

Updated 4-16-26

1st Community Federal Credit Union is excited to announce we're upgrading to a brand-new digital banking platform! This enhancement will provide you with an all-new, modern way to manage your money with improved features, enhanced security, and a seamless banking experience.

IMPORTANT! Effective Tuesday, April 21, 2026 at 10:00 am CT

we will be introducing the totally NEW 1CFCU online banking and mobile app for members.

(ItsMyBiz online banking and the app for businesses is not changing at this time)

Please read the Enrollment & Access information below, so you will be prepared for the changes.

Our current ItsMe247 online banking and current 1CFCU app will no longer be available as of April 21st at 10:00 am CT.

We will keep updating this page with additional information you need to know, so please check back to help make your transition to the new platform as smooth as possible.

[CLICK Here for short video and pdf tutorials](#) to assist you during the transition.

Enrollment & Access

Q. Will I be required to re-enroll in the NEW 1CFCU online banking and mobile app?

A. YES. This will be totally new software, so everyone will need to enroll in the NEW 1CFCU online banking or mobile app.

Q: Will I need to enroll in both online and the mobile app separately?

A: NO. Once you enroll in either the new online banking or mobile app, you're automatically enrolled in the other as well. The same login credentials work for both platforms.

Q: How will I enroll in the new digital banking?

A: On April 21st,

- Please delete the old mobile app before downloading the new one
- Download the latest mobile app from the Apple App Store or Google Play Store, or visit our website to access the new online banking.
- Click "Enroll," then enter your Membership Number, SSN, and Date of Birth.
- Create a NEW username and password that meet the security requirements, Enroll in eStatements (recommended), complete the Google reCAPTCHA verification, and enter the one-time passcode (OTP) sent to your email to finish enrollment.

Q: Where can I find my membership number for enrollment? (Get this information now so you will be ready to enroll when we switch to the new system)

- On your membership card; or
- On your eStatements in our current digital banking. The Membership # is right below the Statement of Account heading as shown in the example below. (Please store this information securely and immediately so you will have it to enroll on April 21st)



3505 Wildewood Drive
San Angelo, TX 76904
(325) 653-1465

BARBARA BUYER
3505 WILDEWOOD DR
SAN ANGELO, TX 76904-6433

Statement of Account

From: 2/01/26 to 2/28/26
Member #: 1234567

IMPORTANT! We will be converting to a NEW app and online banking with a target date of April 21 2026. Please watch for more information by text, email, the website & notifications on the app and online banking so the transition will go smoothly.

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER #1234567 AS OF 2/28/26

Suffix	Account Description	Beginning Balance	Total Debits	Total Credits	Ending Balance	Last Tran
000	REGULAR SAVINGS	531.23	.00	.00	531.23	9/08/25
001	CLUB SAVINGS	.00	.00	.00	.00	0/00/00
100	FREE CHECKING	550.00	.00	.00	550.00	10/02/25

000: REGULAR SAVINGS

Joint Owner: TEST O TESTER

Year-to-Date Divd Paid: \$.00
Divd Rate: 25.00 to 999,999,999.99 = 0.05% .01 to 999,999,999.99 =
.01 to 999,999,999.99 = .01 to 999,999,999.99 =
.01 to 999,999,999.99 = .01 to 999,999,999.99 =

- In our current app or online desktop banking –
 - click on your picture or the person icon at the top right;
 - click on your Regular Savings account; click on Account Details;
 - click on More Account Details;
 - scroll down to Account Number.
 - Drop any leading zeros and then drop the last 3 zeros and this is your Member/Account number. ex. for member Barbara Buyer 001234567000 – your Member/Account number is 1234567. All your Deposit, Loan and Credit Card accounts will be displayed under your member number; or
- You can call the Credit Union at 325/653-1465 or 800/749-1465, but please be patient because other members may be calling also.

Q. Whose SSN and date of birth is required to enroll?

A. Although members and joint owners on accounts use the same Username and Password to log in after enrollment,

- you must use the member's SSN and date of birth to **enroll** in the new online banking or mobile app.
- The member is the person listed first on the membership (ex. Barbara Buyer in the statement screenshot above).
- Joint owners are listed in the body of the statement under each separate deposit or loan account (ex. Text Q Tester is the joint owner in the statement screenshot above)

Other FAQs (Frequently Asked Questions)

Your Accounts & Cards

Q: Will my account numbers change?

A: No! All account numbers will remain the same.

Q: Will my debit and credit cards be affected?

A: No! All debit and credit cards will continue to work as expected. You don't need to do anything with your cards.

Q: What about my direct deposits?

A: Your direct deposits for payroll, pension, and Social Security will continue uninterrupted. No changes are needed.

Q: Will Bill Pay work the same?

A: Yes! We will be using the same Bill Pay provider so bill payment will continue as planned and all your payment payees and history will be available, however, the format will look slightly different.

Q: Will my prior transaction history on all my deposit, loan and credit card accounts be available?

A: Yes! Your prior transaction history and eStatements will be available in the new online banking system.

Q: Will Mobile Check Deposit work the same?

A: Mobile check deposit remains free and easy to use! You'll notice an improved experience with better controls and easier check capturing.

Q. What else can I do to be prepared for the changes?

- Log in to your account and verify your current mobile number and email address we have on file so you will have access to the one-time passcode (OTP).

Q: I didn't receive the email OTP code. What should I do??

A: Email OTP codes are used during enrollment, login, and other secure actions. First, make sure your email address on file **at the Credit Union** is up to date. Then check your spam or junk folder. If you still do not receive the code, please contact us for assistance.

Q: Can I reset my password on my own?

A: Yes! The password reset process is now simpler. Just click "Forgot Password" or "Need Login Help" on either the online or mobile banking login screen.

Q: ~~What if I can't see an account I used to access?~~

~~A: Please contact us immediately! You can send a secure message through online banking, email us at [Email Address], call [Phone Number], or visit any branch location.~~

Q: ~~How do I set up card alerts, spending controls, travel notifications, or report a lost/stolen card?~~

~~A: Go to the **Cards** section in digital banking, select the card you want to manage, and click “**Manage Card.**” You’ll be redirected to the card control app, where you can set up real-time alerts, spending limits by amount, merchant, or category, add travel notifications, or report your card lost or stolen.~~

Q: ~~How could I block/unblock my credit card/debit card?~~

~~A: Go to the **Cards** section in digital banking, select the card you want to manage, and click the **Block/Unblock** button.~~

Transfers & Payments

Q: What will happen to my future/recurring internal account transfers?

A: Future-dated and recurring internal account transfers will need to be re-established in the new system. Internal account transfers scheduled in the current system before [2026-04-21] will continue to process. After [2026-04-21], please set up your recurring transactions again on the new platform.

Q: What will happen to my future/recurring external account transfers?

A: Your future-dated and recurring external account transfers will remain scheduled and will not be impacted. You can confirm them in Digital Banking under **My Finance** → **Scheduled Transfers**.

Q: What will happen to my future/recurring loan payment with external accounts?

A: Your future-dated and recurring loan payment with external accounts will remain scheduled and will not be impacted. You can confirm them in Digital Banking under **My Finance** → **Scheduled Transfers**.

Q: What will happen to my future/recurring loan payment with debit cards?

A: Future-dated and recurring loan payment via debit cards will need to be re-established in the new system. Such loan payment by debit card scheduled in the current system before [2026-04-21] will continue to process. After [2026-04-21], please set it up again on the new platform.

Q: How do I add an external account to transfer funds?

A: Go to My Finance → My Recipients → External Accounts → Add External Account. Follow the steps to securely link your account through Plaid by entering your external bank’s login credentials. If your financial institution is not supported, close the Plaid window and you will automatically switch to the micro-deposit verification option.

Q: ~~What will happen to my scheduled future bill payments and saved bill payees?~~

~~A: Your future-dated and recurring bill payments and saved bill payee will remain scheduled and will not be impacted. You can confirm them in Digital Banking under **My Finance** → **Bill Pay**.~~

~~Q: Will Bill Pay work the same way?~~

~~A: Bill Pay will have an improved interface with additional features like payment calendar!~~

Q: I reached my external account or P2P transfer limit. What should I do?

A: Please contact us and we'll be happy to review your account. Depending on your account history and relationship with us, we may be able to increase your transfer limits.

Q: My external account or P2P transfer shows "Pending Approval." What should I do?

A: Please allow until the end of the business day for us to review the transaction. You will receive a notification once a decision has been made.

Statements & History

Q: How do I access my e-statements/e-notices?

A: You can view and download your monthly e-statements/e-notices through online banking. During digital banking enrollment, you'll have the option to enroll in eStatements and eNotices. We strongly encourage electronic delivery to reduce paper usage. After enrollment, you can manage your eStatement and eNotice preferences anytime by going to **More** → **Documents** in online banking.

Q: Will my prior transaction history be available?

A: Yes! Your transaction history will be available in the new online banking system.

Q: I can't open eStatements or documents. What should I do?

A: Please check your browser's pop-up settings. Several functions, including accessing eStatements, utilize pop-ups. Make sure pop-ups are enabled for our website.

Account Alerts

Q: Will my alerts carry over?

A: No, you'll need to recreate your account alerts in the new system. You can set up alerts from your account dashboard or through the More/Plus menus. Alerts can be sent via email or text message.

Mobile Features

Q: Will Mobile Check Deposit work the same?

A: Mobile check deposit remains free and easy to use! You'll notice an improved experience with better controls and easier check capturing.

Q: I clicked "Enroll" for Mobile Deposit and it shows pending. What should I do?

A: Please allow until the end of the business day for us to review your request. You will be notified once a decision has been made.

Q: I reached my mobile deposit limit. What should I do?

A: Please contact us and we'll be happy to review your account. Based on your account history and relationship with us, we may be able to adjust your mobile deposit limits.

Q: Will the Lock and Unlock feature on the app for our debit and credit cards work the same?

A: Yes. This is a great safety feature to immediately protect your card if it is lost or stolen or if you just want to ensure no transactions will clear your account without you conducting them. However, if your card is locked remember recurring payments you have set up from the card will not process if the card is locked.

What's Staying the Same

- ✓ **Account Numbers** – Your account numbers will not change.
- ✓ **Debit & Credit Cards** – Your cards will continue to work as usual.
- ✓ **Direct Deposits** – Payroll, pension, and Social Security deposits will continue without interruption.
- ✓ **Loan Payment Due Dates** – Your payment schedules will remain the same.
- ✓ **Automatic External Transfers** – Existing external account transfers will continue as scheduled.
- ✓ **Automatic Loan Payments from External Accounts** – Loan payments set up through external accounts will continue.
- ✓ **Bill Payments** – Existing scheduled bill payments will continue as planned.

Need Help?

We're here to support you through this transition!

Contact Us:

Phone: [Phone Number]

Email: [Email Address]

Website: [Website URL]

Visit Us:

[Insert Branch Addresses and Hours]

Online Resources:

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