

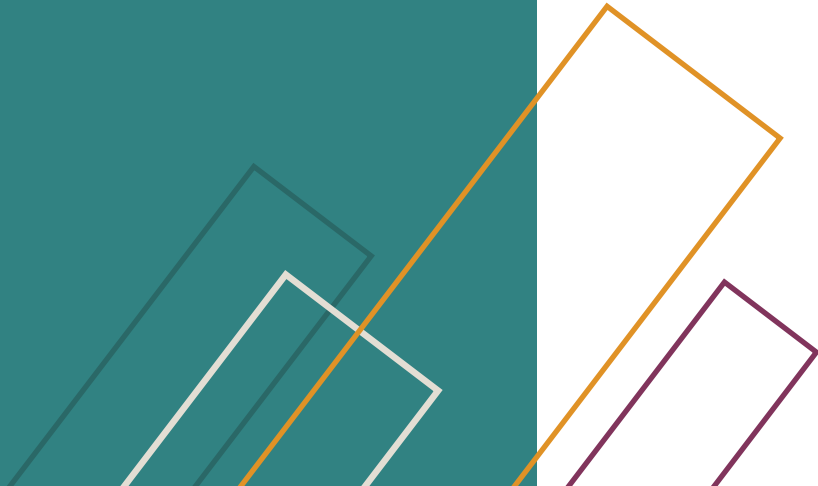


Meritrust Mobile

Preparing for our new online and mobile banking app



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A letter from James Nastars

President / CEO of Meritrust Credit Union

As your trusted financial partner, we're committed to guiding your financial health and providing you with the tools you need to manage your money. With this focus in mind, I want to let you know about some changes coming to your digital banking experience later this year.

I'd like to announce a new online and mobile banking app, Meritrust Mobile, which will roll out in October. This new app will give us the ability to deliver a digital banking experience that will meet the unique needs of our membership.

On Sunday, Oct. 22, our current mobile app and online banking services will be unavailable while we prepare to make the switch to Meritrust Mobile. During this time, you will still be able to use your Meritrust debit and credit cards to access your money. For your convenience, I have provided a table on page 4 to learn about the options for connecting with your money that weekend. On Monday, Oct. 23, you will be able to sign up for Meritrust Mobile to conduct your normal banking activities.

I wanted to make sure that you feel prepared and confident when it is time to switch to Meritrust Mobile. Inside you will find details about:

- What you can expect
- How you can prepare
- Some new features
- A sneak peek of Meritrust Mobile

If you have more questions about Meritrust Mobile, you can visit www.meritrustcu.org/mobile-guide or scan the QR code below and explore some resources we have prepared for you.

Thank you for being part of the Meritrust community.

Regards,
James Nastars
President/CEO



THE SWITCH TO MERITRUST MOBILE

SUNDAY, OCT. 22

While we prepare for the switch to Meritrust Mobile, our current online and mobile banking app will no longer be available starting Sunday, Oct. 22 at 6 a.m.



On Sunday, if you need to check your balance, make a transfer, withdraw cash or make a Meritrust loan payment, you can do so by using an eATM.

On Sunday, you will still be able to access your money with your Meritrust debit and credit cards.

Old App		New App
www.meritrustcuonline.org		www.meritrustmobile.org
✓	Saturday, Oct. 21	✗
✗	Sunday, Oct. 22	✗
✗	Moving Forward Monday, Oct. 23	✓

SERVICE AVAILABILITY CHART

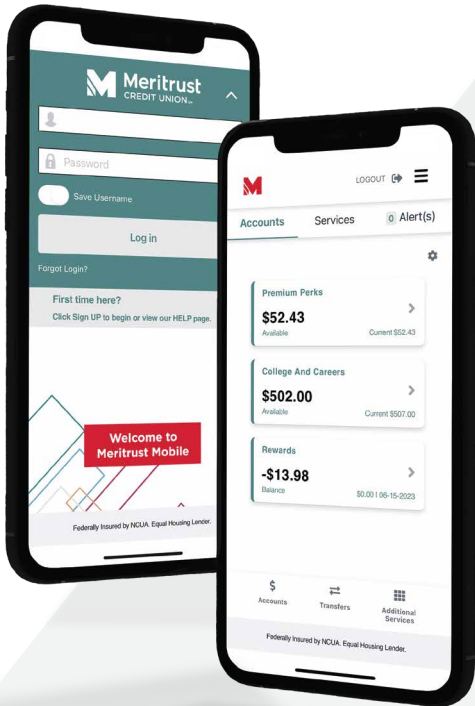
Take a closer look at what services will be unavailable during the weekend time frame:

	FRIDAY OCTOBER 20	SATURDAY OCTOBER 21	SUNDAY OCTOBER 22	MONDAY OCTOBER 23
Branches	● Available	● Standard hours: Closed	● Standard hours: Closed	● Available
Contact Center	● Available	● Available 9am - 12pm	● Standard hours: Closed	● Special Hours: 9am - 6:30pm
ITMs	● Available	● Live Teller: 9am - 12pm Self-Serve: Available	● Available (Self-serve)	● Available
eATMs	● Available	● Available	● Available	● Available
Online/Desktop Banking	● Available	● Available	● Unavailable	● Enroll in the NEW online banking portal.
Mobile App	● Available	● Available	● Unavailable	● Download the NEW Meritrust Mobile App!
Debit & Credit Cards	● Available	● Available	● Available	● Available

WHAT TO DO ON MONDAY

MONDAY, OCT. 23

Starting Monday, there are only two things you need to do:



ACCESSING MERITRUST MOBILE

You will be able to conduct your banking activities with Meritrust Mobile in one of two ways, by app or by web browser. As we approach October, we will provide you with more information on accessing Meritrust Mobile.

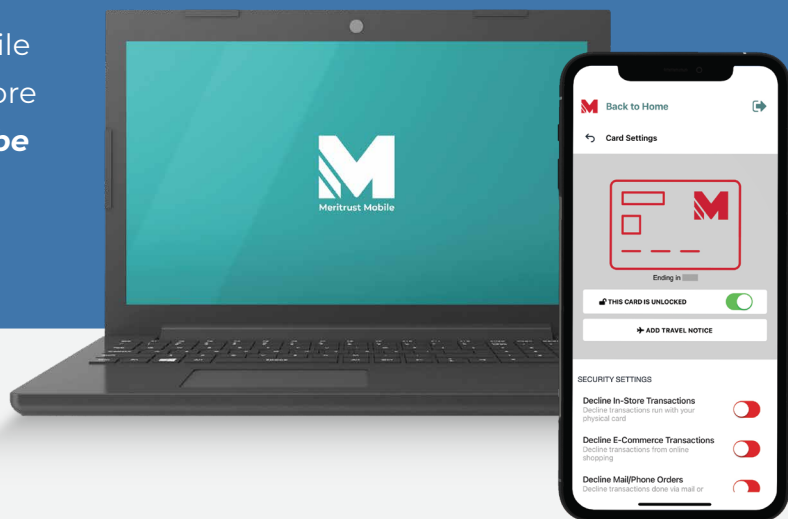
SIGNING UP FOR MERITRUST MOBILE

You will need to sign up for Meritrust Mobile. To stay up to date on important information regarding signing up for Meritrust Mobile, scan the QR code below.



SCAN HERE

You may see the Meritrust Mobile app available for download before Oct. 23, **however, you will not be able to complete the sign up process before that day.**



WHAT'S NEW

We've integrated some new features to Meritrust Mobile that bring you elevated security and extra control over your Meritrust debit and credit cards.



CARDS ON/OFF

Turn your card on or off from anywhere in the world.



TRANSACTION MANAGEMENT

Control in-store transactions, international transactions, mail/phone orders, recurring transactions and more from your device.



TRAVEL MONITORING

Let us know when you're traveling to eliminate interruptions to your card usage.

Do You Have Questions?

You can visit www.meritrustcu.org/mobile-guide to view an interactive video and learn more information about Meritrust Mobile.

If you have any questions that we have not covered, feel free to utilize the chat feature which can be found on any page on the Meritrust website.

LOOK FOR THIS
CHAT BUTTON



HOW CAN YOU PREPARE?

Here are several things you can do now to make this switch easier:



IDENTIFY YOUR MEMBER NUMBER

To sign up for Meritrust Mobile, you will need to know your Meritrust member number. You can find your member number in the “My Settings” section within mobile and online banking. This section can be found in the top right corner of your desktop or by tapping the gear icon in our current mobile banking app.



UPDATE YOUR CONTACT INFORMATION

Stay informed through Meritrust communications. Update your contact information in the “My Settings” section online or in our current mobile banking app.



PLAN YOUR PURCHASES

On Sunday, Oct. 22, you will not be able to make account transfers online or in the mobile app. If you plan on making any purchases that day that will require a transfer, please make sure to transfer your money before Sunday. On Sunday, the only way you will be able to make an account transfer is by visiting one of our eATMs.



MARK YOUR CALENDAR

Mark your calendars for Monday, Oct. 23. On this day, you will need to download Meritrust Mobile to your device and sign up using the app, or head to www.meritrustmobile.org and sign up using our new online banking website.

SCAN TO LEARN MORE
About Meritrust Mobile





PO Box 2926, Wichita, KS 67201-2926

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