

Owners Quarterly *Spring 2014*

FGCU is Undergoing a Data Processor Conversion May 30, 2014



Every aspect of your financial relationship with FGCU is housed within a computer system. To ensure we are meeting the modern standards

of operation and providing the most up to date features and functions for you as a member, we are updating this system in June of 2014. With this update you can expect faster transaction times and a more comprehensive online banking product with benefits including access to Quicken and Quickbooks with NO change to our bill payment system.

eStatements starting September 2013 will be stored in the new system. In order for you to view your eStatements prior to September 2013, please save them to a hard drive for future access.

Account description; please note that account trailers/suffixes will change in the new data processing system. Moving forward please use the new trailers/suffixes. Below you will see a few of the account trailer/suffix changes. You do not need to change any old trailers/suffixes on existing direct deposits, payments or transfers.

Old Trailer/Suffix	New Suffix	Description
91	CHK1	Primary Checking
00	SAV1	Primary Savings
*01	CC	VISA Credit Card

Friday, May 30, - Sunday, June 1, 2014

1. Drive through will be closed and no shared branching options available on Saturday, May 31.
2. Possible interruptions with Debit and ATM cards from May 30, 2014 through June 2, 2014.
3. No interruptions with VISA Credit Cards.
Visit ezcardinfo.com for VISA account information.
4. Online banking and phone banking will be disabled at 6:00 pm on May 30th and will resume at 8:30 am on June 2nd. Please plan your inquiries, transfers and bill payments accordingly.
5. Loan payments made through FGCU Web Payments Center will not be affected.

Monday, June 2, 2014

1. Updated online banking including mobile app, mobile bill pay, and mobile remote deposit capture.
 - a. Free apps may be downloaded from the iTunes app store or Google Play. Search FGCU.
2. Shared Branching Upgrade- FGCU is now able to process transactions from other participating credit unions.
3. Streamlined account processing means faster member service.
4. Transfer options to/from other financial institutions through online banking.
5. First Call 24 (automated teller) PIN codes will be reset to members last four digits of their social security number.
6. Members will need to re-enroll in text banking through the new online banking product.

Additional Important Information

- New online banking requires current member information, please login to Virtual Branch, self service tab, click on personal information OR visit 1stGeneral.com and complete the secure form and submit.
- FGCU will now have the capability to email your receipts.
- Access to VISA information remains at ezcardinfo.com.
- Direct deposit will now be placed into one account and then distributed accordingly.
- Visit 1stGeneral.com for additional information and tutorials on new online banking features.

We'll take the *STING*

out of finance charges!



We've saved our members over \$30,000 in finance charges in one month by consolidating credit card balances, or refinancing vehicle loans from other institutions. Help us reach the goal of \$100,000 in member savings in 2014.

FGCU was able to save a member \$6,000 in finance charges by offering an auto finance of 5.79% vs. 17.99% interest charge. Contact our lending

professionals at 231.798.4321 option 5 or loandept@1stgeneral.com to get in on the savings! Vehicle rates as low **2.49%** APR* and VISA rates as low as **8.90%** APR*.

*Annual Percentage Rate. Rates and terms may vary based on credit history. Subject to approval. Rates subject to change.



Say Hello to the Sprint Credit Union Member Discount

10% off*select personal Sprint plans

15% off*select business Sprint plans

Waived activation fee on new activations

Waived upgrade fee

Available to new and existing

Sprint customers

Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member.

Ask to be a part of the NACUC_ZZM

Corporate ID to save.

Click LoveMyCreditUnion.org/Sprint

Visit your nearest Sprint store.



First General Credit Union 589 East Ellis Road Muskegon, MI 49441

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Important information enclosed regarding upgrades to your account.

Member Center



Holiday Closings

Saturday, May 24

Monday, May 26

in observance of **Memorial Day**

Friday, July 4 in observance of **Independence Day**

The **60th Annual Meeting** of FGCU was held **March 22, 2014**.

Congratulations to your Member Elected Board of Directors:

Robert Suits | Chairman

Art Smith, Deborah Crockett, Sue Gonder,

Char Pearson, Matt Wiedenhoft, Amber Petersen



MIX
Paper from
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