

MEMBER'S GUIDE TO CONVERSION

Eli Lilly Federal Credit Union is planning to convert to a new computer system the weekend of February 12–15, 2010.

Be aware of the following short-term service issues from 4:00 p.m. Friday, February 12 until 11:59 p.m. Monday, February 15.

- You will not be able to access accounts via eBranch at elfcu.org
- You will not be able to conduct transactions at shared branches
- You will be able to use ELFCU debit, ATM, and credit cards
- ELFCU's Administrative Office and Branches will be closed on Monday, February 15, 2010
- Post-conversion, ELFCU's Lilly-Based Branches and Call Center will remain open one hour later for your convenience from Tuesday, February 16 through Friday, February 19

Refer to this guide for specific information about our other changes.



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eBranch Internet Banking

Username and Password Will Not Change

Bill Pay Will Not Change

All existing and scheduled Bill Pay transactions will be honored.

All existing Bill Pay merchants and regular scheduled transactions will remain.

All Bill Pay history will remain available.

Account Number Display Will Change

Issue

All account numbers other than Share Draft/Checking will look different in eBranch and on statements and eStatements post-conversion.

Change

Share Accounts (Savings)

Previously: xxxxxx-01

Post-Conversion: xxxxxx01
(no hyphen)

Loan Accounts

Previously: Description

Post-Conversion: MemberNumber901
MemberNumber902
MemberNumber903
MemberNumber...

Mortgage Accounts

Previously: Mxxxx

Post-Conversion: xxxx

Impacts

Members who reference accounts via eBranch, statements or eStatements. All members will be impacted by this change.

Recommended Action

Please note that your account numbers, other than Share Draft/Checking, will appear differently within eBranch and on statements and eStatements after the conversion is complete.

Viewing Linked Account Activity Via eBranch is Not Impacted as Long as You Are the Primary or Joint Owner of the Account

Linked eStatement Access Will Change

Issue

Members will use a different link to view eStatements via eBranch for accounts on which they are joint owners.

Change

Previously: Members were able to view eStatements for primary or joint accounts via a drop down menu in eBranch

Post-Conversion: Members will be able to view eStatements for accounts on which they are primary owner via the eStatements tab in eBranch.

Members will be able to view eStatements for accounts on which they are an owner, but are not under their member number, via the View Linked eStatements link in eBranch, using the desired member number and PIN.

Impacts

Members who currently use linked eStatements. Approximately 15 percent of our members are affected by this change.

Recommended Action

To continue viewing all eStatements complete one of the following:

To view all your accounts on one eStatement:

Establish that you are primary owner on all accounts for which you wish to access eStatements. Member Services and ELFCU branches can assist with confirming or adding ownership status.

To view eStatements for accounts on which you're a joint owner:

Note the member number and PIN for accounts that you own and wish to see eStatements.

Account Numbers

Issue

All account numbers other than Share Draft/Checking will look different in eBranch and on statements and eStatements post-conversion.

Change

Share Accounts (Savings)

Previously: xxxxxx-01

Post-Conversion: xxxxxx01
(no hyphen)

Loan Accounts

Previously: Description

Post-Conversion: MemberNumber901
MemberNumber902
MemberNumber903
MemberNumber...

Mortgage Accounts

Previously: Mxxxx

Post-Conversion: xxxxx

Impacts

Members who reference accounts via eBranch, statements or eStatements. All members will be impacted by this change.

Recommended Action

Please note that your account numbers, other than Share Draft/Checking, will appear differently within eBranch and on statements and eStatements after the conversion is complete.

This information is also available in the eBranch Internet Banking section of this guide.

Member Number

Issue

Each member can have only one member number in the new system.

Change

If you have more than one membership in which you are the primary owner (not joint owner) your member number will be the lowest of your member numbers.

Impacts

Members with multiple memberships (especially when conducting shared branch transactions).

Approximately five percent of our members are affected by this change. If you only have one membership, this change will not impact you.

Recommended Action

If you have multiple memberships and are uncertain as to what your lowest member number is, contact Member Services at 800.621.2105 or visit a branch to determine this information.

Note

This does not impact eBranch login information.

Lines of Credit

Payment Calculation — HELP, EZ and STOCK Lines of Credit

Issue

The frequency of recalculating the monthly payment on these lines of credit will change.

Change

Loan payments will be recalculated monthly, at the contracted percentage of outstanding balance, regardless of whether an advance has been taken. Previously the minimum periodic payment was calculated as a percentage of the outstanding balance as of the date of the last advance.

Impacts

Members with HELP, EZ or STOCK Line of Credit, excluding those contracted for interest-only payments. Approximately 10 percent of our members are affected by this change.

Recommended Action

Note the amount of your required payment to ensure the correct amount is paid.

eStatus for Mortgages

Issue

Mortgage information will no longer be available via the ELFCU First Mortgage Service (eStatus) link on elfcu.org.

Change

eStatus information will now be accessible within ELFCU eBranch, in the Account Activity section. You will now be able to click on Accounts in the Real Estate Loan(s) section for additional details.

Impacts

Members who access mortgage information via the eStatus system. Less than one percent of our members are impacted by this change.

Recommended Action

To view mortgage information post-conversion, an eBranch login will be required. If you do not have one, establish one by going to the Online Banking section in the top left corner of elfcu.org and clicking the "Sign Up" link. If you currently have information in the eStatus system, it will be automatically available within eBranch post-conversion.

Statements

Post-conversion, both paper and eStatements will have an updated look. The same account details will be available in a slightly different format. The statements are legitimate and are from the credit union. (An example of a sample statement will be available on elfcu.org prior to conversion.)

Additionally, all members will receive two financial statements from ELFCU for the month of February 2010. The first will include account activity from February 1–12; the second, reflecting the new look and format, will include account activity for the remainder of the month.

Starting in February 2010, statements will not close on the last day of the month if that day falls on a weekend. Statements will close on the last business day of the month.



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