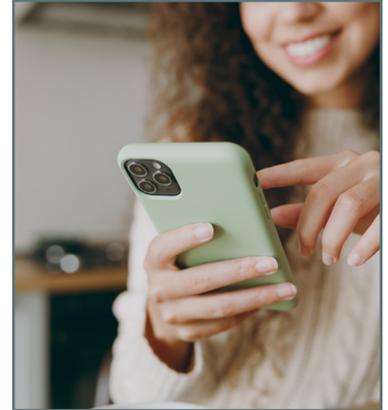




MEMBER GUIDE

MODERNIZING OUR PRIMARY COMPUTER SYSTEM

Strong, modern technology is essential for any financial institution. Banking services have changed drastically over the past decade, and now members have more options and greater convenience than ever before. Delivering those services starts with a reliable core processing system. Over the past 18 months, ServU Credit Union has embarked on a journey to modernize our primary computer system to a next-generation platform.



As this guide goes out, ServU staff are putting the finishing touches on the new system and are happy to announce it will go live on March 1, 2026. This guide outlines what members can expect during this system upgrade. Please take the time to read through the entire guide, and contact us with questions prior to the upgrade.

KEY INFORMATION:

- ServU Credit Union is modernizing our primary computer system to a new, cutting-edge system, called Keystone.
- This change will take place: Friday, February 27th – Monday, March 2nd, 2026.
- During the upgrade, digital banking and telephone teller will be unavailable, Friday, February 27th at 5pm through Monday, March 2nd.
- Branches will be closed Monday, March 2nd.
- After the conversion, members who use Telephone Teller will need to update their ID and PIN before they can resume using the service.

CONVERSION SCHEDULE

	Friday, February 27	Saturday, February 28	Sunday, March 1	Monday, March 2	Tuesday, March 3
Branch Lobbies	Regular hours	Closed			Regular hours
Branch Drive-Thru	Regular hours	Closed			Regular hours
Phones	Regular hours	Closed			Regular hours
Digital Banking & Telephone Teller	Not available after 5:00pm	Not available			Regular hours
Debit/ATM Cards	Debit/ATM transactions will be available based on your balance at the close of business on Friday, 2/27 and will be subject to standard withdrawal limits. We recommend having a secondary form of payment as a backup. Instant issue credit cards and debit cards will be unavailable.				Will function as normal
Credit Cards	Will function as normal				
Night Drop	Envelopes placed in night deposit after 5:00pm on Feb. 27 th will be processed Tues. March 3 rd			Available	

FREQUENTLY ASKED QUESTIONS

What is the “primary computer system”? The primary computer system is the software and supporting hardware that ServU Credit Union uses to maintain members’ deposit and loan accounts, process transactions, and support services such as debit cards and online banking.

How does the primary computer system upgrade benefit me? We are upgrading with your best interest in mind: to stay ahead of the technology curve and continue to bring you innovative products and services.

What do I need to do? We are working to ensure that member impact is minimal, but due to the nature of the upgrade, some services will be limited or unavailable. Please read through all member communications regarding the upgrade and plan ahead.

Will my statement look different? Most statements will look the same.

Will there be a delay in receiving my statements because of the conversion? We do not anticipate any delays.

Will branch hours be affected during the conversion period? Yes, all ServU Credit Union branches will close at 5pm on Friday, February 27th, 2026 and will re-open at 9am on Tuesday, March 3, 2026.

Will I lose my account history? No, your account history will carry over to the new system.

I have a payment due on March 1st, how do I make sure it is paid on time? Plan ahead to make your payments on February 27, 2026 by 5pm. Payments that have been previously scheduled in digital banking will still process normally.

Will my checks still work? Yes, you can continue to use your current checks just as you always have.

I need cash during the upgrade, will I be able to use the ATMs? Yes, you will be able to access ATMs during the upgrade, but you will be unable to view your current balance from 5pm, February 27, 2026 until Tuesday, March 3, 2026. Withdrawal amounts may be limited.

Will my debit card still work during the conversion? Debit/ATM transactions will be available based on your balance at the close of business on Friday, February 27, 2026, and will be subject to standard withdrawal limits. We recommend having a secondary form of payment as a backup.

I am a Bill Pay user, will my Bill Pay still process? Yes, your previously scheduled bill pays will still process. To ensure a smooth transition, we recommend that after the upgrade is complete, you verify all payments took place as scheduled.

Where can I find more information? Please visit our website at servucu.com/resources/core-conversion or scan the QR code below for the most up-to-date upgrade information.

Scan the QR code below to stay up to date with the latest information



MEMBER CHECKLIST:

- Mark the upgrade dates on your calendar
- Visit our website page and bookmark it for easy access.
- Know your account balance before 5pm on Friday, February 27th
- Plan ahead for any large purchases or cash withdrawals or other special needs
- Take care of any special transactions before the conversion dates
- Keep enough cash on hand and have an alternative form of payment for emergencies
- Make sure we have your best contact information prior to the upgrade