

Great Meadow Federal Credit Union

Your Banking *FASTER* Than *EVER.*

Yes...Better Banking Starts March 1.

Faster paydays. **Easier** access. **More** control over your money.
See what's coming and important dates ahead.

GreatMeadowFCU.org • 518-642-8100



A Letter from the CEO

Dear GMFCU Family,

We're excited to share some important news about the future of GMFCU. **Starting Friday, February 27, 2026, at 5:00 PM**, we'll begin a major system upgrade that will help us serve you better across every channel.

During this upgrade weekend, some of our systems will be temporarily unavailable while we complete the transition to our new technology platform. We'll reopen **Monday, March 1, 2026, at 9:00 AM** with an upgraded core system and a completely new online banking experience through It'sMe247.

You'll notice a fresh look, faster navigation, and more convenient features that make managing your finances even easier. Our new It'sMe247 Online Banking will go live at **9:00 AM on March 1**, giving you full access to your accounts right away. This guide will walk you through the registration and login process, so you'll be ready to get started that day.

Our new mobile app will follow shortly after, as Apple and Google finalize their app store approvals. We'll keep you up to date on its release through our website, social media, and in-branch updates so you'll know exactly when it's ready to download.

One upgrade we're especially excited about is how we'll handle direct deposits. After the conversion, ACH deposits such as payroll will be posted on the date we receive notification, not the settlement date. That means you could see your paycheck up to two days or more earlier than your scheduled pay date, with no extra steps or enrollment required. It's just one example of how we're finding new ways to put your money in your hands sooner.

We're also introducing YES Talk, a new audio banking system that will give you secure, 24/7 access to your account information by phone, because we know convenience and access matter in your everyday life.

As we celebrate 70 years of serving our members, this upgrade reflects who we are and what we stand for. Everything we do starts with the member, and when challenges or changes arise, we focus on finding solutions. This investment in new technology is part of our mission to strengthen your financial life by finding more ways to SAY YES, today and well into the future.

Thank you for your patience and support as we complete this important upgrade. We're proud of our history, excited about what's ahead, and committed to continuing to serve you with the same care and dedication you've trusted for 70 years.

Warm regards,



A. Ryan Roberts
President/CEO
Great Meadow FCU



What's Stays the Same

Even with all the exciting improvements ahead, much of what you know and use every day will stay familiar:

- Your account numbers remain the same.
- Checks and debit/credit cards will continue to work as usual.
- Direct deposits and automatic payments will continue posting normally.
- Loan terms, rates, and account security remain unchanged.

We're introducing a number of enhancements that will give you **more control, faster access** to your funds, and **an easier way to manage your accounts** every day:

- Getting paid early through faster ACH deposits

Your relationship and money with us aren't changing, just the systems we use to make them work better for you.

What You Gain

A New Mobile App!

(A Fresh, Modern Online Banking Experience – It'sMe247)

We're launching a new GMFCU Mobile Banking It'sMe247 app shortly after the upgrade. Once available, you'll find it in the **Apple App Store** and **Google Play Store**. We'll announce its release through our website, social channels, and in-branch updates. When it's ready, simply delete the old app, download the new one, and log in using your It'sMe247 credentials.

Once available, you'll log in to our new It'sMe247 Online Banking system. It's easier to use, faster to navigate, and accessible on any device. You'll be able to check balances, transfer funds, make loan payments, view statements, and set alerts with just a few clicks.

New Online & Mobile Banking: It'sMe247

- A more user-friendly experience on any device.
- Faster access to your accounts and transactions.
- Simple first-time login setup.



What You Gain

YES Talk – 24/7 Audio Banking

We're introducing a brand-new audio banking system that's simple, secure, and always available. Call **YES Talk** to hear balances, review recent transactions, or transfer funds anytime, day or night. You'll use your member number and a PIN for secure access. **Call 833-413-5199**

Improved Bill Pay

Bill Pay will look and feel familiar but perform much better. Your existing payees and scheduled payments will carry over automatically, but Bill Pay will be unavailable during the upgrade weekend. Once we're live, you can log in and confirm your information easily.

Please note: New enrollments for Bill Pay and Remote Deposit Capture (RDC) will be disabled at close of business on **Friday, February 20**. Bill Pay and RDC functionality will be fully shut off at close of business on **Tuesday, February 24**, and will reopen when It'sMe247 launches on **March 1**.

Get Paid Early!

One of the biggest improvements comes in how we process deposits. Starting after the upgrade, we'll post ACH credits, like payroll and government deposits, on the date of notification instead of the settlement date. That means you'll often see your paycheck a day or two early.

No extra steps, no sign-up, it's automatic, and it's just one more way we're working to put your money in your hands faster.

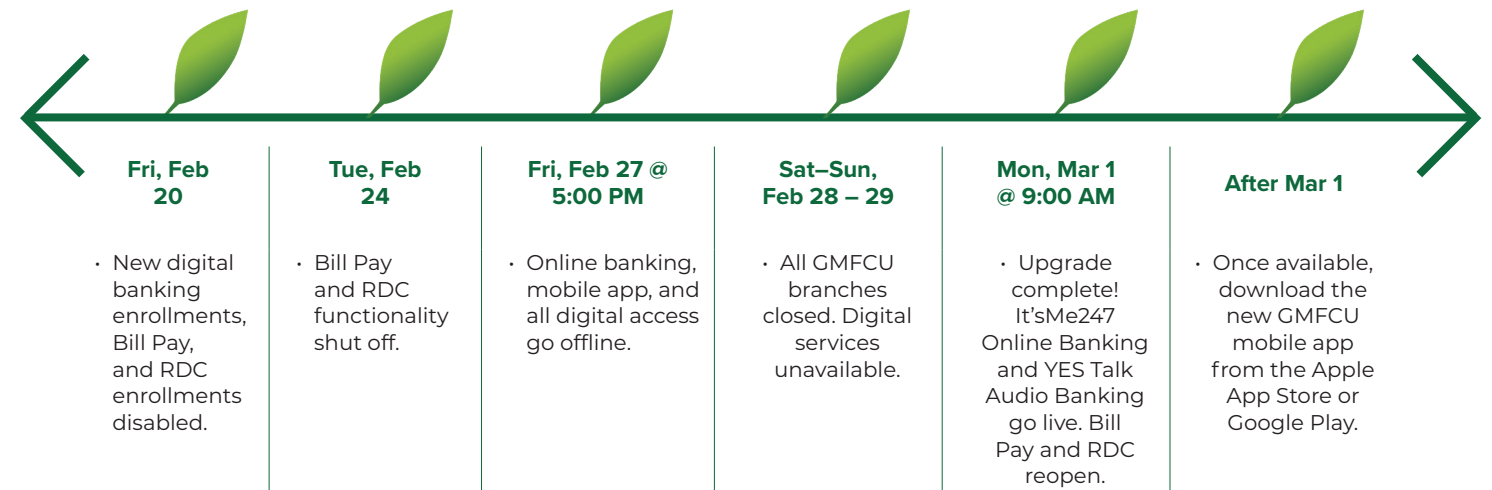
Faster Processing and Self-Service Options

- Quicker processing of all deposits and transactions.
- New tools for managing transfers, alerts, and recurring payments, all in your control.
- New features for account management and alerts.



Upgrade Timeline at a Glance

A faster way to bank is coming! One weekend of prep = smoother banking after.
Here's what to expect and when.



Date	What To Do
Fri, Feb 20	New digital banking enrollments, Bill Pay, and RDC enrollments disabled.
Tue, Feb 24	Bill Pay and RDC functionality shut off.
Fri, Feb 27	Online banking, mobile app, and all digital access go offline.
Sat-Sun, Feb 28-29	All GMFCU branches closed. Digital services unavailable.
Mon, Mar 1	Upgrade complete! It'sMe247 Online Banking and YES Talk Audio Banking go live. Bill Pay and RDC reopen.
After Mar 1	Once available, download the new GMFCU mobile app from the Apple App Store or Google Play.

Pending confirmation: Date for disabling new member-initiated transfers through digital banking is subject to change and will be confirmed by the digital banking team."

Questions? We're ready to help!

Call: 518-642-8100

Visit: greatmeadowfcu.org/core-conversion/

Email: info@GreatMeadowFCU.com

How to Prepare Before February 27

- Complete all online and mobile transactions before **5:00 PM on Feb 27**.
- Print or download any account history or eStatements you might need.
- Ensure your phone number and email are up to date.
- Have some cash available for the weekend.
- Avoid scheduling Bill Pay payments between **Feb 27 and Mar 2**.
- **Note:** New enrollments for Bill Pay and RDC are disabled after close of business on **February 20**.
- Bill Pay and RDC functionality will be unavailable starting close of business on **Tuesday, February 24**.

Sign Up for Faster Banking

1. Visit **GreatMeadowFCU.org** and click **It'sMe247 Online Banking**.
2. Click "First-Time User."
3. Enter your member account number and full Social Security Number.
4. Follow the on-screen prompts to verify your identity via text or email.
5. Create your new password and set your security questions.
6. You're in! Explore your new online experience.

Enjoy Your New Perks

- **Log in to It'sMe247 for the first time to set up your password and alerts.**
- **Download the new GMFCU Mobile App and log in using your It'sMe247 credentials.**
- Enroll in eAlerts to stay informed about balances, deposits, and payments.
- Explore YES Talk for easy 24/7 access by phone.
- Reach out to our team if you have any questions, we're here to help!

Frequently Asked Questions

Account & Transaction Changes

How will ACH withdrawals post to my account?

ACH withdrawals—including one-time and recurring electronic payments—will post to your account after 5:00 PM each day. This allows all deposits to post first before withdrawals are applied, helping reduce the risk of overdrafts.

Are my routing number or account number changing?

No. Your routing number and account number(s) will remain the same.

Do I need to notify companies that use my account for payments or deposits?

No. Since your routing and account numbers are not changing, no action is required.

Online & Digital Banking

When will Online Banking (OLB) be available?

All current Online Banking and Mobile Banking access will be turned off at **5:00 PM Eastern on Friday, February 27**. New enrollments for digital banking on the legacy system are disabled at close of business on **Friday, February 20**. Online Banking will be available again starting **March 1 at 9:00 AM**. Links to download the new mobile app will be posted on the landing page once they are available, which is expected during the day on **March 1**.

What online services will I need to re-enroll in after conversion?

You will need to re-enroll in all online services, including:

- Online Banking (OLB)
- eStatements
- Remote Deposit
- Account alerts
- ACH services

Internal and external automatic transfers

Additional services may be confirmed closer to conversion.

Transfers & Payments

Can I transfer money to accounts at other financial institutions?

Yes. Members can initiate electronic ACH transfers to accounts they own at other financial institutions through It'sMe247. This is a self-service feature, and staff are available to help you learn how to use it if needed.

Can I transfer funds between my GMFCU accounts and loans?

Yes. You can set up one-time and recurring internal trans-

fers between GMFCU accounts and loans you own or are listed on directly through online banking.

Will ACH transfers, bill pay, or recurring payments be impacted during conversion?

Bill Pay and Remote Deposit Capture (RDC) enrollments shut off at close of business on **Friday, February 20**. Bill Pay and RDC functionality will be fully unavailable starting close of business on **Tuesday, February 24**, and will reopen when It'sMe247 launches on **March 1**.

Debit Cards & ATM Access

Will my debit card still work?

Yes. There will be no changes to your debit card.

Will my card number, expiration date, or CVV change?

No. Your card number, expiration date, and CVV will remain the same.

Will I be able to access cash at an ATM during the conversion?

Details are to be determined. Updated information will be provided prior to the conversion.

Preparing for the Conversion

What should I do to prepare for the conversion?

We recommend withdrawing any cash you may need during the conversion period.

How much cash should I take out?

This depends on your individual needs. Please plan according to your typical spending during the conversion window.

Certificates of Deposit (CDs)

What enhancements are being made to Certificates of Deposit?

All new CDs will pay dividends monthly, allowing interest to compound and helping you earn more.

CDs will automatically renew at the current rate if not closed at maturity.

What about my existing CD?

Beginning March 31, 2026, all existing CDs will begin compounding dividends monthly. Any accrued interest earned through that date will be credited to the principal, increasing APY and overall earnings.

YES Talk Audio Banking

What is my default YES Talk PIN?

When you enroll in YES Talk, your default PIN will be the last four digits of the primary account holder's Social Security number.

Can I change my PIN?

Yes. You will be prompted to create a new PIN during your first call.



GRANVILLE

Address

26 East Main Street
Granville, NY 12832

Office Hours

Mon – Fri 9:00am – 5:00pm
Saturday 9:00am – 12:00pm

Telephone

518-642-8100
Toll-Free 1-800-303-1110
Fax 518-642-8104

COMSTOCK

Address

11627 State Route 22
Comstock, NY 12821

Office Hours

Mon – Fri 9:00am – 4:30pm

Telephone

518-639-8655
Fax 518-639-3039

QUEENSBURY

Address

1002 State Route 9,
Queensbury, NY 12804.

Office Hours

Mon – Fri 9:00am – 5:00pm

Telephone

518-642-8100

FORT EDWARD

Address

348 Broadway,
Fort Edward, NY 12828.

Office Hours

Mon – Fri 9:00am – 5:00pm
Saturday 9:00am – 12:00pm

Telephone

518-642-8100



Great Meadow
FEDERAL CREDIT UNION



518-642-8100
GreatMeadowFCU.org

This credit union is federally insured by the National Credit Union Administration.