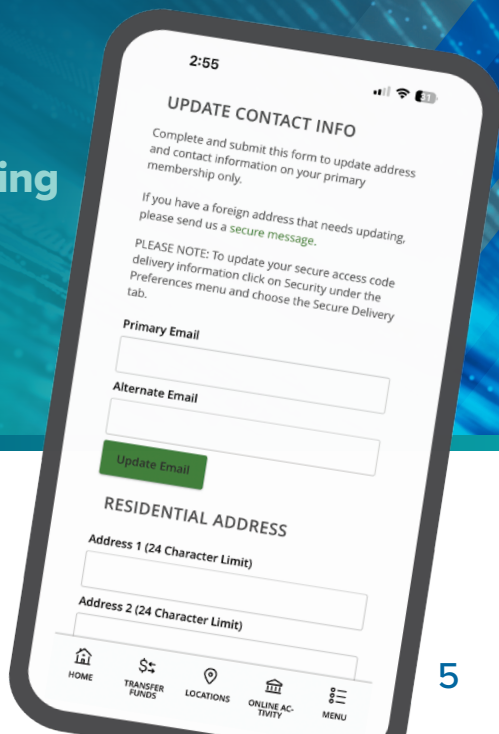
Stay Informed

Visit **GICU.org/Upgrade** regularly for updates and reminders.

Service Availability During Conversion Weekend

From **October 29** through **November 2**, some services may experience limited availability while we complete the upgrade.

SCAN FOR
ONLINE
BANKING



Service Availability

Service availability*	Thursday 10/29	Friday 10/30	Saturday 10/31	Sunday 11/1	Monday 11/2
Branches & Drive Thru	●	●	●	●	●
Contact Center & Chat	●	●	●	●	● Opening at 12pm (inquiry only)
Online & Mobile Banking	● Mobile check deposit unavailable after 3 pm	● Available until 5pm	●	●	● Opening at 2pm
Phone Banking	●	● Available until 5pm	●	●	● Opening at 2pm
ATMs	● No deposits after 3 pm	●	●	●	●
Debit & Credit Cards	●	●	●	●	●
Online Services • Bill Pay • Loan Applications • External Transfers	●	●	●	●	●

*Services, features, and availability are subject to change without notice.

Online Banking Updates

When you log in after conversion, you may notice a difference in which accounts are visible to you. Many of the features you use today will remain familiar, but some screens may look different.

What Isn't Changing

- Your accounts
- Your balances
- Your transaction history
- Your login credentials (unless separately notified)

Ana



Daniel



CURRENTLY

Joint Accounts visible **ONLY**
to primary owner



Savings



Checking
Daniel is
Joint Owner



Credit Card
Daniel is
Joint Owner

Ana only sees these accounts



Auto Loan
Ana is
Joint Owner



Savings



Certificate

Daniel only sees these accounts

AFTER UPGRADE

Joint Accounts visible
to both owners



Savings



Checking
Daniel is
Joint Owner



Credit Card
Daniel is
Joint Owner



Auto Loan
Ana is
Joint Owner



Savings



Certificate

Daniel will see these accounts

Ana will see these accounts

Account Suffix Changes

As part of the system upgrade, account suffixes will be updated and standardized. Your member number is not changing. However, you may notice some accounts are identified by new suffixes within Online Banking, Mobile Banking, statements, and other account documentation.

Important

Your ownership, balances, transaction history, and account services remain unchanged. Your member number will not change.

 Member # 999999	Current Account #	New Suffix	New Account #
	Primary Share 9999991	 Primary Share 0001	Primary Share 9999990001
	Checking 99999910	 Checking 02005	Checking 99999902005
	Personal Loans 999999121	 Personal Loans 1000	Personal Loans 9999991000
	Auto Loans 999999131	 Auto Loans 1100	Auto Loans 9999991100
	Mortgage 999999171	 Mortgage 1700	Mortgage 9999991700

Account suffixes will transition to a new numbering structure.

*Visual examples only. Refer to your account details after conversion for exact suffix information.

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gicu.org/upgrade

Frequently Asked Questions

Why are we upgrading our system?

We're upgrading the technology that powers your accounts and services to provide a better banking experience, improve efficiency, and support future enhancements.

Is my information safe?

Yes. Protecting your personal and financial information remains our highest priority throughout the conversion process.

Where can I find updates?

Visit **GICU.org/Upgrade** for the latest information, timelines, and resources.

Will my member number change?

No. Your member number will remain the same.

Frequently Asked Questions

Will my account suffixes change?

Yes. Account suffixes may be updated and standardized as part of the upgrade.

Will my debit card continue to work?

Yes. Debit card purchases and ATM withdrawals will remain available during conversion weekend.

Will I get a new debit or credit card?

No. You can continue using your existing cards.

Will my PIN change?

No. Your debit and credit card PINs will remain the same.

Can I continue using my checks?

Yes. Existing checks will continue to work.

Will automatic transfers and Bill Pay payments be affected during upgrade weekend?

Transactions that normally process on Friday, October 30 or earlier should follow their usual schedule. ACH transactions received later in the day on Friday may process on Monday, November 2.

Frequently Asked Questions

Will Online Banking and Mobile Banking be available?

Online Banking and Mobile Banking will remain available until 5:00 p.m. on October 30. Services will be unavailable during conversion weekend and are expected to return beginning at 2:00 p.m. on November 2.

Will I need a new mobile app?

Most members will simply need to ensure they have the latest version of the Greater Iowa Credit Union mobile app installed.

What should I do if I have trouble logging in?

Contact us after services return and we'll be happy to help.

How can I identify legitimate communications from GICU?

Greater Iowa Credit Union will never ask for your password, Secure Access Code, PIN, or Online Banking credentials.

What if I receive a suspicious message?

Do not click links or provide personal information. Contact us directly at 515-956-3000.

We're Here to Help		
Contact Center Extended Support Hours		
Date	Hours	
Monday, November 2	12:00 p.m. to 6:00 p.m.	
Tuesday, November 3-Friday, November 6	7:30 a.m. to 6:00 p.m.	
Saturday, November 7	8:30 a.m. to 1:00 p.m.	
Branch Hours		
Monday, November 2	All Branches Closed	
Tuesday, November 3 and beyond	Normal Business Hours	



1509 Baltimore Drive
Ames, Iowa 50010

Contact Us
GICU.org/Upgrade | 515-956-3000
 Visit GICU.org/Locations to find a branch near you.



@GreaterIowaCU