



Technology Enhancement User Guide for Members

We are pleased to announce we will be adding new technology in order to offer you an enhanced banking experience. This will make every access to your accounts easier and more seamless.

Please review the important details inside.



President's Message



Dear Member,

We are closing in on a significant technological implementation at Tremont Credit Union. This August, we intend to roll out technology enhancements designed to make your Tremont experience faster, easier and most importantly more convenient. These enhancements will also allow us to offer new services and should also provide our management team with improved data which we anticipate will allow us to more easily evaluate and improve our services going forward. We are very excited to provide these enhanced services and we are confident that you will be pleased, as well.

In order to implement these enhancements, the credit union and our Roslindale branch will be closed to the public on Saturday, August 1, 2020. Moreover, beginning Friday, July 31 at 5 p.m. through Monday, August 3 until 8 a.m. we will need to limit our available services. During this time period:

- You will not have access to online banking, mobile banking, or telephone banking
- You will be able to use your Tremont ATM/Debit card. However, there will be a daily withdrawal limit of \$250 and a daily point of sale limit of \$500
- You will be able to use your Tremont credit card without any special limitations

We apologize for any inconvenience this temporary limitation in services may cause. We hope that by giving you notice of these limitations any negative impact can be avoided. Also, please be aware that we do anticipate that you may have questions regarding the new technologies after the implementation. Consequently, we have arranged for additional representatives to be available in our call center for the entire month of August. While we will continue to maintain our regular 24/7 call center, we will also have additional representatives prepared to respond to your questions relative to the technological enhancements. These additional representatives will be available from 8 a.m. to 8 p.m. Monday through Friday; 8 a.m. to 1 p.m. on Saturday; and, 10 a.m. to 2 p.m. on Sunday for the entire month.

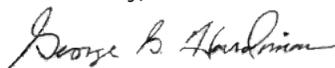
While you may have seen a description of the enhanced services in prior communications here, once again, is a summary of what you can expect:

- State-of-the-art processing technology that will enable us to serve you faster and more efficiently
- Account statements will have a new enhanced look and feel with a more attractive and easier to read format
- In-branch transaction receipts can be sent directly to your email
- Debit card management through Card Valet®
- Accounting software Quickbooks® and Quicken®
- Additional surcharge free ATM networks. We will continue to partner with the SUM and CO-OP ATM networks
- Apple Pay and Google Pay coming later in 2020-21

For more information, please visit one of our branches where our staff members are there to assist you, contact us at 781.843.5626, text us at 781.664.6580 or visit TremontCU.org.

We greatly appreciate your membership. Thank you for your patience and we look forward to continuing to provide you with the absolute best credit union experience.

Sincerely,



George G. Hardiman
President and Chief Executive Officer



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Important Information

Service:	Effective Date:	Details:
Tremont Credit Union	Saturday, August 1, 2020	Tremont Credit Union including our Roslindale Branch will be closed. Please plan ahead.
ATMs	Friday, July 31 - Monday, August 3	ATMs will be available and operational.
ATM and Debit Cards	At 5:00 p.m. on Friday, July 31; Saturday, August 1; and Sunday, August 2	ATM and debit cards will be operating normally with lowered withdrawal and point-of-sale limits (ATM \$250 daily/debit card \$500 daily). Balance inquiry and transfers will not be available.
Online, Mobile Banking and Bill Pay	At 5:00 p.m. on Friday, July 31; Saturday, August 1; and Sunday, August 2. Bill Pay will be disabled at 9 a.m. on Friday, July 31	Online, Mobile Banking and Bill Pay will be unavailable. See page 8 for instructions to access these services after the enhancement.
Telephone Banking	At 5:00 p.m. on Friday, July 31; Saturday, August 1; and Sunday, August 2	Telephone Banking will be unavailable. See page 8 for additional information.
Shared Branching	At 5:00 p.m. on Friday, July 31; Saturday, August 1; and Sunday, August 2	Shared Branching transactions will not be available.
Tremont Credit Union	Monday, August 3, 2020	Tremont Credit Union and all branches will be open at their regular time. Online, Mobile and Telephone banking will be available.

Checking, Savings & Certificate of Deposits

What You Need To Know

- In early July 2020, you will be invited via email to pre-register for our new online banking platform
- Your membership number will not change. However, account numbers tied to your membership will be changed
- Your account names may change after August 3
 - Courtesy Pay, Checking 18/65 and Second Chance Checking will change to “Checking”
 - eGreen Checking Courtesy Pay will change to “eGreen Checking”
 - Shares - Iron Club, All Purpose Club and Tuition Club will change to “Membership Share”
 - REG D will change to “Regular Share Transaction”
- You may continue to use your existing checking and savings accounts with existing checks. Your next order of checks will include your new account number
- Your certificate of deposit rates and maturities remain the same
- Your automatic withdrawals or pre-authorized payment will continue to be debited as usual. Automatic payments scheduled on Saturday, August 1 will post on Friday, July 31
- Your deposit account statements will have a new and improved look, please see page 9
- Your transactions will be processed live and post as they are received
- Your last processing day of the month will be the last business day of the month
- You will be asked to provide your Government Issued ID to scan into our system for increased security

What's New

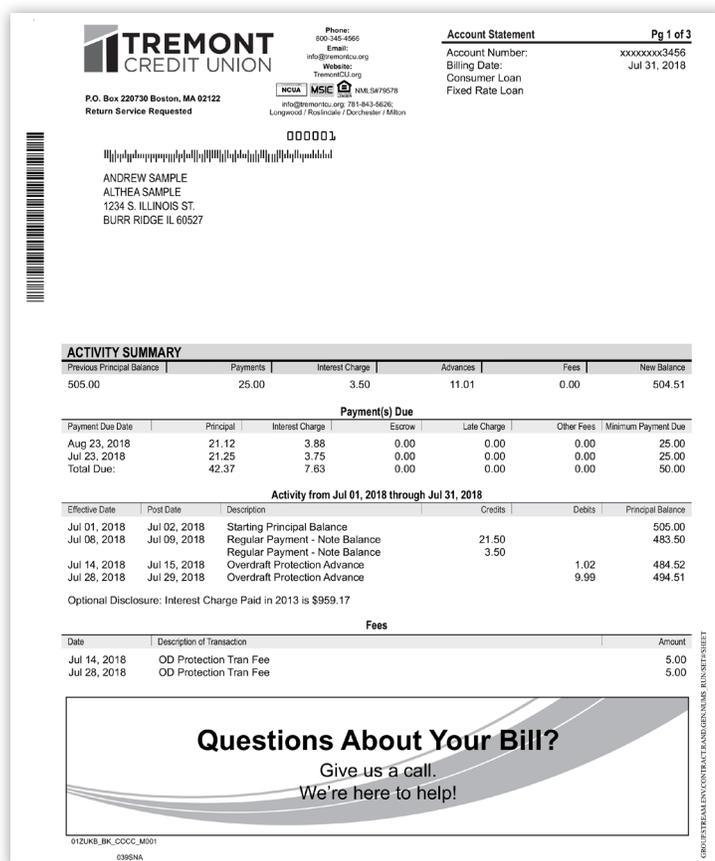
- Adding digital transaction receipts for in branch transactions
- Adding Girl Scout accounts (coming later)
- Adding IOLTA accounts (coming later)
- Adding Landlord Security accounts (coming later)

What You Need To Know

- Your terms and conditions will have **no changes**
- Your loan number **will change**
- Your payment due dates remain the same
- Your loan billing statement will have a new, enhanced look
- HELOC
 - You will receive an annual statement with year-to-date account
 - You can use existing HELOC checks

New Loan Statements

- ✓ Clear and easy to read
- ✓ Bigger print, bold and italics for emphasis
- ✓ Easy to navigate. Account title and band provides an easy method to quickly identify each account
- ✓ Account summary generated for quick reference
- ✓ Prominent message area for important information



If you have any questions please contact our 24/7 Call Center at 781.843.5626

ATM & Debit Cards

What You Need To Know

- Debit cards will be in standby mode starting at 5 p.m. on Friday, July 31
- Your ATM and debit card **will not change**
- Shared Branching will be available on Monday, August 3

What's New

- Set your own debit card PIN
- Card Valet®
 - Set up debit and ATM card alerts
 - Track debit card usage
 - Set limits on your debit cards
- Receive a new debit card instantly coming later in 2020-21
- New, improved and expanded ATM Network
 - More availability including 4,500 new ATMs.



Online, Mobile & Telephone Banking

What You Need To Know

- In early July 2020, you will receive an invitation via email to pre-register for our new and improved online banking platform
 - Your username will not change. When you login for the first time your password will be the last four digits of your Social Security Number and your zip code. You will be asked to change your password.
- You will continue to have access to your statement history through an additional link on your eStatements page
- Your currently scheduled bill payments will be processed and paid
- Your Popmoney® accounts will transfer over and you may not access your history
- Your account descriptions will be limited to 48 characters
- Your account nicknames will transfer

What's New

- New alerts via our iBanking platform
- New and improved mobile app
- Disable and enable your debit and ATM cards via our website
- First five e-banking transfers are free
- Submit check orders directly through our online banking platform
- New and updated telephone banking system - for an improved user friendly experience
- New accounting software - Intuit Quickbooks® and Quicken®

eStatements & Statements

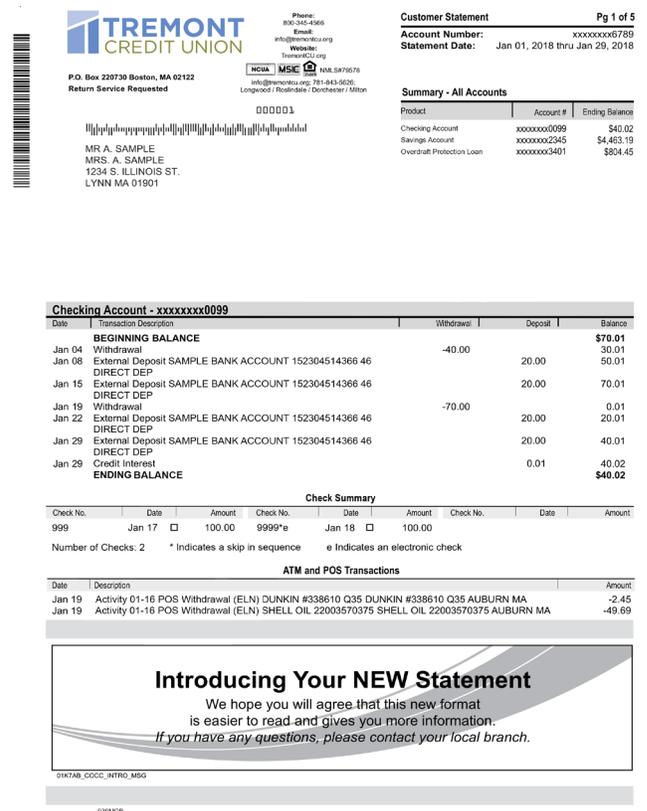
What You Need To Know

You will receive an enhanced deposit account statement. These statements are easy to read with helpful details and summaries. On the new enhanced statements, a highlighted message area will display important and/or timely information we don't want you to miss.

- For quarterly accounts (Share and Loans), your statements will be mailed and your eStatements will be available on the first week of October 2020
- For monthly accounts (Checking and Money Market), your statements will be mailed and your eStatements will be available on the first week of September 2020
- IRA statements will be distributed in January 2021
- eStatements and paper statements will include check image
- eStatements will have 13 months of previous statements

New Deposit Statements

- ✓ Clear and easy to read
- ✓ Bigger print, bold and italics for emphasis
- ✓ Easy to navigate. Account title and band provides an easy method to quickly identify each account
- ✓ Account summary generated for quick reference
- ✓ Prominent message area for important information



TREMONT CREDIT UNION
 Phone: 617-342-6655
 Email: info@tremontcu.org
 Website: tremontcu.org
 P.O. Box 220730 Boston, MA 02122
 Return Service Requested
 MR. A. SAMPLE
 MRS. A. SAMPLE
 1234 S. ILLINOIS ST.
 LYNN MA 01901

Customer Statement Pg 1 of 5
 Account Number: xxxxxxxx6789
 Statement Date: Jan 01, 2018 thru Jan 29, 2018

Summary - All Accounts		
Product	Account #	Ending Balance
Checking Account	xxxxxxxx0099	\$40.02
Savings Account	xxxxxxxx2345	\$4,463.19
Overdraft Protection Loan	xxxxxxxx3401	\$804.45

Checking Account - xxxxxxxx0099				
Date	Transaction Description	Withdrawal	Deposit	Balance
BEGINNING BALANCE				
Jan 04	Withdrawal			\$70.01
Jan 08	External Deposit SAMPLE BANK ACCOUNT 152304514366 46	-40.00	20.00	30.01
Jan 15	External Deposit SAMPLE BANK ACCOUNT 152304514366 46		20.00	50.01
Jan 19	Withdrawal			70.01
Jan 22	External Deposit SAMPLE BANK ACCOUNT 152304514366 46	-70.00	20.00	0.01
Jan 29	External Deposit SAMPLE BANK ACCOUNT 152304514366 46		20.00	20.01
Jan 29	Credit Interest		0.01	40.02
	ENDING BALANCE			\$40.02

Check Summary					
Check No.	Date	Amount	Check No.	Date	Amount
999	Jan 17	100.00	9999e	Jan 18	100.00

Number of Checks: 2 * Indicates a skip in sequence e Indicates an electronic check

ATM and POS Transactions			
Date	Description	Withdrawal	Amount
Jan 19	Activity 01-16 POS Withdrawal (ELN) DUNKIN #338610 Q35 AUBURN MA		-2.45
Jan 19	Activity 01-16 POS Withdrawal (ELN) SHELL OIL 22003570375 SHELL OIL 22003570375 AUBURN MA		-49.99

Introducing Your NEW Statement
 We hope you will agree that this new format is easier to read and gives you more information.
 If you have any questions, please contact your local branch.

Frequently Asked Questions

<p>How will I be able to access my funds over the weekend?</p>	<p>You may make withdrawals at any ATM using your ATM and debit card. During the weekend of August 1-3, there will be lowered withdrawal and point-of-sale limits (ATM \$250 daily/debit card \$500 daily).</p>
<p>When will the technology enhancement occur?</p>	<p>All technology enhancements will occur from the close of business on Friday, July 31 through Sunday, August 2. Additional enhancements will be introduced throughout 2020-21.</p>
<p>Why is the Credit Union undergoing the technology enhancement?</p>	<p>Technology continues to be an increasing, vibrant force in our everyday lives. We recognize your need for rapid, convenient access to your bank accounts. As a result, we are updating our systems to offer you new features and options designed with you in mind, making your experience more convenient and easier to use, which will save you time.</p>
<p>Will my Online Banking User ID and Password change?</p>	<p>In early July 2020, you will receive an invitation to pre-register for our new online banking platform. Your username will not change. You will be asked to change your password. See page 8 for more information</p>
<p>Will I continue to receive a statement of my account?</p>	<p>Yes, you certainly will. See page 9 for more information.</p>
<p>I have funds directly deposited into my checking account. Will this transaction be interrupted?</p>	<p>No, any funds automatically deposited into your account will not be affected by the technology enhancement. Should you like to add a direct deposit to your account, we offer ClickSWITCH to help you transition easily.</p>
<p>What should I do if I have questions?</p>	<p>Contact our 24/7 Call Center at 781.843.5626; text us at 781.664.6580; visit TremontCU.org or stop by one of our four, full-service branches.</p>

Schedule of Fees

All fees effective as of July 1, 2020

Checking Account

First Check Order (box of 50 checks)	Free
Temporary Checks at Account opening	Free
Additional Temporary Checks	\$0.25 each (minimum 4 checks)
Monthly Service / Minimum Balance Fee	Free
Checking Monthly Service Fee	\$5
Fee Waived with Direct Deposit or \$500 Average Daily Balance	Free
e-Green Checking Monthly Service Fee	\$0.50
e-Green Paper Check Fee	Free
Student Checking Monthly Service Fee	\$15
New Account Closure (within 90 days)	\$5 per transfer
Overdraft Protection Transfer	Free
Stop Payment (Single Check or Range)	\$32

ATM / Debit Card

Visa ISA for International Transactions	
No Currency Conversion	1% of transaction amount
With Currency Conversion	1% of transaction amount
ATM Transactions	
First 5 per Month	Free
Each Additional	\$1 per transaction*
Non-Member ATM Transaction	\$2.75
Member ATM Network Transactions (SUM & CO-OP)	Free
Debit Card	
Card Replacement	\$20
Rush PIN or Card Only	\$60
Rush PIN and Card	\$120

Lending

Residential	
Loan Modification (recast Mortgage Request)	\$500
Subordination Fee	\$350
Reissue/Confirmatory Discharge	\$75
Rush	\$50
Lien Release Fee - Residential Property	\$150
Lien Release Fee - Commercial Property	\$350
Partial Release of Collateral	\$250
Closing Documentation Redraw Fee: Residential Loan	\$195
Consumer	
Processing fee (all loans refinanced within 6 months of origination date)	\$95
Skip A Payment Program	\$35 each

Other / Miscellaneous

Account Reconciliation	\$25 per hour
Insufficient Funds (Returned/Paid)	\$32 per returned item
Stop Payment	\$32
Christmas Club Early Withdrawal	\$18 per withdrawal
Coin Machine Use for Members	Free
Copy of Loan Files	\$15
Copy of Statement	\$5 per statement
Copy of Check	\$5 per check
Mobile App	Free
Mobile Deposit	Free
Abandoned Property/Escheatment Fee	\$100 per account
eStatements Online Monthly Statements	Free
Foreign Check Collection	\$15 per check
Levy Processing	\$50
Money Order	\$3
Non-Member On-U's Check Cashing	\$5 per check
Non-Member Notary Public Services	\$30
Notary Public Services for Members	Free
Official Check	\$5 per check
Loan Payoff Request Letter	Free
PopMoney Online Transfer (Receive)	Free
PopMoney Online Transfer (Send)	\$0.50
Research	\$50 per hour
Return Check (Deposited by Member)	\$7.50 per check
Return Mail due to Incorrect Address	\$5 monthly
Subpoena Research	\$75 per hour
Telephone Loan Payment	\$5
Membership Share Minimum Balance below \$30 at any time of the month	\$5 per month
Wire Transfer - Incoming	\$20 per transfer
Wire Transfer - Outgoing	\$25 per transfer

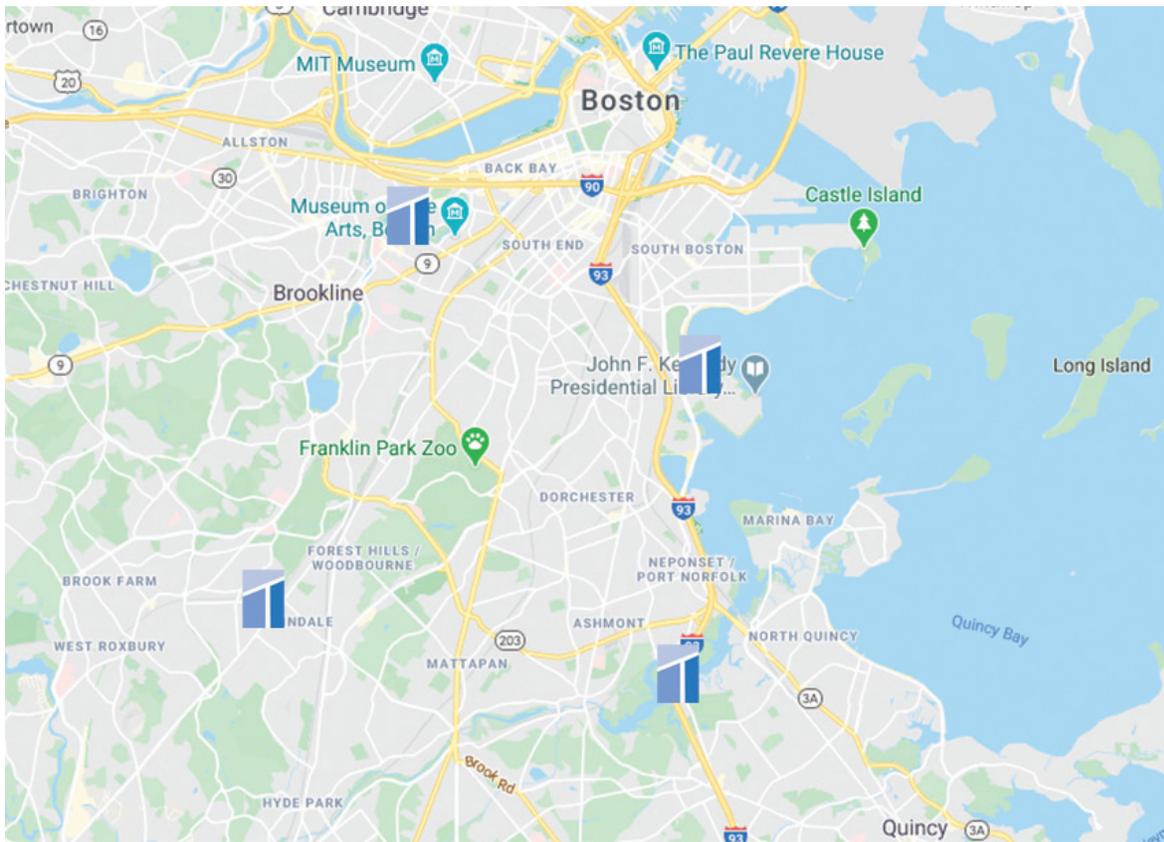
Under 18 & Over 65 Accounts**

Check Orders per box	Free
Insufficient Funds (Returned/Paid)	\$5
Wire Transfer - Incoming	\$10 per transfer
Wire Transfer - Outgoing	\$12.50 per transfer

*Fee waived at Tremont Credit Union ATM

**All other fees not listed are applicable for Under 18 & Over 65 Accounts

Our Locations & ATMs



Longwood Branch & ATM

(Inside Galleria Mall)

350 Longwood Avenue

Roslindale Branch & ATM

10 Corinth Street

Dorchester Branch

(Inside Boston Teacher's Union)

180 Mount Vernon Street

Milton Branch

Two Granite Avenue

Have Questions?

Call us at 781.843.5626

Text us at 781.664.6580

Email us at info@tremontcu.org

Visit us any of our four Boston area branches



NMLS# 789578