



BLUE WATER
FEDERAL CREDIT UNION

Sailing In With New Services To Better Serve You



The entire Blue Water Federal Credit Union staff would like to thank you in advance for your patience and understanding as we work through our System Upgrade. Wait times in our office may be longer than normal as we assist members with our new and improved services.

In an effort to cut down on call wait times, we will be utilizing a call center for the first two weeks starting on August 4, 2025. Please call us with any questions at 810-985-6993.

Why We Are Converting To A New System

In 2023, Blue Water Federal Credit Union learned that our current processing system was being phased out and we needed to start looking for a product to replace it. We carefully researched our options and after months of evaluation decided to go with CU*Answers as our new processor. We feel this system will allow us to offer more advanced technology and better services for our members.

During The Upgrade Weekend

(Thursday, July 31st to Monday, August 4th)

Debit Cards

Available but lower cash withdrawal and point-of-sale (POS) limits will apply during this period. Please plan ahead for your cash needs.

Online Banking

Will be unavailable starting at 3:00 p.m. EST on Thursday, July 31, 2025. There will be no access to balances, history, transfers until Monday, August 4, 2025.

Account History

Will be unavailable starting at 3:00 p.m. EST on Thursday, July 31, 2025 until Monday, August 4, 2025. Once we have upgraded to the new system and you re-enroll in online banking, you will then be able to see your prior transaction history.

What Will Stay The Same After The Upgrade

Member Account Numbers

Your existing account number(s) will remain unaffected by our system upgrade. However, account suffixes will change.

NOTE: Though your primary account number will not change, the account suffixes will be changing. Before setting up a new direct deposits (after August 1, 2025), electronic transactions, or ordering checks, please contact us to verify you have the correct information.

Checks

Although your account number remains the same after the system upgrade, the MICR number on your checks will change upon re-order. Please contact the credit union before setting up any new direct deposits or electronic transactions to obtain the correct routing number and account number. You can continue to use your current supply of checks.

ATM/Debit and Credit Cards

You will continue to use your same ATM/Debit, and Credit Cards post conversion.

Direct Deposit of Payroll, Pension, and Social Security

Your direct deposits will continue to post to your account as they do today.

NOTE: In order to complete the transition to our new system, direct deposits scheduled for Friday, August 1, 2025 may be available as early as Thursday, July 31, 2025.



What's New After The Upgrade

Remote Deposit Capture

As part of our system upgrade, we will be introducing remote check deposit through our mobile app, enabling you to securely deposit checks at your convenience without the need of visiting the credit union. Simply snap a photo of the front and back of your check using your smartphone's camera and deposit it electronically.

Stay tuned for announcements on our website, we will update you once this new feature becomes available.

Checks must be signed and endorsed with one of the following:

- Mobile Deposit at Blue Water FCU
- Mobile Deposit Only
- Mobile Deposit at BWFCU
- Remote Deposit at BWFCU

Example:

ENDORSE HERE
X <u>John Smith</u>
For Mobile Deposit at BWFCU
DO NOT WRITE OR STAMP BELOW THIS LINE RESERVED FOR FINANCIAL INSTITUTION USE

What's New After The Upgrade (continued)

eStatements

With our new system upgrade, we're excited to offer eStatements—adding an extra layer of security and convenience to your banking experience. Your monthly statements will be safely stored within Online Banking, and you'll receive an email notification each time a new one is available. Sign up through your Online Banking account on Monday, August 4th to begin receiving your eStatement.

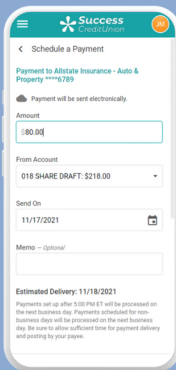
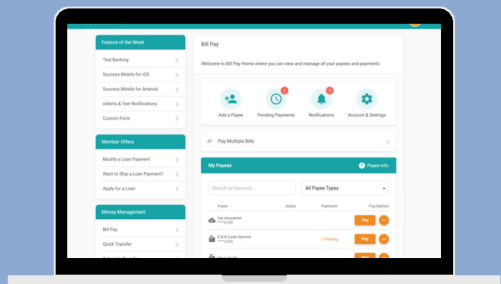
Benefits include:

- Receive your statement faster
- More safe and secure
- Convenient – access your statements from any web connection
- Easy access to prior statements – 12 months of eStatements available
- Print only when you need to

Bill Pay

As part of our system upgrade, we're also introducing Bill Pay which integrates seamlessly with our new online and mobile banking systems, making it easy for you to pay bills and manage your finances from wherever you are on any device you choose.

Visit www.bluewaterfcu.com/how-to-videos to view “how to” videos on a number of bill pay topics, including how to enroll, adding a payee, or setting up a new e-Bill.



Person-to-Person (P2P) Transfers

Pay anyone, anytime, anywhere with Person-to-Person (P2P) integrated within our new online Bill Pay service. Forget the hassle of carrying cash. Easily use the P2P feature to securely transfer money from your account to any friends or family's account.

Account-to-Account (A2A)

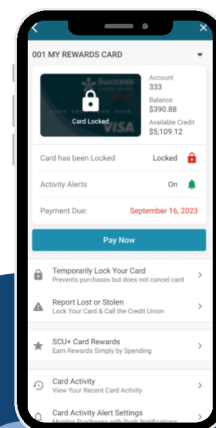
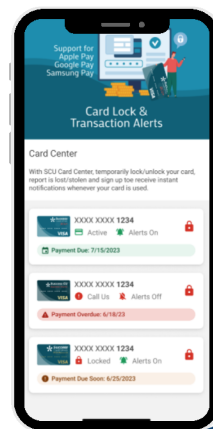
It's Me 247 allows you to transfer funds between your Blue Water Federal Credit Union accounts and your accounts at other financial institutions. Prior authorization and setup are required. Please contact the credit union after August 4th to begin the process.

Card Controls

With Card Control available through It's Me 247, members can temporarily lock their debit cards for added security. They can also set up real-time alerts to monitor activity such as authorized transactions, card-not-present purchases, and foreign transactions.

eNotices

Why wait for notifications to arrive by mail? With eNotices, you'll receive timely alerts directly through your online banking or email. Get notified about important account events like overdrafts and non-sufficient funds, and take control of your finances with customizable options. You can also set up low balance alerts, payment reminders, and more — all designed to help you stay on top of your money, anytime, anywhere.



What's New After The Upgrade (continued)

It's Me 247 Online Banking

Our upgraded online banking system will provide a much more user-friendly and stable online banking service. It's Me 247 allows you to bank online, when and how you want. It's online banking with you in mind.



Starting Monday, August 4th, members will be required to re-enroll in our new online banking. Visit our website, www.bluewaterfcu.com, click on “Log On”, then select “First Time User”, and follow the prompts.

Our enhancements give you the ability to do the following:

- “See” and “jump” to your joint accounts without logging out of your primary account. Please contact Blue Water Federal Credit Union to set up this feature
- Adjust how your direct deposit and other electronic deposits are allocated within your accounts
- Review loan payoff amounts
- Read important messages from Blue Water Federal Credit Union
- Stop payment on a check
- View eStatements
- Transfer funds between accounts, enter text that describes a transaction at the time of the transfer
- Temporarily freeze your debit card
- Coming Soon! You will be able to check your VISA credit card balance. Visit www.bluewaterfcu.com for updates
- Re-order checks



It's Me 247 Mobile App

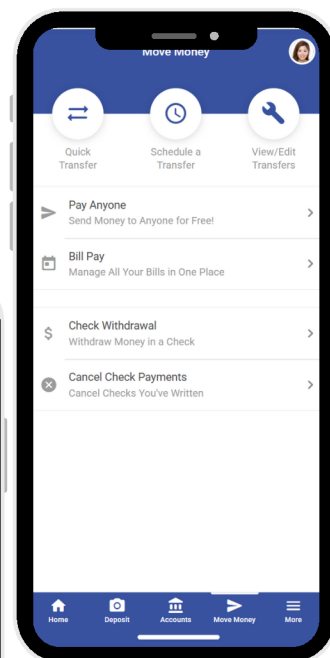
Our new mobile app is coming soon!! We are working on redeveloping our mobile app and it will be available shortly after our system upgrade. Mobile banking will be more user-friendly and provide more functionality, including these features:

- Mobile check deposit
- Mobile bill pay
- Ability to see transaction details when viewing history
- Ability to apply for a loan

We will keep you updated when the new and updated mobile app is available for download in the Apple App Store and Google Play Store.

Apple users will need to update their current app through the Apple App Store. Android users will need to delete the current Blue Water FCU app and re-download it from the Google Play Store.

Stay tuned for announcements on our website. We will update you as soon as the new apps become available.



What's Changing After The Upgrade

Payroll Deposits

After the system upgrade, direct deposits will be posted on your scheduled date rather than a day early. Please see the example below:

Currently:



After August 1st



New Account and Loan Suffixes

Although your account numbers will remain the same, your account suffixes will change. Please make note of the new account suffixes as you make loan payments and/or refer to your specific accounts with questions and maintenance.

Personal Accounts	Old Suffix	New Suffix
Savings	A	000
Special	S	010
Holiday	H	020
Money Market	M	030
Checking	X	100
IRA	I	200
Certificate of Deposits	Any	300-350

Loans	Old Suffix	New Suffix
Installment	Any	500-510
Un-Secured / Signature	Any	520-530
Home Equity 5 Years or Less	Any	700-710
Home Equity Over 5 Years	Any	720-730
Revolving Line of Credit	Any	800
Checking Line of Credit	Any	810

New and Updated Service Fees

With implementation of new features, we have revised our fee schedule. Please refer to the table below for details, or visit www.bluewaterfcu.com/fee-schedule to view our entire fee schedule.

Item	Note	Fee
Revised Service Fees		
Dormant Account	per month after 12 months of dormancy	\$5.00
Stop Payment	per item or block	\$10.00
New Service Fees		
Bill Pay Fee	per month	FREE
Bill Pay Stop Payment	per item returned	\$10.00
Paper Statements	per month	FREE
Counter Checks	4 per page	FREE
Non-Member Check Cashing Fee	per item	\$5.00

System Upgrade FAQ

What is a Processing System?

The processing system is the computer system that Blue Water Federal Credit Union uses to maintain Members' accounts and loans, and to process transactions.

Why is Blue Water Federal Credit Union updating their Processing System?

Our new processing system will allow us to serve you more efficiently and enable us to offer you new products and services.

Is my personal data safe during the upgrade?

Yes, your personal data and account information will be safe and secure, as always.

Are my funds still safe and secure?

Yes, your funds remain secure. All Blue Water Federal Credit Union accounts will continue to be insured by the National Credit Union Administration (NCUA) Share Insurance Fund up to \$250,000 per account.

Will my account number change?

No, member accounts numbers will remain the same.

Will my account suffixes change?

Yes, please see the conversion chart on the previous page that shows the type of account along with the old suffix and new suffix.

Will there be changes to my VISA?

No, your VISA will not be affected by the upgrade.

Will I receive new checks?

No, you may continue to use your current supply of checks. When a new check order is placed, the MICR line will be updated. If you purchase checks from another provider other than Harland Clarke, please contact the credit union beforehand to obtain your correct account number structure.

What can I do to prepare for the upgrade?

- Have extra cash on hand.
- Although ATM/Debit cards will be available to use during the conversion weekend, consider using your Blue Water Federal Credit Union VISA to pay for larger purchases.

Where do I get up-to-date info on the computer System Upgrade?

Please visit www.bluewaterfcu.com/systemupgrade for more information.



Upgrade Weekend Preparation Checklist



Thursday, July 31st

☐

Plan Ahead: Have extra cash on hand

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Credit Union CLOSED on Friday, August 1st

Monday, August 4th

☐

Credit Union OPEN

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Re-Enroll in Online Banking

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Sign-up for eStatements