



808 Poland Avenue • Struthers, OH 44471  
Phone: 330-755-7556

[www.strutherscreditunion.com](http://www.strutherscreditunion.com)

We are open to all who live, work or worship in the Struthers School District or anyone related by blood or marriage. If you leave this area or employment you may retain your membership. Once a member, always a member!

#### Hours of Operation

Monday 9:00 a.m. - 4:00 p.m.  
Tuesday 9:00 a.m. - 4:00 p.m.  
Wednesday 9:00 a.m. - 4:00 p.m.  
Thursday 9:00 a.m. - 4:00 p.m.  
Friday 8:00 a.m. - 5:00 p.m.  
Saturday 9:00 a.m. - Noon

*Please note that we close at 1:00 p.m. on the third Wednesday every month for staff training.*



**Sometimes you just  
outgrow things.  
Like us with our  
computer system.**

**Computer  
Conversion  
February 1, 2018**



**Details inside!**

# The EDUCATOR



**SPECIAL EDITION**



Dear Members,  
On February 1, 2018, Struthers FCU will be converting our computer system, which will result in a slight disruption of service.

We'll be getting new hardware and software, and changing all of the operating systems that we currently use. We'll be working very hard during the conversion process to minimize service disruptions for you, but there are bound to be some challenges that arise.

We ask for your patience as we work through those issues, and we thank you for your continued support of Struthers Federal Credit Union.

If you have any questions before or after our conversion, please feel free to call us at 330-755-7556, email us at [info@strutherscu.com](mailto:info@strutherscu.com) or visit us in person. We'll be happy to answer any of your questions.

Sincerely,  
*Linda Krestel*  
CEO

## IMPORTANT DATES TO KNOW

### Wednesday, January 31, 2018

- Beginning at 5:00 p.m., you will be unable to access Online Banking.

### Thursday, February 1, 2018

- Our office will be closed all day as we will be converting our computer system, both the hardware and the software. This new system will allow us to operate more efficiently as well as offer more services to our members.
- Home Banking will be available after 5:00 p.m.
- ATM and Debit Card balances will be updated after 5:00 p.m.

### Friday, February 2, 2018

- Our office will reopen at 8:00 a.m.





Here are  
a few things you  
need to know about the  
upcoming computer conversion.

#### YOUR ACCOUNTS

- Your account numbers will remain exactly the same.
- Electronic transfers (used for transactions like loan payments) and other electronic transactions should post much like they do now. However, we ask for your patience with any delays that might occur during this transition. Verifying your account transfers and loan payments after February 1 will help us correct any problems.

#### ONLINE BANKING

- Following the conversion, when you log into Online Banking for the first time, you'll need to change your password. Your initial "login" password will be the last four digits of your Social Security Number plus your 2-digit year of birth. After you're logged in, the system will prompt you to create a new password. The new Online Banking system will have a different look with many additional features.

#### TOUCH-TONE TELLER

- Following our conversion, our 24-Hour Touch-Tone Teller phone system will no longer be available. Let us know if you have any questions about how to access your accounts.

## What Will Stay the Same After the Upgrade?

### Account Numbers

Your account numbers will remain the same and nothing will change.

### Debit and Credit Cards

All debit and credit cards will work as usual following the conversion, but viewing balances won't be available for a few hours until after 5:00 p.m. on February 1.

### Direct Deposit of Payroll, Pension and Social Security

These transactions will continue to post to your account as they do today. We encourage members to always check their direct deposit transactions to ensure accuracy.

## Frequently Asked Questions

### What does a "computer conversion" mean at a credit union?

The credit union functions with a "core processing system" which is the computer system that we use to manage our member accounts, loans, payments and all the operational expenses of the credit union. It's not uncommon for a computer conversion to happen at a credit union. We've been on our current computer system for over 15 years. We shopped around to see if there might be a better system for us, and we discovered there was.

### Will my personal information be safe?

Yes. Your personal data will be safe and secure throughout the conversion.

### What will be different after the conversion?

We will have a few changes after the conversion, including:

1. Our Touch-Tone Teller will no longer be available. Due to the decreasing users of this system, we opted not to include this service following the upgrade.
2. The Online Banking login process will be different. The first time you log into Online Banking after the conversion, your initial "login" password will be the last four digits of your Social Security Number plus your 2-digit year of birth.
3. The Online Banking platform will look very different, but we think it's much more user-friendly than our old system.
4. Your statement will look different. It will be a bit easier to read and see your account information.
5. Your receipts at the Teller line will be thermal receipts.

## What Will Improve After the Upgrade?

1. Online Bill Pay will be available later this year.
2. A Mobile App will be available later this summer.
3. Text alerts will be available so you can set up an alert if your account balance drops to a certain amount or when your direct deposit posts.