

System Upgrade
We're IMPROVING for YOU!

What you should know and how to prepare for our system upgrade. The entire MFCU staff would like to thank you in advance for your patience and understanding as we work through our system upgrade. Wait times at our branch may be longer than normal as we assist our members with our new and improved services.

We will have additional assistance after we go live on April 3rd from our CALL CENTER SUPPORT. The Call Center Support will be available April 3, 2026 – April 15, 2026 (Monday-Friday). They are dedicated to serving your phone call needs and answering your questions.

UPGRADE SCHEDULE

CLOSED:	Wednesday, April 1, 2026	OPEN:	Friday, April 3, 2026
	Thursday, April 2, 2026		Saturday, April 4, 2026

WHAT WILL STAY THE SAME

ACCOUNT NUMBERS – Your existing account number(s) will remain unaffected by our system upgrade. Your account suffix will change.

DEBIT and CREDIT CARDS – Your existing debit and credit will not change. Personal Identification Numbers (PINs) also will not change.

Please note: Debit cards daily limits will be affected from Monday, March 30, 2026 through Thursday, April 2, 2026 . Please consider using your MFCU visa credit card for large purchases and have extra cash on hand for upcoming credit union closings.

CHECKS – You can continue to use your current supply of checks.

DIRECT DEPOSITS (payroll, pension, and social security) – Your direct deposits will continue to post to your account.

AUTOMATIC TRANSFERS – Any automatic transfers you have scheduled for your account will continue to process as they do today.

LOAN PAYMENT DUE DATES – If you have a loan with MFCU, your payment date will remain the same.

NCUA INSURED – Your funds remain insured. All MFCU accounts will continue to be insured by the National Credit Union Administration (NCUA) Share Insurance Fund up to \$250,000.00 per account.

NEW ONLINE BANKING

The MFCU app and web browser online banking will no longer be active as of 5:00 pm on Tuesday, March 31, 2026. You can access the new online banking on the web at www.manistiquefederal.com starting April 2, 2026 click on the **It's Me 247** online banking button. **Transaction history prior to April 1, 2026 will not be available on new online banking.** We can provide you a printed statement should you need one.

You will notice a new online banking platform as a result of our system upgrade. As such, you will need to re-enroll in this service when you access it for the first time. If you have previously bookmarked an old login page, you will need to update your bookmark.

LOGIN: For all users, click '**First Time User**' you will use your MFCU account number and full SSN. You will be prompted to create a new 'PASSWORD' and 'Security Questions'. That will be your User ID and password going forward.

Mobile Banking

We will also have a new app. The app will not be available right away after we go live. We will send out a notification on our website and Facebook page when it is available.

New Services to look forward to

We are excited for the new services that will be available which include DocuSign, Bill Pay, P2P, eStatements, Remote Deposit Capture.