

THE UNITY ONE ONLINE AND MOBILE BANKING UPGRADE

Unity One's new online and mobile banking system will provide a fresh new look, expanded features and consistent, real-time access to your accounts – anywhere, any time. Digital access allows you to choose when, where and how you manage your accounts. In addition to the easy account access features you enjoy with our current online banking system, the new Unity One online and mobile banking system will feature additions such as easy access to accounts and cards, customized budgeting features that can use your payment history to help track your money, credit report monitoring, and so much more! We look forward to sharing more about the updated features to online banking very soon. As we upgrade to our new system, please use the following FAQs to help answer questions about the upgrade and what actions you may need to take.



ONLINE AND MOBILE BANKING UPGRADE FAQs

WHY IS THE ONLINE AND MOBILE BANKING SYSTEM BEING UPGRADED?

We're upgrading the online and mobile banking system to create a better, bolder digital banking experience. We want to continue to add features that make online and mobile banking easier for members to use. The new system allows us to provide these features and make some services more accessible and self-service oriented, all on-the-go.

WILL I HAVE TO RE-REGISTER MY ONLINE BANKING ACCOUNT?

No, you will not need to re-register your online banking account. If you are already enrolled in online banking, your account will automatically transfer over during the upgrade process. You will be able to access your account information immediately after the upgrade has been completed.

WILL MY ONLINE BANKING USERNAME AND PASSWORD TRANSFER TO THE NEW SYSTEM?

In most cases, your username will transfer to the new online and mobile banking system. If your username is your member number, you WILL be required to select a new username for login. After the upgrade takes place, all members will be asked to reauthenticate and sign into online and mobile banking. All users will be required to change passwords, even if their username converts over.

WILL I NEED TO TRANSFER MY BILL PAY PAYEES?

No. Payees that are in your Bill Pay account right now will all transfer to the new system. Before making a payment in the new system, make sure to verify the payee information to ensure everything transferred correctly.

WILL I NEED TO TRANSFER MY BILL PAY RECURRING PAYMENTS?

No, all scheduled and recurring payments set up before August 29 will automatically migrate to the new system. After the upgrade, simply log in and confirm that the payment details were transferred accurately.

WILL I NEED TO RENAME MY ACCOUNTS IF I HAVE NICKNAMES SET UP?

Yes. Account nicknames will not transition into the new online and mobile banking system.

WILL I NEED TO RE-DOWNLOAD THE MOBILE BANKING APP?

Yes. The new app will be called Unity One CU in both the Apple App Store and Google Play. Mobile banking users will need to replace their existing app with the new one by downloading it from the appropriate app store and then logging in with your credentials.

WILL MY OLD TRANSACTIONS SHOW UP IN THE NEW ONLINE AND MOBILE SYSTEM?

Yes. All transaction data will transfer to the new online and mobile banking system during the upgrade process. You will be able to look back and research old transactions up to two years.

This upgrade, now and in the long run, positions Unity One to provide you a better banking experience.

It's just another example of how we Think Outside the Bank®.

We hope this booklet answers most of your questions, but as always, if you need additional support or clarification, please contact a Unity One representative today.

800.628.5517
unityone.org



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WELCOME

TO A BOLDER DIGITAL BANKING EXPERIENCE

In September 2025, Unity One Credit Union will be upgrading our online and mobile banking system for a better member experience.

We are excited to offer our members a smoother, more feature-filled online and mobile experience. The decision to upgrade our digital banking experience was not one taken lightly. Unity One is working hard to ensure that service interruptions are minimal and that the transition to the new platform is as seamless as possible for all members.

To better equip you for the online and mobile banking upgrade, we have prepared this guide to help answer your questions and prepare you for the exciting changes ahead.

If you have any questions that are not answered within, please do not hesitate to contact a Unity One representative.



ONLINE BANKING

USERNAME AND PASSWORD FEATURES

PASSWORD REQUIREMENTS

When creating or updating your online or mobile banking password, your password should be a minimum of 10 characters and should contain at least one uppercase letter, one lowercase letter, one number and one special character. Do not use easy-to-guess passwords like "abc123" and do not use the same password on more than one website.

FORGOTTEN USERNAME

The new online and mobile banking system makes it easy to retrieve a forgotten username. From the login screen, click Forgot Username or Password. Then, select Forgot Username and complete the steps on screen.

You will be prompted to enter some information to identify yourself. After completing this step, your username will be shown to you on your screen.

FORGOTTEN PASSWORD

Follow the steps for Forgotten Username above, but select Forgot Password instead. You will again be required to validate your identity to prevent anyone else from changing your password. Once you've verified your identity, you will be able to create your new password. Passwords must be a minimum of 10 characters in length and include:

- One uppercase letter
- One lowercase letter
- One number
- One special character

LOCKED OUT OF ONLINE BANKING

If you get locked out due to too many login attempts, you will need to contact the credit union at **800.628.5517** during regular business hours to reset your access credentials.



ONLINE BANKING FEATURES

CHECK STOP PAYMENT

You can place a stop payment on your check prior to it being presented at another financial institution from your online banking account.

To initiate a stop payment request, simply log in to online banking via the web browser on your computer. Then click Tools, click Check Services, and click the New Stop Pay Request button.

STOP PAYMENT TIME LIMITATIONS AND FEES

Prior to submitting a stop payment request, please verify that the check(s) have not already posted to your account. Checks that have already been posted cannot be stopped. Stop payment requests made online or through the mobile app cannot be placed on Automated Clearing House (ACH) transactions such as electronic bill payments or debit card transactions. Unity One must receive the stop payment request in time to allow for a reasonable opportunity to act upon the request. Once the request is received, it cannot be cancelled.

CHANGE YOUR ADDRESS

Updating your account information with Unity One Credit Union has never been easier. To update your address, log in online or via the mobile banking app and follow the steps to access account services.

To update your address on a mobile device:

- Select More from the bottom navigation bar.
- Select Settings under the Utilities menu.
- Select Contact.
- Then you can update your account information.

To update your address online:

- Click on the user icon.
- Select Settings.
- Select Contact.
- Click the pencil icon to update your account information.

PERSONALIZE YOUR ACCOUNTS

Within online banking, you can fully customize your account display to suit your viewing needs. You can also set up notifications via text or email to keep you up to date on changes to your accounts.

Alerts: Set up device alerts such as changes to your security settings, transfers between accounts, notifications about account activity and more!

Settings: Switch languages, rearrange the position of accounts on your display, set up Face ID, and more!

Profile: Update your address, telephone number, or email address at any time using this secure method.

Name your own accounts: Account nicknames are unique to your online account access and will not appear on your monthly statement. However, these nicknames will appear when you're using the money movement features such as transferring funds from one account to another or when paying a friend.

Hide accounts: You can also hide the accounts you do not wish to see on your online display such as CDs or other accounts you do not access frequently. You can always add them back to your display through the Settings option.

SETTING UP SAVVYMONEY

A new feature coming to Unity One's online and mobile banking is SavvyMoney. This integration allows members to access their credit score, set up savings goals, access financial education, and receive pre-qualified loan offers.

To get started with all of SavvyMoney's features, log in to online banking and click Show My Score in the widget. From there, SavvyMoney will walk you through the setup process and help you get started on your financial goals.



UNITY ONE MOBILE BANKING EXPERIENCE

DOWNLOAD THE APP

To find the latest version of the mobile app, visit the Google Play Store or the Apple App Store on your device, then search for **Unity One CU** to download the app. Our app icon will feature the U1 logomark against a white background. Once you've completed the download, click Open to sign in to the app.

SIGN IN TO THE APP

Log in to the mobile app by using your online banking username and password. If you've never banked online, you'll need to register for an account by clicking Register a New Account on the app's home screen.

The first time you log in, you will be required to verify your identity by providing a quick authentication code. This code will be sent to either your email address or the mobile phone number that is on file with Unity One Credit Union. Once your identity has been verified, you can set up your future access options using the security features of your mobile device, including thumbprint and facial recognition.

MOBILE DEPOSIT

With Mobile Deposit, you can deposit checks with just a picture of your check in the mobile app.

To deposit a check using mobile deposit:

1. Log in to the mobile banking app.
2. Select Deposit Check from the bottom navigation bar.
3. Click Make a Deposit.
4. Select the account you want to deposit the check into.
5. Capture the image of the front of your check.
6. Capture the image of the back of your check.
7. Enter the amount of your check.
8. Click Submit once the image capture is complete and you have verified all information.

To ensure your mobile check deposit doesn't get rejected, please make sure that the check is signed by the payee, the payee is on the account, and the back of the check is endorsed with For Mobile Deposit at Unity One CU Account XXXXXX.

CHECK PICTURE TIPS

Everyone's smartphone may be different, so here are a few tips to take a good check picture:

- Unlock landscape view on your Settings screen.
- Use a dark, uncluttered background.
- Get close to the edges of the check.
- Use lower resolution settings on advanced cameras.

This upgrade, now and in the long run, positions Unity One to provide you a better banking experience. It's just another example of how we Think Outside the Bank®. We hope this booklet answers most of your questions, but as always, if you need additional support or clarification, please contact a Unity One representative today.