

A man and a woman are hiking on a stone path. The man, on the left, is wearing a grey long-sleeved shirt and tan shorts. The woman, on the right, is wearing a light-colored zip-up jacket and dark cargo pants. They are both smiling and looking towards the right. The background shows a blue sky with clouds and green bushes. There are large, abstract yellow and white geometric shapes overlaid on the right side of the image.

MEMBER GUIDE

Enhancing the Foundation for Tomorrow

CONTENTS

Letter from the Chief Technology Officer

Service Availability and Upgrade Schedule

What to Expect / What's Not Changing

Top 6 Things You Should Know

Be Prepared Checklist

FAQs

Statement Example



Letter from the Chief Technology Officer



At UVA Community Credit Union, we are always working to make your banking experience more secure, reliable, and convenient.

Over Labor Day weekend, we will complete an important technology upgrade. Services will be unavailable from the **close of business on Friday, September 4, through the start of business on Tuesday, September 8**. This investment will strengthen the systems that support your everyday banking and prepare us to offer even better service and enhanced digital capabilities in the future.

Most of the work will happen behind the scenes, but some services will be temporarily unavailable during the upgrade. Our team has spent months planning and preparing to make the transition as smooth as possible, and we will be working throughout the holiday weekend to restore services safely and promptly.

This guide explains what to expect, which services will remain available, important dates, and a few simple steps you can take to prepare. It also highlights what is not changing—including your relationship with UVA Community Credit Union and our commitment to serving you.

Thank you for your patience, trust, and membership as we make this important investment in your credit union's future.

A handwritten signature in black ink, appearing to read "George G. Fisher".

George G. Fisher
Chief Technology Officer



Be Ready for Our Technology Upgrade

From **close of business on Friday, September 4, through start of business on Tuesday, September 8**, some services will be temporarily unavailable while we complete our Technology Upgrade.

Review the next page to see what services will be available and plan ahead for any banking needs during the upgrade period.

Thank you for your patience and understanding.



NEED HELP?
888-887-9136



More details at uvacreditunion.org/RisingBeyond

SERVICE	AVAILABLE?	NOTES
Debit Cards	Yes	Purchases and ATM withdrawals
Credit Cards	Yes	Purchases
ATM Withdrawals & Deposits	Yes	Real time transactions will not be reflected.
Night Deposit	Yes	Will process on 9/8
Branches	No	Closed during the upgrade period
Online Banking	No	Unavailable while system is offline
Mobile App	No	Unavailable while system is offline
Digital Services	No	Unavailable while system is offline
Phone Banking	No	Unavailable while system is offline
Bill Pay	Yes	Payments scheduled before upgrade and after upgrade will process as normal. Unavailable during upgrade.
Direct Deposits	Yes	Will post on 9/8
Member Service Center	Yes	Available to answer questions. Cannot support transactions

Friday



Branches Open
System **Offline** at
close of business

Saturday



Branches Closed
System **Offline**

Sunday



Branches Closed
System **Offline**

Monday



Branches Closed
(Labor Day)
System **Offline**

Tuesday



Branches Open
System **Online** by
opening of business



What to Expect

Our goal is to make this transition as smooth and seamless as possible for every member. To ensure you receive important updates and information about this planned system upgrade, please verify that we have your current and accurate contact information on file.

- During the upgrade, our system will be temporarily offline, and some services will be unavailable.
- Online Banking and our mobile app will not be available from close of business on Friday, September 4, through start of business on Tuesday, September 8. Any payments, deposits, or transfers made over the weekend will post on Tuesday, September 8.
- Our Member Service Center will remain available to answer general questions and provide Fraud Prevention support from 9am to 6pm on Saturday, Sunday, and Monday. However, Phone Banking will not be available during the upgrade.

What's Not Changing

We understand that a technology upgrade can feel like a big change. Here are some important things that will remain the same.

- Your Online Banking usernames and passwords
- Your debit card and PIN
- Your credit cards
- Your existing checks
- Automatic transfers between your UVA Community Credit Union accounts
- Scheduled Bill Payments
- Our commitment to supporting you



Introducing Member ID

EXAMPLE

Current: 123456

New: 0000123456

Beginning Tuesday, September 8, four zeros (0000) will be added to the beginning of your member number and will be called your **Member ID**. You will be able to see this number on your monthly statement, see page 14.

The Technology Upgrade will not impact:

- ✓ Existing ACH/direct deposits
- ✓ Existing checks will continue to work
- ✓ Most members will not need to take any action

If you use an account number established before 2020 for direct deposit or automatic payments, we will contact you with instructions on how to update your account information.

Top 6 Things You Should Know

Close of business on Friday, September 4, through start of business on Tuesday, September 8

1

Account Numbers

Find your account number in Online Banking under the Details tab for each product you have with us.



2

Direct Deposit & Automatic Payments

Existing direct deposits and automatic payments will continue. Deposits received during the upgrade will post Tuesday, September 8.



3

Online Banking/ Mobile App

Online Banking, the mobile app, and other digital services will be temporarily unavailable during the upgrade.



4

Bill Pay

Payments scheduled before the upgrade will process normally. You will not be able to add, change, or cancel payments while services are unavailable.



5

Debit Card

Your Debit card will continue to work. Account balances and recent activity may not update until September 8.



6

Statements

Enroll in eStatements and save any past statements you may need before the upgrade. Historical statements may not be immediately available in the updated digital banking experience.



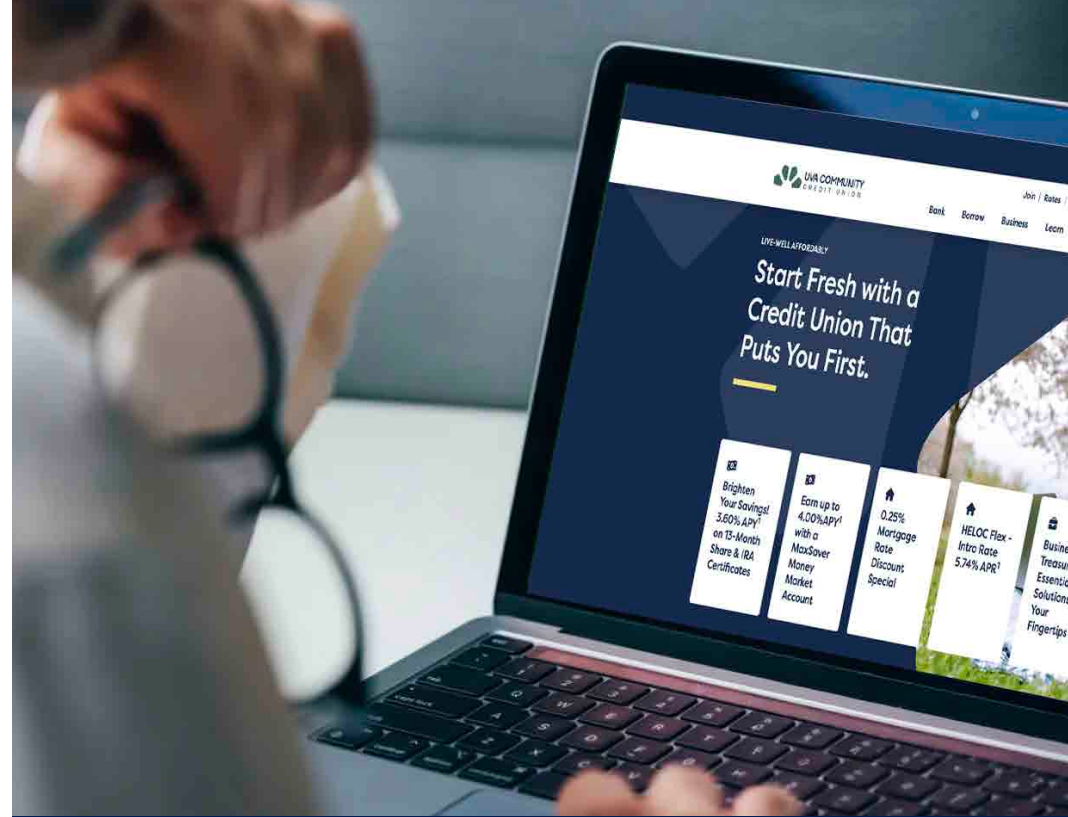
uvacreditunion.org/RisingBeyond



Your Technology Upgrade Checklist

Before close of business on Friday, September 4

- ☐ Confirm we have your current phone number and email address
- ☐ Review your account balance and recent transactions
- ☐ Share this information with any joint account holders
- ☐ Mark September 4 - 8 on your calendar
- ☐ Schedule upcoming bill payments and transfers. (New bill payments cannot be scheduled while the service is unavailable.)
- ☐ Enroll in eStatements and save any statements you may need
- ☐ Plan ahead for cash, travel, large purchases, or other banking needs
- ☐ For the latest updates bookmark uvacreditunion.org/RisingBeyond
- ☐ Add UVACCU (888-887-9136) to your phone contacts so you can easily recognize calls from our team!



UVA COMMUNITY
CREDIT UNION

FRAUD PREVENTION

Protecting your personal and financial information remains one of our highest priorities.

- UVA Community Credit Union will never call, text, or email asking for your password, PIN, or security code.
- Do not share your Online Banking login credentials with anyone, including someone claiming to be from the Credit Union.
- If you receive a suspicious call, text, or email related to the technology upgrade, contact us directly at 888-887-9136



Technology Upgrade FAQs

What is the “technology upgrade”?

We are improving the systems that support your everyday banking, including deposits, loans, transactions, debit cards, statements, and digital banking.

How does the technology upgrade benefit me?

This upgrade will help us provide a more efficient and reliable banking experience. It also creates the foundation for future improvements to our online, mobile, and in-branch services.

Is my personal and financial information safe?

YES. Protecting your personal and financial information remains one of our highest priorities. Your account information will remain secure throughout the upgrade.

What should I do to prepare?

Confirm that your contact information is current, review this guide, schedule important payments in advance, and plan for any banking needs you may have during the holiday weekend.

Where can I find my account number after the technology upgrade?

Find your account number in Online Banking under the Details tab for each product you have with us. You can also visit a branch or call our Member Service Center.

Will my debit card still work during the upgrade?

YES. Your debit card will continue to work during the upgrade. Temporary transaction or withdrawal limits may apply.

Can I use ATMs during the upgrade?

YES. ATMs will remain available, although balances and recent activity may not update until the upgrade is complete. Some ATMs may also experience brief service interruptions.

Will Bill Pay be affected?

Bill Pay will be temporarily unavailable. Payments scheduled before the upgrade will continue to process, but you will not be able to add, change, or cancel payments until service is restored.

Will my checks still work?

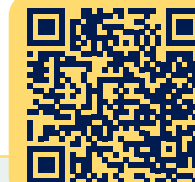
YES. You can continue using your existing checks.

Have Questions? Meet Us In Person.

Visit one of our **Technology Upgrade Information Stations** to:

- ✓ Learn what to expect
- ✓ Understand key dates
- ✓ Get answers from our team
- ✓ Prepare for the upgrade with confidence

Scan the QR Code to view dates, times and locations.



Will Online Banking and the Mobile App be available?

Online Banking, mobile app and all digital services will be temporarily unavailable during the upgrade.

Will Phone Banking be available?

Phone banking will be temporarily unavailable during the upgrade. Our Member Service Center will be available Saturday, Sunday, and Monday from 9am to 6pm.

Will my direct deposits and automatic withdrawals still work?

Any automatic deposits or withdrawals you already have set up will continue to process as usual. Any transactions scheduled over Labor Day weekend will process on Tuesday, September 8.

What if I have a payment due during the upgrade?

Please make any known payments before the upgrade window to ensure they process on time.

What happens to night drop deposits during the upgrade?

Night drop deposits made during the upgrade will process on September 8.

Will my statements look different?

Your statements will have a new, improved format following the upgrade. See page 14 for details.

Will I lose my account history?

Historical transaction activity will not be visible in the new digital banking platform immediately following the upgrade. Members who would like long-term access to past statements should enroll in eStatements and save copies before the upgrade. Credit Union staff will be able to assist with historical account information for a limited time following the upgrade.

What if I need help?

Stop in your local branch, call our Member Service Center at 888-887-9136 or visit uvacreditunion.org/RisingBeyond

Your Statement is Getting a Fresh New Look!

After the technology upgrade, your statement will have an updated design that is cleaner and easier to read.

Account summaries, transactions, and loan information may appear in a different location, but your important account details will still be included.

Review the sample statement to become familiar with the new layout.

PERSONAL STATEMENT
 April 2026
 Member Number XXX020
 Page 1 of 3


UVA COMMUNITY CREDIT UNION
 PO Box 7267, Charlottesville, VA 22906
RETURN SERVICE REQUESTED

JANE SMITH
 33 LAKE DRIVE
 CHARLOTTESVILLE, VA 22901



LIVE-WELL AFFORDABLY
 EARN UP TO
4.00% APY
 with our
MaxSaver
 Money Market Account
 Saving Smarter, Making Everyday Life Feel Just Right.

CHECKING ACCOUNT - 80

SUMMARY 04-01-2026 - 04-30-2026

Previous Balance	\$108.54	Total Overdraft Fees (Paid NSF)	Total For This Period	Total Year To Date
Withdrawals	\$0.00	Total Returned Item Fees (NSF)	\$0.00	\$0.00
Deposits	\$0.00		\$0.00	\$0.00
Ending Balance	\$108.54			

NO ACCOUNT ACTIVITY FOR CHECKING ACCOUNT - 80

PRIMARY SHARE/SAVING - 00

SUMMARY 04-01-2026 - 04-30-2026

Previous Balance	\$223.87	Total Overdraft Fees (Paid NSF)	Total For This Period	Total Year To Date
Withdrawals	\$0.00	Total Returned Item Fees (NSF)	\$0.00	\$0.00
Deposits	\$0.03		\$0.00	\$0.00
Ending Balance	\$223.90			

ACCOUNT ACTIVITY FOR PRIMARY SHARE/SAVING - 00

Trans	Eff	Description	Amount	Balance
04-01		DIVIDEND	\$0.03	\$223.90

DIVIDEND INFORMATION

BALANCE RANGE	RATE	APY RANGE
\$0.00 - \$749.99	0.0100%	0.0101% - 0.0101%
\$750.00 - \$1,999.99	0.0100%	0.0101% - 0.0101%
\$2,000.00 - \$21,400,000.00	0.0100%	0.0101% - 0.0101%

Y-T-D DIVIDENDS: \$0.00
 ANNUAL PERCENTAGE YIELD: 0.0101%

DIVIDEND INFORMATION

BALANCE RANGE	RATE	APY
\$0.00 - \$21,400,000.00	0.0500%	0.0500%

ANNUAL PERCENTAGE YIELD EARNED 0.0544% FOR THE PERIOD 01-01-2026 TO 03-31-2026
 (A MINIMUM BALANCE OF \$100 IS REQUIRED TO EARN DIVIDENDS)
 Y-T-D DIVIDENDS: \$0.06
 ANNUAL PERCENTAGE YIELD: 0.0500%



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