

Dear Members,

As a member-owned financial cooperative, we are proud to provide an alternative to banks that gives people the opportunity to own a share of their financial institution and future. As a not-for-profit cooperative, we are able to take better care of you — our members — by reinvesting all of our profits back into the credit union, the community, and you.

The entire staff has been working hard behind the scenes since 2018, coordinating a total system upgrade that is set to take place in May, 2019. The upgrade to our core systems will give you access to an updated online banking platform, a more intuitive bill pay system, new mobile app, sleek new website, and more! More details on this can be found in the newsletter. Please reach out to us if you have any questions or concerns.

Mark your calendar! On May 15, we are partnering with Fiesta Days for a wine and cheese tasting at our main branch in Vacaville. After that, we are sponsoring this year's Fiesta Days Diaper Derby on Sunday, May 27. All of this will be followed by our Annual Meeting, which will be held on June 20. There we will go into more detail on this past year, as well as what you can expect in the remainder of 2019 from Befit Financial. We look forward to seeing you!

Bobbie Kay Adams – *President / CEO*

**Be Happy. Be Healthy.
Befit Financially.**

Your neighborhood credit union
proudly serving the healthcare
community since 1957.



**Proud Sponsor of the
2019 Diaper Derby**

How to reenroll in Online Banking:

1. Upon visiting the login screen, you will be prompted to enter your username and a temporary password. Your username will be your account number and the temporary password will be the first four digits of the primary member's SSN and the first two letters of your last name capitalized.
2. Next, click to login. This screen will make you create a username and change your password. The username cannot contain your account number, name, or birthdate. The password must have a minimum of 8 characters with an uppercase, lowercase, and a special character.
3. You will then be asked to answer three security questions—two are system generated and the third will be created by you.
4. Accept the Online Banking Agreement, and you are good to go!



System Upgrade Coming in May

Befit wants to give you the best possible banking experience, so we're pleased to announce we'll be upgrading our core processing system. By making some important changes, we will be able to serve you better and offer you more convenience!

Online Banking • Bill Pay • Mobile App • Website • Audio Response Teller • Statements

Starting **Friday evening, May 3**, and lasting through **Monday evening, May 6**, our Online Banking and Mobile Banking platforms will not be available. Please note: We will be closed on **Monday, May 6**, for the conversion itself. On May 6, you will need to reenroll in online banking using your primary account number.

Your Befit debit cards will be fully available throughout the entire process for you to make purchases and withdraw cash.

These great upgrades will bring some changes, so please be on the lookout for more information in the coming weeks and months. And of course, if you have questions about this process, reach out to us anytime!

SAVE THE DATE

Annual Meeting

Thurs, June 20 • 5pm • Vacaville Branch

Light refreshments will be provided.

**Come learn about what we did in 2018
and what's up coming in 2019!**

Statements:

After the conversion, you will not have direct access to previous statements via online banking. If you know that you need them, you can print them out prior to May 3. If you discover that you need previous statements after that date, you can contact the credit union and we will provide you with any statements from April 2017–April 2019 free of charge.



Download & find our app
as "Befit Financial."



Audio Response Teller: Effective 5/6

To access the updated Audio Response Teller, call the standard number (616-285-5720 or 800-860-5704) and then enter your 3-digit CU access code, which is 952.

You will be automatically enrolled with a temporary PIN (the last 4 digits of primary member's SSN). When accessing the system for the first time, enter your account number and temporary PIN number, and CU*Talk will prompt you for a new PIN number. CU*Talk will guide you through each step.

- Review account balances
- Verify date and amount of transactions including deposits, withdrawals, transfers, and payments
- Transfer funds between accounts
- Make loan payments
- Change your Personal Identification Number (PIN)
- Obtain annual dividend and interest information

To gain information about a sub-account, you will need to know the suffix. Common suffixes are 000 and 100 (Savings and Checking). You can find suffixes by checking your statement or within online banking.

HOLIDAY CLOSINGS

Monday, May 27
Memorial Day

Thursday, July 4
Independence Day

befit

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Hours of Operation:
Mon. Fri. 10am to 5pm



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