



**First Financial Online and Mobile Banking System Upgrade
March 12-15, 2021**

We're excited to announce that we're enhancing our Online Banking System and Mobile App with updated features that we know you'll love!

In order to complete our system upgrade, the following services will be unavailable beginning at the following dates and times:

- **Online Bill Pay will not be available starting at 9pm EST on Thursday, March 11th**
- **Online Banking and our Mobile App will not be available starting at 9am EST on Friday, March 12th through Monday, March 15th when it comes back online with a new enrollment process beginning after 9am EST**

How you can prepare:

Our goal has been to have as minimal of an impact on our membership as possible, with a smooth transition process for first time login on Monday, March 15th. Most of the system upgrade will be taking place behind the scenes with our staff, however we strongly encourage you to plan ahead and preschedule your important Online and Mobile Banking transactions prior to the morning of March 12th, or to plan to visit your nearest First Financial Branch Drive Thru, ATM, or schedule an appointment inside the branch for March 12th and 13th when Online Banking and our Mobile App will not be accessible.

If you are a current Online Bill Pay user, schedule any bill payments online prior to March 11th. Any payments scheduled in Online Bill Pay prior to March 11th will not be affected by the system upgrade. Recurring transfers to your other accounts which use your same member number (recurring transfers that go to your other savings/checking accounts, and First Financial loan payments) will also not be affected by the system upgrade and will transfer over to the new system.

Any recurring external transfers using the Pay Other People (Pop Money) Service or that were previously setup to go to other financial institutions – will not transfer over to the upgraded Online Banking System on March 15th. These will need to be setup again within the new Online Banking System, as well as internal recurring transfers to other First Financial member accounts that do not share the same member number.

If you need to download any e-statements or check copies from your current Online Banking account, please do so prior to March 12th.

Will I have access to Online Banking or your Mobile App during the system upgrade? No. Online Banking and our Mobile App will be completely unavailable from 9am EST on Friday, March 12th through 9am EST on Monday, March 15th. Please plan ahead for our Online Banking System Upgrade weekend.

Will this upgrade affect multiple accounts I had previously setup within Online Banking? Yes. The multiple accounts feature will no longer be available within the new Online Banking system – separate logins to other First Financial accounts will now be required. Once setup within the new system, you will be able to use the Transfer feature to move money between membership accounts.

Will my First Financial Credit, Debit, and ATM Cards be affected during the system upgrade? No, you can use all your First Financial cards as usual during our system upgrade (in the store, online, and at the ATM).

Will online loan applications be available during the system upgrade? Yes. You can still visit our website 24/7 and apply for a loan online. Our website at firstffcu.com will still be available (with the exception of logging into Online & Mobile Banking) during the system upgrade.

Will the upgrade affect my direct deposit and automatic recurring loan payments? No. During the upgrade, all transactions will clear your account normally. If you have a direct deposit scheduled between March 12-15 it will still be in your account, you will just not be able to view it online or make an online transfer (you'll need to visit a branch drive thru or ATM). Your First Financial loan payments that were prescheduled for between March 12-15 will still process as usual. You will be able to verify when you login for the first time in the new system on March 15th.

Will my member number or account numbers be changing? No, all your account numbers will remain the same.

Will my information be secure throughout the upgrade process? Yes. Your security is our top priority and your account information will remain protected throughout the upgrade process.

If I have additional questions, where do I go for assistance? Please give us a call during business hours at 732.312.1500, email info@firstffcu.com, or schedule an in-branch appointment.

Thank you for Thinking First and for your patience during our system upgrade!