

*System Upgrade  
on the Horizon!*

April 1, 2025

## IMPORTANT SYSTEM UPGRADE INFORMATION

**Our system upgrade is on the horizon and we invite you to ‘jump on board’ - we look forward to ‘cruising’ through this upgrade together!**

### PLAN AHEAD!

We suggest you make appropriate cash withdrawals prior to closing on Friday, March 28. The credit union will post all direct deposits received on Friday, March 28. Any direct deposits received after that time will be posted on Tuesday, April 1.

- Credit cards and checks will not be affected. ATM/Debit cards will have reduced limits during the system upgrade.

### Call Center

Our credit union phone number (605) 353-9977 will be answered by a call center to assist the staff with the expected higher volume of calls. The call center can assist you with establishing your new online and mobile banking sign-on, relay your account balances, transfer money, etc. The call center will be available from 8:00am to 5:00pm Monday-Friday from Tuesday, April 1 until Monday, April 14.

### Bill Pay Users

**No payee information or bill payment history will be carried over.** Please save and/or print your active payee information including details such as payee name, address, account number, etc. as well as any payment history you may need.

- You will have access to the current bill pay system until Friday, March 28 at noon. Payments scheduled after March 28 in the current bill pay system will not be processed.

### e\*Statements

Save any necessary documents before Friday, March 28 as prior e\*Statements will **not** be carried over to the new system.

### System Upgrade Guide

A System Upgrade Guide will be mailed to each household a couple weeks prior to the upgrade. Please review the guide thoroughly; it is designed to ensure that you are fully prepared and experience a smooth, successful transition.

**Please follow us on Facebook or visit our website for the most current information.**

# SYSTEM UPGRADE TIMELINE

## Friday, March 28

- Services going offline at Noon: mobile deposit & bill pay.
- The credit union lobby & drive-up will **close** at 5:00pm. Services going offline at 5:00pm include online banking & mobile banking.
- Credit cards and checks will NOT be affected. ATM/Debit cards will have reduced limits during the system upgrade.

## Saturday, March 29

- The credit union will be **closed**.

## Monday, March 31

- The credit union will be **closed**.

## Tuesday, April 1

- The credit union lobby and drive-up will **re-open**.
- It'sMe247 Online Banking will be available.
- **Call Center:** available from 8:00am to 5:00pm Monday-Friday until Monday, April 14.

## Week of April 1

- **New Mobile Apps** will be available within the first week of the system upgrade pending app store certification by Apple and Google.

# It's Me 247

## Online Banking

- Enrollment Starts April 1
- Improved Loan Applications
- Open/Rename Share/Savings
- Purchase New Certificates of Deposit
- Place Stop Payment on a Check

## Text Banking

- Text a Command to Receive Text Message Replies Regarding the Balance of your Savings, Checking, Certificates, and Loans
- Stay Informed with Real-Time Text Alerts

## Mobile App

- All the Great Features of Online Banking in the Palm of Your Hand!
- Mobile Deposit

## SavvyMoney

- View Credit Score
- Credit Score Analysis
- Education & Tools
- Monitoring & Alerts

## Bill Pay

- Built into Online Banking
- Payment Notifications
- Set up One-Time and/or Recurring Payments

These are just some of the exciting changes that will enhance your experience at M-O FCU!

## General Information

### Mailing Address & Physical Address

1730 Dakota Ave S  
Huron, SD 57350

### Website

[www.m-ofcu.com](http://www.m-ofcu.com)

### Phone

(605) 353-9977

### Fax

(605) 353-1732

## Hours

### Lobby

Mon-Fri: 8am-5pm

### Drive-Thru

Monday-Thursday:

8am-5:30pm

Friday: 8am-6pm

Saturday: 9am-12pm

## Closings

### System Upgrade

Saturday, March 29

Monday, March 31

### Memorial Day

Saturday, May 24 &

Monday, May 26

### Juneteenth

Thursday, June 19

### Independence Day

Friday, July 4 &

Saturday, July 5

## IRA CONTRIBUTIONS & APPOINTMENTS

You have until April 15, 2025 to contribute funds to your IRA for the 2024 tax year. If you are unsure of your 2024 contribution amount, or have other questions, contact Gail at 605-353-9977.



Due to an increased volume of IRA requests from now until April 15, appointments are encouraged.

## YOUTH MONTH



Each year in April, we celebrate Credit Union Youth Month - an opportunity to help our young members grown their financial literacy.

This April, we invite our members 12 years and younger to stop by M-O FCU for a fun, educational coloring & activity book.

*\* while supplies last*

## 2025 EDUCATIONAL SCHOLARSHIPS

We are offering \$500 educational scholarships to our members!



If you or someone you know is pursuing higher education, and is a member of M-O FCU, you are eligible to apply. Student must be going to attend, or currently attending higher

education (*does not need to be a graduating high school senior*). We will award four scholarships at \$500 each; two from M-O FCU and two thanks to a very gracious, anonymous donor.

An Application can be obtained:

- by picking one up directly from us,
- by visiting our website, [www.m-ofcu.com](http://www.m-ofcu.com) - click on 'Services' then 'Forms & Applications,'
- by requesting we mail or email you an application.

Deadline is: Tuesday, April 15, 2025

## SHRED EVENT

**May 8 -14**

**Monday - Friday**

**8:30am-4:30pm**



This event will again be held over several days allowing more opportunity for you to participate. For more information see any staff member and/or request a Shred Event flyer.