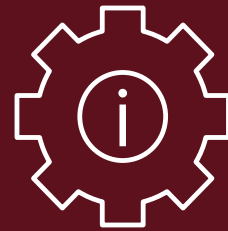


After the System Upgrade

KEY INFORMATION
FOR MEMBERS



Hughes
Federal Credit Union

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About This Guide

This guide is your go-to resource for everything you need to know following our system upgrade. Inside, you'll find a clear overview of updated features and any changes that may affect your accounts or services. We aim to keep you informed and confident as you navigate your banking experience at Hughes post system upgrade.

You can still count on seven convenient branch locations with the same hours of operation to serve you.

We take you further.

CORTARO

7820 N. Cortaro Rd., Marana, AZ 85743

Drive-up ATM

Lobby Hours:

Monday - Thursday	9:00am - 5:00pm
Friday	9:00am - 6:00pm

Drive-Thru Hours:

Monday - Thursday	7:30am - 5:00pm
Friday	7:30am - 6:00pm

HERMANS ROAD

951 E. Hermans Rd., Tucson, AZ 85756

Walk-up ATM

Lobby Hours:

Monday - Thursday	9:00am - 5:00pm
Friday	9:00am - 6:00pm

Drive-Thru Hours:

Monday - Thursday	7:30am - 5:00pm
Friday	7:30am - 6:00pm

PANTANO

280 N. Pantano Rd., Tucson, AZ 85710

Drive-up ATM / Walk-up ATM

Lobby Hours:

Monday - Thursday	9:00am - 5:00pm
Friday	9:00am - 6:00pm
Saturday	9:00am - 1:00pm

Drive-Thru Hours:

Monday - Thursday	7:30am - 5:00pm
Friday	7:30am - 6:00pm
Saturday	9:00am - 1:00pm

SPEEDWAY

3131 E. Speedway Blvd., Tucson, AZ 85716

Drive-up ATM

Lobby Hours:

Monday - Thursday	9:00am - 5:00pm
Friday	9:00am - 6:00pm

Drive-Thru Hours:

Monday - Thursday	7:30am - 5:00pm
Friday	7:30am - 6:00pm

THORNYDALE

7970 N. Thornydale Rd., Tucson, AZ 85741

Drive-up ATM / Walk-up ATM

Lobby Hours:

Monday - Thursday	9:00am - 5:00pm
Friday	9:00am - 6:00pm
Saturday	9:00am - 1:00pm

Drive-Thru Hours:

Monday - Thursday	7:30am - 5:00pm
Friday	7:30am - 6:00pm
Saturday	9:00am - 1:00pm

VAIL

9036 S. Houghton Rd., Tucson, AZ 85747

Drive-up ATM / Walk-up ATM

Lobby Hours:

Monday - Thursday	9:00am - 5:00pm
Friday	9:00am - 6:00pm
Saturday	9:00am - 1:00pm

Drive-Thru Hours:

Monday - Thursday	7:30am - 5:00pm
Friday	7:30am - 6:00pm
Saturday	9:00am - 1:00pm

WETMORE

971 W. Wetmore Rd., Tucson, AZ 85705

Two Drive-up ATMs

Lobby Hours:

Monday - Thursday	9:00am - 5:00pm
Friday	9:00am - 6:00pm
Saturday	9:00am - 5:00pm

Drive-Thru Hours:

Monday - Thursday	7:30am - 5:00pm
Friday	7:30am - 6:00pm
Saturday	9:00am - 5:00pm



Message from Hughes

We're Back and Ready to Serve You!

Dear Members,

I'm happy to share that our system upgrade is complete, and all branches and services are now open. Thank you for your patience over the weekend as we made these important improvements to better serve you.

As noted in our earlier communications, your account number format has changed; no action is required on your part.

- Your new account number is a combination of your current member number and account number.
- Dashes will no longer appear, and you may see added zeros.
- Your lowest open member number will now be your primary member number for all relationships.

All other aspects of your accounts—services, funds, and transaction history – remain the same. Here's a quick visual for reference. To view how your account numbers will look, review page 5 of this guide.

Thank you for being a valued member of Hughes. We look forward to seeing you soon.

Warm regards,

Andrew S. Britton
CEO/President

Your Services Overview

In Branch



Branch Locations

Our seven branch locations are ready to serve members during regular business hours.



Branch Staff

Our dedicated staff continue to deliver world class service to members.



Business Hours

Lobby, drive-thru, and Member Contact Center business hours will remain the same.



Phone Numbers

Member Contact Center number remains the same: 520-794-8341.

Online



Online and Mobile Banking

For members currently enrolled in online and mobile banking, your Login IDs and Passwords will remain the same.



Debit & Credit Cards

There is no change to how you use your debit and credit cards.



Checks

You may continue to use your existing checks, no action is required.



Direct Deposits

All your current deposits will continue as usual. If you need to set up a new deposit, please use your new account number.



Transfers, Bill Pay & Recurring ACH Transactions

All your transfers, Bill Pay, and recurring ACH transactions will continue without interruption. For any **new** transactions, please use your new account number.



Zelle®

Members enrolled in Zelle and have recurring or future-dated Zelle transactions will need to reschedule them beginning Sept 2.

What's Changed

Accessing Your Account

You are a person, not a number

We want to make sure accessing your accounts stays easy. Here's a quick overview of what's changing and what you need to know. Let's explore how banking in branch, over the phone and online have changed.



Accessing your account in a branch

When you visit a branch, we will no longer ask you for your member number. Although it's helpful to have your account number, it's not necessary. We will verify your identity by asking for your name and a photo ID.

If each account now has a new, unique account number, what happens if I don't know my account number(s) when I come into a branch?

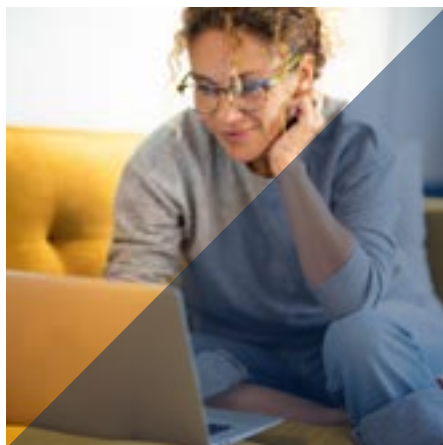
No need to worry if you don't know your new account number(s). Our staff can still conduct your transactions after they have seen your ID and verified your identity. We may ask for clarification about which account you will be transacting on if you have multiple accounts in the same account category.

For example, if you have a Checking PLUS account and a Checking account on a trust, we may ask you to clarify which checking account we will be conducting business on that day.



Accessing your account over the phone

When you call our Member Contact Center, we will no longer ask you for your member number. Instead, we will ask for your name and validate your identity. Once we confirm your identity, we will ask you to clarify the account type(s) you will be transacting on if you have multiple accounts in the same account category. You do not need to know your account number.



Accessing your account through online and mobile banking

There will be no change in how you access your account(s) online. For members already registered for online and mobile banking, your login ID and password will remain the same.

Account Number Change Information

Now that the system upgrade is complete, we want to show you how your account number(s) will look. The example shows various sample account numbers and an account type (e.g., 1, 5, 7, 12, 152, 157) to identify the account a member would like to transact.

Pre System Upgrade: Members transacted using a member number. A dash indicated the difference between the member number and account type.

Post System Upgrade: Each account has a unique account number, as shown in the far right column. The dash no longer exists between the member number and account type to create your new account number(s). Although you will still have a member number, it won't continue to be included in your account numbers going forward. If you have more than one member number, the lowest, open member number will be retained.

Account Name	Current Member Number	-	Account Type	New Account Number
Main Share Savings	1234	-	1	1234001
Checking	12345	-	5	12345005
Money Market	654321	-	7	654321007
Certificate Account	123	-	12	123012
Vehicle	12345	-	152	12345152
Line of Credit	1234	-	157	1234157

You're All Set!

Thank you for your patience and support during our system upgrade. We're excited for you to enjoy the improved experience and continued convenience of your accounts. Here's a quick reference to help you stay on track:

Key Things to Remember:

- **Accessing Your Account:** You will now use your new account number.
- **New Account Numbers:** Any new accounts or deposits that you set up will use your new account number.
- **Deposits and Transactions:** All existing deposits, transfers, Bill Pay and recurring ACH transactions will continue as usual.
- **Checks:** Your current checks will continue to work.
- **Zelle Transactions:** If you have recurring or future-dated Zelle transactions, be sure to reschedule.
- **Mobile & Online Banking:** Following the system upgrade, please ensure your app is updated if you have not turned on automatic app updates.
- **Regular quarterly dividend payments** for savings and IRA dividends will resume quarterly crediting with the 4th quarter dividend.
- **Starting September 30, Checking PLUS and Checking Restart fees** will be charged at the end of each month.

Need Help? We're Here for You.

Branch and Member Contact Center

Phone: 520-794-8341

Website: [HughesFCU.org](https://www.HughesFCU.org)

We appreciate you being a valued member of Hughes Federal Credit Union. If you have any questions, please contact us or visit one of our seven convenient branch locations.

If you have any questions, please call

520-794-8341



HughesFCU.org

Insured by NCUA.