Hancock Federal Credit Union

LOCAL. TRUSTED. SERVING YOU.

Exciting Changes Are Coming October 1

On October 1, 2026, Hancock Federal Credit Union will be upgrading our technology to better serve you. This important investment will help us improve many of our behind-the-scenes processes and provide a faster, more convenient, and more efficient experience for our members.

While some things may look a little different, our commitment to you will remain exactly the same. You will continue to receive the friendly, personal service you know and trust from the same local team that is here to support you every step of the way.

Our top priority is making this transition as smooth as possible. We truly appreciate your patience, support, and membership as we take this exciting step forward together.

Questions? We are always happy to help. Please call us at **419.424.0163** or stop by to speak with a member of the team!

TEMPORARY BRANCH HOURS

To help our team complete the technology upgrade and prepare to serve you in the new system, our branch hours will be adjusted as noted in the chart below.

Date	Temporary Branch Hours
Wednesday, September 30	Both branches will be **closed** all day.
Thursday, October 1	Both branches will be **open** from **12:00 pm to 7:00 pm**.
Friday, October 2	Both branches will be **open for extended hours** from **8:30 am to 6:00 pm**.
Saturday, October 3	The Melrose Ave branch will be **open for extended hours** from **9:00 am to 2:00 pm**.
Monday, October 5	Both branches return to regular business hours from **9:00 am to 5:00 pm**.

HOW TO PREPARE FOR THE UPGRADE

Most of the technology upgrade will happen behind the scenes. While our branches are closed, the Hancock FCU team will be working hard to complete the transition and prepare to welcome you back on October 1, 2026 at 12:00 p.m.

A little preparation can help make the transition easier. Before the upgrade, please:

- Review the important dates, temporary branch closures, and periods of limited service.
- Read the information provided in this guide and watch for additional updates by email and mail.
- Make sure your phone number, mailing address, and email address are current to receive important updates
- Visit **HFCU-Upgrade.com** or scan the code below for the latest information.

WHAT TO EXPECT DURING THE UPGRADE

PRODUCT AND SERVICE AVAILABILITY

Wednesday September 23	Tuesday September 29	Wednesday September 30	Thursday October 1
Bill Pay unavailable beginning at 6:00 am until October 1	**Mobile Check Deposit** unavailable beginning at 12:00 pm until October 1	**Existing Debit Cards** will stop working at 1:00 am	**All impacted services will be restored at 8:00 am**
Zelle® discontinued after 6:00 am *Zelle will be replaced by new person-to-person transfer options available on October 1*	**Shared Branching** unavailable beginning at 2:00 pm until October 1	**ATM Balances** unavailable beginning at 3:00 am	
	Online/Mobile Banking unavailable beginning at 6:00 pm until October 1	**Mobile Check Deposit** unavailable until October 1	
	Bill Pay unavailable until October 1	**Shared Branching** unavailable until October 1	
	Zelle® discontinued	**Online/Mobile Banking** unavailable until October 1	
		Bill Pay unavailable until October 1	
		Zelle® discontinued	

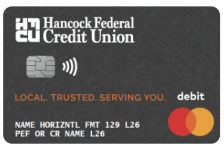
NEW DEBIT CARDS

If you currently have **a blue HFCU debit card beginning with 5515**, your existing card will stop working on September 30, 2026. Before that date, you will receive a new HFCU debit card in the mail. Your new card will have a different card number and will include instructions for activating the card and setting up your PIN.

- Beginning **September 30, 2026**, update any recurring payments or subscriptions connected to your current card number. Also, add your new card to your mobile wallet, including Apple Pay, Google Pay, or Samsung Pay.
- Update your saved card information with merchants such as Amazon, Netflix, Walmart, and other websites or apps.
- Continue using your current card until **September 30**. After your new card is activated and has been used, securely destroy your old card by cutting through the card number, magnetic stripe, and chip.

Look for your new HFCU debit card in the mail!

OLD DEBIT CARD



NEW DEBIT CARD

IMPORTANT: Business debit cards starting with 5272 are NOT affected by this change and will NOT be reissued.

ACCESSING YOUR MONEY DURING THE UPGRADE

Although some services may be temporarily unavailable or limited, you will still have several ways to access your money:

- Write a check.
- Use your Hancock FCU debit card at an ATM or merchant location. *Temporary reduced daily limits may apply.*
- Use your Hancock FCU Visa® Credit Card.
- Withdraw any cash you may need before 5:00 pm on Tuesday, September 29, 2026.

We encourage you to plan ahead and keep an additional form of payment available during the upgrade. Thank you for your patience and understanding as we make these important improvements.

FREQUENTLY ASKED QUESTIONS

WHY ARE WE UPGRADING OUR SYSTEM?

At Hancock Federal Credit Union, we are committed to providing secure, convenient, and personalized service while continuing to improve the ways you manage your money.

Each year, we ask our members for feedback, and we take that feedback seriously. This technology upgrade will give us a stronger foundation to better serve you today and introduce additional improvements in the future.

Benefits of the upgrade will include:

- A more intuitive, easier-to-navigate, seamless digital banking experience across desktop and mobile devices, with advanced security features and improved performance that will allow us to serve you more efficiently and support future enhancements
- The ability to open eligible sub-accounts and certificates online
- The ability to transfer money between your Hancock FCU accounts and accounts you own at other financial institutions
- The ability to request loan payoff information through online banking
- The ability to place stop payments on eligible checks
- Secure chat with Hancock FCU staff through online and mobile banking
- Enhanced online banking tools for business members, including greater account access and user-management capabilities

Is my personal data safe during the conversion? Yes. Protecting your personal and financial information remains one of our highest priorities throughout the upgrade.

Are my funds secure? Your funds are safe and secure. Administered by the NCUA, the Share Insurance Fund insures individual accounts up to $250,000.00 and a member's interest in all joint accounts combined is insured up to $250,000.

What will change after the system upgrades? Online Banking will have a new log-in process. You will need to re-enroll via hancockfcu.com or our new Mobile App. Please delete the former app and re-download it from the Apple App Store or Google Play Store, on or after October 1, 2026.

- Share certificate dividends will now be paid at the end of each calendar quarter
- Annual mortgage escrow analysis will be completed in the fall instead of the spring each year

What is NOT changing after the system upgrade?

While some services may look or work a little differently, many important things will remain the same:

- Your HFCU account number
- Hancock FCU's routing number
- Your existing checks
- Your HFCU Visa® Credit Card
- Your direct deposits and preauthorized payments
- Your current Bill Pay payees and scheduled payments

Member Statements – all members will receive a paper statement by mail for the period ending September 30, 2026. Future statements will contain the same important account information, but the layout and appearance may look slightly different.

Will payroll deductions, automatic payments and scheduled transfers continue as scheduled? There will be no changes to your automatic payments and deductions after the conversion. Everything will still come into the same accounts and distribute to the accounts requested.

Will automatic payments to loans continue as scheduled? Your payments will continue to automatically transfer from your savings or checking account as requested unless you cancel or change the payment request. If you have an automatic payment set up through HFCU's online banking, this will need to be re-established after you re-enroll into the new platform.

Will I be able to complete an online loan application during the upgrade? Our online consumer loan and mortgage loan applications will NOT be available during the upgrade process.

Will I be able to make an online loan payment during the upgrade? Online loan payments will NOT be available during the upgrade process.

Will my debit and ATM Card number and PIN change? If you have a personal account with a blue colored debit and ATM Card, your current card will stop working on **September 30, 2026**. Before then, you will receive a Debit & ATM card in the mail with a new card number and instructions on how to set up your PIN.

Once you receive your new card, please wait to activate it until the morning of September 30, 2026. Your new card cannot be used until then, but your existing debit card will continue to work until then. **IMPORTANT:** *Business debit cards starting with 5272 are NOT affected by this change and will NOT be reissued.*

Will the upgrade affect my Hancock FCU Visa Credit Card? Your Hancock FCU Visa Credit Card will not be affected by the system upgrade. You may continue using your card as usual during and after the upgrade. Please be aware of the following changes:

- The mailing address for credit card payments will change. Please use the new payment address shown on your statement beginning **October 1, 2026**. If you have Bill Pay set up with another financial institution, please make sure to update the payment address with them as well.
- Your existing reward points will transfer to the new system and retain their current value.
- The toll-free number currently printed on the back of your card will no longer be active after **October 16, 2026**. For assistance with your credit card, please call Hancock FCU at **419.424.0163**. If you reach out to us after hours for help with your card, your call will automatically be directed to our card specialists.
- Your Visa Credit Card will no longer appear within Hancock FCU online and mobile banking as of September 29, 2026. You will not be able to view transactions, lock/unlock your card, or make credit card payments through online or mobile banking temporarily until full online access and functionality is restored by October 19 when you will start to see all of your credit card transaction activity.

Will I be able to access hancockfcu.com during conversion? You can still access the website during the conversion, but Online Banking is not available from September 29 at 6:00 pm until October 1 at 8:00 am.

Will branch locations be closed during the conversion? All branches will be closed all day Wednesday, September 30, 2026, and reopen on Thursday, October 1 from 12:00 to 7:00 pm.

ONLINE AND MOBILE BANKING

Will I be able to use Online/Mobile Banking to access my accounts during the upgrade? Online and Mobile Banking will not be available from **Tuesday, September 29, 2026 at 6:00 pm until October 1, 2026 at 8:00 am.**

Will I have to enroll in the new Online Banking platform after the upgrade? On or after October 1, 2026, it will be necessary for you to re-enroll. You can enroll either from our website at hancockfcu.com, or by downloading the new Hancock FCU Mobile Banking app. *Note: The current Mobile Banking app will not function after the upgrade.*

Please note that account alerts or card controls will need set up on the new mobile app after you enroll.

Any automatic transfers or loan payments that you have set up in online banking will need to be re-established in the new online banking. We recommend that you take a screenshot or print out a list of all recurring transactions prior to September 29, 2026.

What will I need to re-enroll in the new Online/Mobile Banking platform?

- Social Security number (SSN)
- Phone number on file
- Account number that appears on your statement (just the numbers before the dash)
- Access to your email address on file

A full, easy-to-follow Online Banking re-enrollment tutorial is available at **HFCU-Upgrade.com**.

Will I need to download a new Mobile App after the upgrade? It will be necessary for you to download the new Hancock FCU mobile app.

Will I be able to see Online/Mobile Banking transaction history after the upgrade? Transaction history before Thursday, October 1, 2026 will not migrate to the new system. Once you re-enroll in Online/Mobile Banking, your transaction history will start building from there. **If you need access to transaction history, you will need to download/export that history from our current system prior to Tuesday, September 29 at 6:00 pm.**

Will my eStatement history be available in Online/Mobile Banking after the upgrade? If you are enrolled in eStatements prior to the upgrade, your eStatement history will start building in the new system. Once you re-enroll in the new online/mobile banking, you will be able to access your eStatements in the system. If you need historical statements, we recommend downloading at least 12 months of history prior to Tuesday, September 29, 2026 at 6:00 pm as access to historical statements will be delayed after the upgrade. ***Please Note:*** *Your September month end statement will be mailed to you.*

Will Zelle still be available after the upgrade? Zelle® will be discontinued Wednesday, September 23, 2026 at 6:00 am. We are replacing Zelle with a new payments platform that provides expanded digital payment capabilities.

Will my QuickBooks integration still work? Yes. Hancock FCU will continue to support QuickBooks integration after the system upgrade. However, your existing connection may need to be reactivated. Once the upgrade is complete, you may be required to sign in to QuickBooks and reconnect your Hancock FCU accounts.

Before Online Banking becomes unavailable on September 29, 2026, we recommend creating a backup of your QuickBooks data and completing any needed transaction downloads or account updates.

BILL PAY

Will I be able to use Bill Pay to access my accounts during the upgrade? Bill Pay will not be available from Wednesday, September 23, 2026 at 6:00 am until Thursday, October 1 at 8:00 am.

What if I have scheduled bills to be paid during the system upgrade? Please pay any bills scheduled to be paid during the system upgrade early. All online bill payments scheduled after the upgrade will be processed normally.

Will my pending scheduled payments still be set up in Bill Pay? Your scheduled payments and payees will carry over.

How do I access Bill Pay after the upgrade? After the upgrade, you will access Bill Pay via Online Banking as you do today. You must first enroll in the new Online Banking platform and then click on the Bill Pay tab.

Will my Payees still be set up in Bill Pay? Payees will automatically be transferred to the new system. If you use this to pay your HFCU Visa, please note the address will need to be changed to PO Box 650789, Dallas, TX 75265-0789.

HOW TO GET HELP

If you have any questions before, during or after the upgrade, please do not hesitate to contact us at 419.424.0163. Our Member Service Team is ready to answer any questions you may have.

◆ UPGRADE CHECKLIST

Please use this helpful checklist of everything you may need to do to be prepared for the upgrade.

PRIOR TO THE UPGRADE

- ☐ Verify your contact information is up to date: phone number, email, and mailing address
- ☐ Download or print any transaction history that you need.
- ☐ Print a list of automatic transfers that you have set up.
- ☐ Print a list of Bill Pay vendors and recurring payments.
- ☐ Know your member account number.
- ☐ Have alternate forms of payment on hand—cash, credit card, etc.
- ☐ Watch for your new debit card in the mail and store it in a safe place until it can be activated on September 30, 2026. This will arrive in a plain white envelope.
- ☐ Watch for additional communications via email and social media. Follow our Facebook and Instagram pages.

SEPTEMBER 30

- ☐ Activate your new debit card and set a PIN.

OCTOBER 1

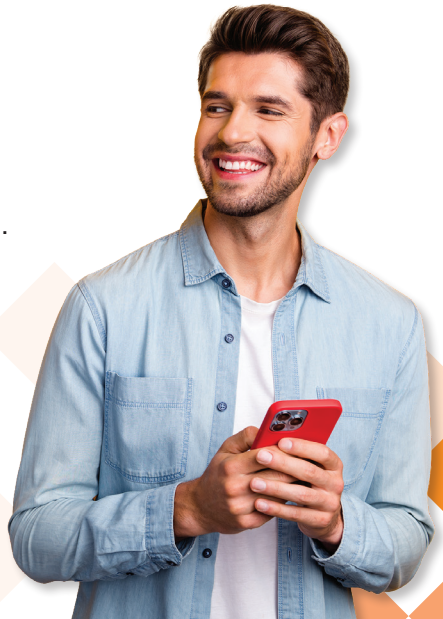
- ☐ Download new mobile app/update from app store.
- ☐ Re-enroll in Online and/or Mobile Banking and eStatements.
- ☐ Update mobile wallets and saved payment methods.
- ☐ Confirm Bill Pay vendors are set up.
- ☐ Reset automatic transfers and loan payments that were set up in old online banking.
- ☐ Reset alerts and card controls.

Both offices will be open 12:00 to 7:00 pm

AFTER THE UPGRADE

- ☐ Ensure automatic payments have transferred as expected.
- ☐ Ensure bill payments have been processed as expected.
- ☐ Reset QuickBooks integration (business members only).

Credit card transition details will be available the weekend of October 16, 2026.



Hancock Federal Credit Union
LOCAL. TRUSTED. SERVING YOU.
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Important Information
Please Read

Member Enhancements October 2026

Please see inside for information about our technology upgrade and how it will affect you and your accounts beginning Wednesday, September 23, 2026.

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419.424.0163
hancockfcu.com

1701 E Melrose Ave
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125 Trenton Ave
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Scan for upgrade details