

Important Account Information

IMPORTANT INFORMATION – ACTION REQUIRED



HighmarkFCU.com

- Custer: 605.673.4444
- Rapid City: 605.716.4444
- Gillette: 307.696.6032
- Spearfish: 605.722.4444

October 12, 2017

Dear Members,

We're very excited to announce that Highmark Credit Union will be converting to a new data processing platform on November 1, 2017. We have outgrown our current data processing system and it is time to move forward with a system that will meet the changing needs of Highmark members.

We have selected Episys from the Jack Henry & Associates family of banking systems. Episys will provide you with a higher degree of integrated products and services to select from as we continue to grow. You may have noticed our employees moving in and out of training and helping out in different places as we meet our conversion implementation schedules and training requirements. We do hope the disruption has been minimal for you.

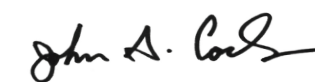
The data processing conversion will begin at noon on Saturday, October 28. We will be closed on Monday, October 30 for the data conversion. You will be unable to access your accounts during this time. We will reopen on Tuesday, October 31 for normal business hours.

The information in this newsletter outlines the timeline and the changes that you will experience with your account at the credit union. The team at Highmark can help answer any questions you may have, before or after the conversion.

We recognize that this data transfer has the potential to be very disruptive to you. We appreciate your patience as we work to move your accounts to our new data processing platform. We believe the line of products and services offered will be of great value to you in the months and years ahead.

Thank you for your support of Highmark Credit Union. We look forward to serving you for many years to come.

Respectfully,



John A. Carlson
President/CEO

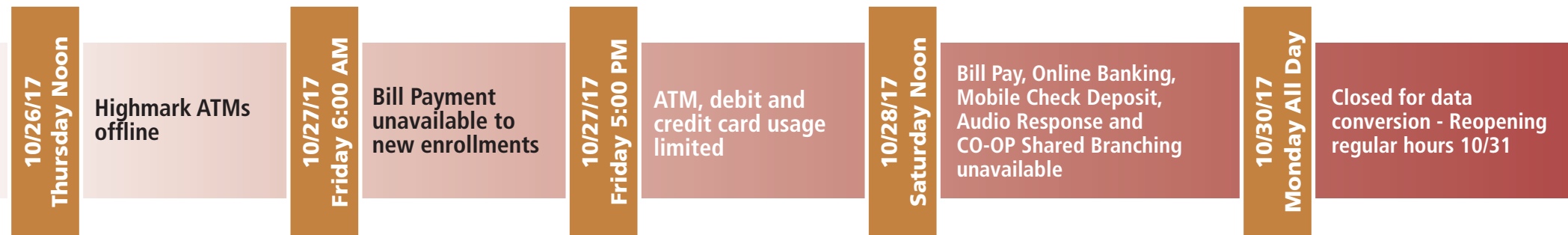
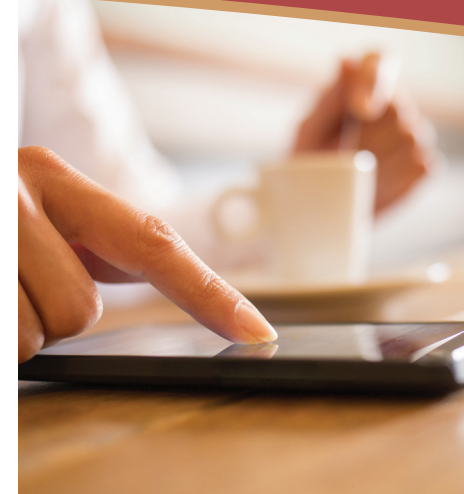
Before Conversion To Dos

- ✓ Download your e-statements through September 2017.
- ✓ Download your account history for October 2017 before noon on Saturday, October 28. Your e-statements for August through October will not be available in the new Online Banking program until mid-December.
- ✓ Have some cash on hand as needed for the 3-day period.
- ✓ Establish a "CODE WORD" on your account if you do not have one.

Will I receive an October paper statement?

Yes, all members will receive a paper statement for month ending October 2017, including members who normally receive e-statements. No statement fees will be applied.

- All dividends will be paid as usual through October 31, 2017
- All available electronic ACH debits or credits will be posted through October 31, 2017



After Conversion To Dos

- ✓ Sign into your new online banking.
- ✓ Verify your automatic transfers in online banking.
- ✓ Re-enroll in mobile banking and mobile check deposit. Single sign-on will now be available for online banking to include Bill Payment and Mobile Check Deposit.

Will my account number change?

No, your account number (member number) will remain the same, as will your checks, debit & ATM cards, and credit cards.

Any changes with my Savings, Checking, and Loan accounts?

Yes, all share and loan suffix will now show as 4 digits.

- Primary share will be -0000
- Checking will be -0020, -0021 or -0025

- Share accounts for Pee Wee (0-12) and Teen (13-18) will now show as Youth Account
- Existing loan suffix will remain the same (such as -0620 or -0720)
- All other account suffix will be changed. Any "NICK NAMES" will attach

Will my payment due dates change?

Yes, all Overdraft Protection Lines of Credit, VISA cards (Gold, Platinum, Business or HELOC), all interest-only HELOC, Bridge, or Construction loans will have due date changes to the 27th day of each month. Individual letters were mailed to members at the beginning of October.

Will my Bill Payment stay the same?

Yes, Bill Payment users will experience no changes. Just sign into your new online banking to use your bill payment.

What will be discontinued?

The following products will be discontinued due to limited usage:

- Debit Card Round Up
- Audio Response (CU*Talk) and Xtend Shared Branching through CU*Answers
- Summer Savings Accounts will be replaced with a new Vacation Club Account, available November 1, 2017

Setting Up Your New Online Banking

Setting up your new username and password is quick and easy if you are a current user. Just follow these steps and record your details as you go:

1. Enter your Account Number (Member Number) as your User Name.
Account # _____

2. Set up a User ID for a unique login. You will no longer be able to use your Account Number for logins.
User ID # _____

Criteria: Begin with an alpha-character. Maximum 20 characters using alpha-numeric characters. User ID is not case sensitive. No special characters (such as @ ! # / ^ *).

3. You will need to reset your password. Initial Password: HFCU + the last 4 of your Social Security Number. This will be the first password that you use to log into online banking following conversion. You will then be asked to create a new password.
Password is: _____

Criteria: Maximum 10 alpha-numeric characters. Password is case sensitive. Must include upper and lowercase letters. Minimum one number and one letter. Must choose one special character: ! " # \$ % & () + , = / ; = ? [\] ^ _ ` { } * ' (May not use the @ symbol)

Note: If you have not signed into online banking since July 1, 2017, your account will not convert as a current user. Please contact Highmark Credit Union for access.