WE'RE UPGRADING TO SERVE YOU BETTER.

Your 4Front Credit Union system upgrade and online banking transition instructions inside.

MARK YOUR CALENDAR!

Key dates are coming up for the 4Front Credit Union system upgrade. How to activate your new and secure membership features.

TEMPORARY LOCATION CLOSURE

Mark your calendar with the following dates related to the system upgrade:

- **MAY 1-3**: Select branches and account management services like telephone, online, and mobile banking will be temporarily suspended.
- **MAY 4-6**: All branches will be open.
- **MAY 7-9**: Temporary location closures will likely occur.
- **MAY 10**: Branches will resume normal operations.

FORWARD FOCUSED

P.O. Box 795, Traverse City, MI 49685-0795
www.4frontcu.com

ATTENTION TRAVELERS:

If you need to be out of town during the upgrade, please visit www.4frontcu.com for the most up-to-date information on closure dates and temporary location information.

EACH LOCAL BRANCH WILL POST UPDATES TO THEIR HOURS OF OPERATIONS.

You can also call your local branch for the most current information.

Print this out if you plan on being out of town during the upgrade.

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New Online Banking Capabilities starting May 4, 2015

If you are a current member who HAS USED online banking before May 4, 2015, please click

**FIRST LOG-IN AFTER MAY 3, 2015**

**Step 1:** Visit www.4frontcu.com.

**Step 2:** Select FIRST LOG-IN AFTER MAY 3, 2015 in the Online Banking Enrollment box.

**Step 3:** From the online banking login screen, select “First Login After May 3, 2015.”

**Step 4:** Enter the last four digits of your account number and the last four digits of the primary account holder’s Social Security number (ex. 12345678) in the “Login ID” field and click Submit.

**Step 5:** Choose how you wish to receive your Secure Access Code, including email, smartphone (supplied via SMS text), and landline telephone (supplied via an auto-generated recorded voice call – extensions are not supported).

**Step 6:** Enter the code you receive in the box provided.

**Step 7:** When prompted, choose whether you wish to register the device. Registering your device indicates it is under your control and you intend to use it to access your account again. Do not register the device if it is a public terminal, such as one located at a library or other publicly accessible location.

**Step 8:** Set and confirm your new password. Your new password must be 8 - 20 characters in length and must contain at least one letter and one number. It may also contain special characters and/or spaces.

**Step 9:** Review and update your profile.

**Step 10:** Set and confirm your username. Your username must be 8-20 characters in length and must contain at least one letter and one number. It may also contain special characters and/or spaces.

**Step 11:** Review and accept the First Time User Disclaimer.

**Step 12:** Begin enjoying your new 4Front Online Banking experience!

If you are a new member or current member who HAS NOT USED online banking, please click

**NEW ONLINE BANKING USER**

**Step 1:** Visit www.4frontcu.com in the Online Banking Enrollment box.

**Step 2:** Select NEW ONLINE BANKING USER.

**Step 3:** Enter your information as prompted, including your requested login ID. Your login ID must be 9-20 characters in length and must contain at least one letter and one number. It may also contain special characters and/or spaces. Click Continue. You’ll be taken to a confirmation page from which you can log into online banking.

**Step 4:** Click the link to be logged into online banking in a new window.

**Step 5:** Choose how you wish to receive your Secure Access Code, including email, smartphone (supplied via SMS text), and landline telephone (supplied via an auto-generated recorded voice call – extensions are not supported).

**Step 6:** Enter the code you receive in the box provided.

**Step 7:** When prompted, choose whether you wish to register the device. Registering your device indicates it is under your control and you intend to use it to access your account again. Do not register the device if it is a public terminal, such as one located at a library or other publicly accessible location.

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**Step 9:** Review and update your profile.

**Step 10:** Set and confirm your username. Your username must be 8-20 characters in length and must contain at least one letter and one number. It may also contain special characters and/or spaces.

**Step 11:** Begin enjoying your new 4Front Online Banking experience!

**SERVICE SUSPENSION SCHEDULE**

**4Front Credit Union branches in Kalkaska, Manistee, Traverse City will be closed Friday, May 1 through Sunday, May 3 and all banking operations (telephone, online, and mobile banking) for accounts originally opened at these branches will be unavailable during this time.**

Payroll and Social Security direct deposits for accounts opened at these branches and scheduled for Friday, May 1, will be posted the morning of Thursday, April 30.

All banking services (telephone, online, and mobile banking) for accounts opened at 4Front Credit Union branches in Belkanto, Bayne City, Charlevoix, East Jordan, and Petoskey will be unavailable on Sunday, May 3.

**WHAT TO EXPECT DURING TEMPORARY CLOSINGS**

- Telephone, Online and Mobile banking will be unavailable when branches are closed.

- During the branch-specific service interruptions listed above, your debit card will continue to function and ATM's will continue to dispense available funds. However, you will not be able to verify your balance.

Our team will be available to answer any questions you might have in the days leading up to May 1 and after May 3. We will be focused on a stable and secure transition May 1-3 and thus not able to take calls during this time. Before May 1 and after May 3, call us at 800.765.0110 or 800.638.1182. Or visit our upgrade information page at www.4frontcu.com/upgrade.