



Dear Member,

This letter is to inform you of upcoming enhancements to the services of 600 Atlantic Federal Credit Union. During the past year or so, the Board of Directors gathered for strategic planning sessions with visions to improve the digital experience of the member. Our goal is to become a combination of digital-first without sacrificing the human connection.

Therefore, in July 2022, we will undergo a change in the core processing system to improve the online experience for our members. Outlined below are some of the major changes to the services.

1. In-person teller transactions at the window:
 - Only change will be in the receipt you receive, which will look more like an ATM receipt.

2. Online Banking:
 - **CheckFree** - New electronic bill payment vendor. Members who are currently utilizing the Bill Pay platform will need to re-enroll with our new vendor. No history will be brought over to the new vendor, so please retain any history you wish to keep as it will go away on June 30, 2022.

 - **CheckFree** will operate differently:
 - ✓ Funds will not be withdrawn from your account until received by the recipient.
 - ✓ More transactions will be performed via Automated Clearing House (ACH) which is faster than a paper check.
 - ✓ Ability to have the e-billing statements from your credit cards, utilities, and your mortgage delivered directly to **CheckFree** account. You will be notified when a new statement is available, and you can review it and pay it all within the **CheckFree** system.

3. Peer-to-Peer (P2P) money transfers through **Zelle™**:
 - **Zelle™** is a fast, safe, and easy way to send and receive funds with friends, family, and others. These transactions will be instantaneous.

4. Mobile App for Debit Cardholders:
 - In the App Store or Google Play Store search **CardValet**. Once your card is enrolled this app provides the ability to view transactions, move money, add a travel notice, and block transactions with your phone.

5. Mobile App for VISA Credit Cardholders:
 - In the App Store or Google Play Store search **Fed Atlantic** (You'll see our logo). This app provides the ability to view transactions/balances, make payments, add a travel notice, and block transactions with your phone.

6. Consumer Lending:
 - Future loan agreements will be electronic through **DocuSign** via a secure mail portal enabling faster responses to loan requests.

Elimination of Service:

AUTO Teller 24 will be sunset on June 30, 2022. Internet Banking capabilities can provide all the information you seek such as transaction history, view/print copies of personal checks paid, immediate transfers within accounts, and access to E-statements. For those without access to the internet, you can always contact us at (617)973-9500 for any information regarding your account.

We understand change can be an inconvenience, but we feel these updates ultimately bring a better experience to our members. If you need any help adapting to these changes, please reach out and we will gladly assist you however we can.

Thank you,
600 Atlantic Federal Credit Union