

DOVER FEDERAL CREDIT UNION COMPUTER UPGRADE MEMBER COMMUNICATION GUIDE (JANUARY 12 - 16, 2018)

--- WHAT IS HAPPENING ---

As Dover Federal Credit Union celebrates its 60th Anniversary and reflects on where we've been, how we've grown, and what our future looks like, we will be identifying opportunities to operate more efficiently and cost effectively while operating on a technologically advanced platform.

Reflective of this assessment, Dover Federal will be performing an upgrade to our computer system, which will allow us to remain competitive, while providing a better banking experience. The upgrade will have a direct, positive impact on a member's transactional experience, while enhancing the product and service lines we can offer, through a more efficient and advanced system platform. We are certain that you will find that this upgrade will make it easier for you to do business with Dover Federal Credit Union.



Dover Federal
CREDIT UNION
LOCAL PEOPLE • LOCAL DECISIONS

--- A WORD FROM OUR CEO ---

Starting in 2016, Dover Federal Credit Union embarked on a journey to overhaul our technology in order to significantly enhance security, capitalize on efficiencies that are available, remain viable, and most importantly, improve the member experience for you!

In January of 2018, we will undergo a major computer upgrade that will revolutionize the way we operate. This upgrade will improve our ability to offer cutting edge new products/services and again improve your experience when interacting with us. This is an exciting new change for Dover Federal and I ask that you take time to read through this Member Communication Guide so you are aware of any changes that might affect you!

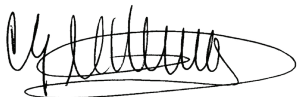
Our Innovation & Technology area is working diligently to keep downtime to a minimum, and make this transition the best experience possible. Reviewing this comprehensive Member Communication Guide will help you prepare and understand these changes. Within this important document you will find information on:

- Credit Union access points during conversion weekend
- Important and required updates after the conversion
- Tips on ways you can prepare
- What is staying the same

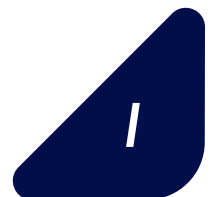
As we continue to navigate in an ever changing technologically advanced world, Dover Federal Credit Union will strive to provide you with the most current banking technology and best products/services possible. We look forward to serving you in the future and believe that these new technology upgrades will indeed improve your experience with us.

I want to personally thank you for your membership with Dover Federal! Our organization looks forward to serving you and providing you with top notch financial services. Please remember, Dover Federal Credit Union is always here for you!

Truly Yours,



Chaz M. Rzewnicki
President/CEO





--- SCHEDULE OF AVAILABILITY ---

	FRIDAY 1/12	SATURDAY 1/13	SUNDAY 1/14	MONDAY 1/15	TUESDAY 1/16
BRANCHES & CALL CENTER	Open until 6 p.m.	CLOSED	CLOSED	CLOSED FOR HOLIDAY	EXTENDED HOURS *See chart below
ONLINE & MOBILE ACCOUNT ACCESS	Available until 6 p.m.	----- Unavailable -----			Available Re-authentication will be required.
ATM NETWORK	----- Access to 55,000+ Surcharge-Free ATMs ----- To find an ATM near you, visit www.doverfcu.com/locations ATM deposits and balance inquiries will be unavailable.				
DEBIT CARD	----- Available for Purchases/ATM ----- Amounts may be limited; consider using a credit card for large purchases.				Available
CARDVALET MOBILE APP	Available	----- Available to turn card on/off ----- Balance will be non-reflective of 1/13-1/15 transactions			Available
ONLINE LOAN APPLICATIONS	----- Apply 24/7 -----				
CREDIT CARD	----- Available -----				
WEBSITE	----- Available ----- <i>(Excludes online account access)</i>				
AUTOMATED TELEPHONE TELLER MAXINE	Available until 6 p.m.	----- Unavailable -----			Available 24/7 Will require a new PIN to be established before using

--- EXTENDED HOURS ---

BRANCHES

M-F: 9:00 a.m. - 6:00 p.m.
Sat: 9:00 a.m. - 12:00 p.m.

CALL CENTER

M-F: 8:00 a.m. - 8:00 p.m.
Sat: 9:00 a.m. - 5:00 p.m.



--- IMPORTANT TO KNOW ---

As with any computer upgrade, you should expect a more efficient service when you do business with us; whether it's in the branch, online or over the phone. You will also notice an enhancement to faster processing times, increased service abilities as well as state of the art products and services. Here's what's new on January 16, 2018!

ONLINE AND MOBILE ACCOUNT ACCESS:

On or after Jan. 16, 2018, you will need to re-authenticate your online security from a personal computer. Once re-enrolled, you will want to update the DoverFCU App for mobile and any previously saved shortcuts to access your account.

To authenticate your online account access, complete the following steps on a personal computer:

1. Visit **www.doverfcu.com** and enter your username into the login box. (Figure 1)
2. At the login box, **enter the temporary passcode that will be emailed to you.** Upon entering this, you will be prompted to select a new password. (Figure 2)
3. When using online banking for the first time, you will select security questions as part of your re-authentication. (Figure 3)
4. Account History: When you log into online banking, the features will look the same. You will have the same functionality that you do today. However, your history will not appear. Moving forward your history will rebuild.
5. Should you use account alerts, you will need to re-establish any alerts you deem necessary.

(Figure 1)

(Figure 2)

(Figure 3)

Note: If you experience any issues logging in, we recommend that you clear your browser cache and repeat the above steps.

ONLINE BILL PAY:

Plan ahead to ensure your bill pays are satisfied. You will not be able to schedule new bill payments through our system during upgrade. If you need to make an unscheduled bill pay online between Jan. 13 - 15, consider using the biller's direct site, if that option is available.

Existing payees, eBills, and recurring payments will transfer to our new service and be processed on their scheduled due dates. Prior to January 12, you may want to consider printing out a copy of your payees and recurring payments for your reference.



--- IMPORTANT TO KNOW ---

LOAN SUFFIX:

Loan accounts will keep the same loan type and due date; however, the loan suffix ID for the following loan types will be updated: Personal Loans, Lines of Credit, Credit Cards, Mortgages and Home Equity Loans, Business Loans, Business Credit Cards, and Participation Loans.

Please review your January month-end statement to confirm the new ID.

You will see the suffix on your statement in this format:

ID 777 - VISA CLASSIC		
Date	Loan ID	Description
01/28	777	VISA CLASSIC

Should you choose to use our online payment portal to make a loan payment using a non-Dover Federal debit or credit card, you will need to insert the updated loan suffix upon your next payment.

MAXINE (AUTOMATED TELEPHONE ACCOUNT ACCESS):

With our automated teller Maxine, you can still enjoy all the current features you're accustomed to, such as balance inquiries, transfer of funds and stop payments.

The first time you access Maxine after the upgrade, you will be required to enter your account number, followed by your Social Security number. This is the one and only time you will be asked to enter your Social Security Number. You will then be prompted to choose a Personal Identification Number (PIN).

How to Use Maxine (Automated Telephone Account Access):

Dial: 302-678-8000

Follow the Menu Prompts: Select Option 2

Enter Your Account Number and PIN

STATEMENTS:

A January month-end statement will be mailed to you that will unveil a new look, while including the information found on your existing statement. Members should expect to receive 2 statements in January. One will include account activity prior to the upgrade and the other statement will be post upgrade, reflective of the dates Jan. 15 - 31, 2018.

If you have opted to receive your statement electronically, you will also notice these enhancements on your eStatement. Prior to the computer upgrade, you may want to download and save your current online statements to your computer, for future reference.



--- HOW TO PREPARE ---

ATM / CASH WITHDRAWAL:

Have extra cash on hand. Although debit and ATM card access is available during the upgrade weekend, consider using your Dover Federal credit card or another credit card to pay for larger purchases.

ONLINE BILL PAY:

Plan ahead to ensure your bill pays are satisfied. You will not be able to schedule new bill payments through our system during upgrade. If you need to make an unscheduled bill pay online between Jan. 13 - 15, consider using the biller's direct site, if that option is available.

Existing payees, eBills and recurring payments will transfer to our new service and be processed on their scheduled due dates. However, you may want to consider printing out a copy of your payees and recurring payments for your reference.

ONLINE AND MOBILE ACCOUNT ACCESS:

Check your balances and pending transactions and deposits prior to 6 p.m. on Jan. 12. We recommend you track and record your purchases and credits, between Jan. 12 at 6 p.m. until Jan. 16 at 8 a.m., as online, mobile, and telephone account access will be unavailable for viewing.

When logging into your online account for the first time, on or after 1/16/18, you will be required to authenticate your online security by re-establishing a password and security questions. Reference Page 3 in this Member Communication Guide on how to complete this process.

Once logged into online account access, mobile users will also need to update the DoverFCU App.

e-STATEMENTS:

Your e-statements prior to January 2018, will be available in your online account. You may want to download and save them to your personal computer by the close of business on January 12, 2018, should you need to reference them during the upgrade weekend.

--- WHAT IS STAYING THE SAME ---

We anticipate the upgrade being non-disruptive to the way you do business and can assure you that the computer upgrade will not affect the funds in your account.

Please know that the following will remain unchanged:

ACCOUNT NUMBER:

Dover Federal account numbers will not be changing. Your member account number will stay the same.

DEBIT AND CREDIT CARD:

Your DFCU debit and credit cards will continue to work exactly as they do today. No action will be required.

CHECKS:

Your checks will continue to function in the exact same manner they do now. Should you need to reorder, our process remains the same.

DIRECT DEPOSIT OF PAYROLL, PENSION AND SOCIAL SECURITY:

Direct deposit and automatic transfers to DFCU accounts will continue to post automatically to your account, as they do today. You will be able to see any deposits received during the upgrade weekend the morning of 1/16/18.

LOAN DUE DATES:

Should you have a loan with Dover Federal, the loan due date will continue to remain the same. There will be no changes to the due date.

MAXINE (AUTOMATED TELEPHONE ACCOUNT ACCESS):

With our automated teller Maxine, you can still enjoy all the current features you're accustomed to, such as balance inquiries, transfer of funds and stop payments. Before you can enjoy some new enhancements to this service, be sure to re-establish your PIN the first time you call.

CARD VALET:

Members using our Card Valet App to control the use of their debit card, will still enjoy the same security this tool has to offer. During our update, be prepared that when using this App, the available balance will not be reflective of purchases made between 1/13/18 – 1/15/18.

--- FAQ ---

Where can I find up to date info on the conversion?

- Online at: www.doverfcu.com/computer-upgrade
- In Your Local Branch
- December Month-End Statement
- By Calling 302-678-8000

How can I trust my account remains safe and secure?

Our update is designed to add an additional layer of security and protection of a member's proprietary account information. You can be reassured that the added layer of security will ensure that your information has the highest level of protection.

--- LOCATIONS ---

DOVER AIR FORCE BASE

418 Atlantic St. • Dover AFB, DE 19902

SAULSBURY ROAD

225 Saulsbury Rd. • Dover, DE 19904

N. DUPONT HIGHWAY

255 N. DuPont Hwy. • Dover, DE 19901

SMYRNA

436 W. Glenwood Ave. • Smyrna, DE 19977

MILFORD

643 N. DuPont Blvd. • Milford, DE 19963

MIDDLETOWN

330 Dove Run • Middletown, DE 19709

NEW CASTLE

499 Pulaski Hwy. • New Castle, DE 19720

--- CONTACT US ---

302-678-8000

888-818-3328

www.doverfcu.com



Dover Federal
CREDIT UNION
LOCAL PEOPLE • LOCAL DECISIONS