



**FLORIDA
COMMERCE**
CREDIT UNION
Committed to you.

Dear Member,

On Friday, October 23, Florida Commerce will flip the switch to our new online banking system, iBranch! 2.0. This exciting new technology is designed to streamline your life and help you manage your financial health.

Some of the new features include:

- Individual user IDs for primary and joint owners
- Access to every account a member has at Florida Commerce via one set of log-in credentials
- Recurring and instant transfers
- Financial Overview page featuring quick pays and transfers, account history, pending payments and transfers
- Funds transfer to/from outside financial institutions
- New account opening functionality
- Account aggregation including outside financial data, airline miles, email accounts, and more
- Secure email system linked directly to our Call Center
- Account Alerts
- E-statements
- And much more!

As a BillPay user, we know how important online banking is to your life. We want this transition to be as seamless as possible. In this package, we've included easy-to-follow instructions for enrollment in the new online banking system, as well as the process for re-establishing your BillPay account.

Here's a quick snapshot of the calendar of events:

- October 23: Last day bills will be paid from old system.
- October 24: New system is up and running; members may start setting up payees in new system.
- October 26: New bills officially get placed into the Checkfree queue to be paid.
- October 30: Just like our current system, it will take up to 4 days for bills to initially get scheduled. Members will bills with due dates between Oct 26 – 29 should plan to pay them early through the old system or choose an alternative payment option to ensure timely payments.

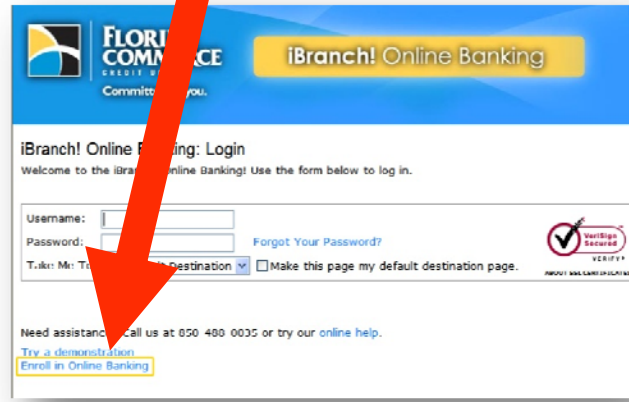
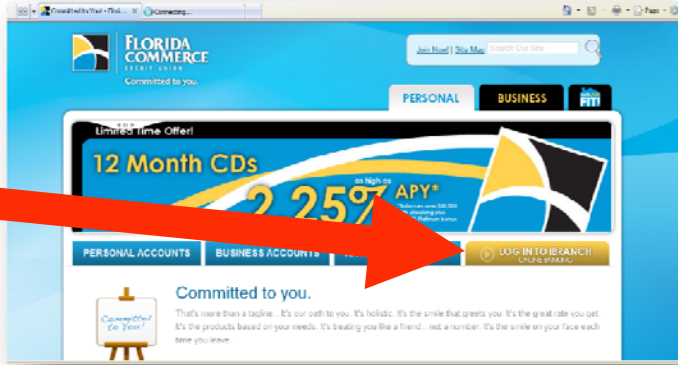
If you have any questions during the enrollment process, don't hesitate to call our Help Center at 850-488-0035 or 800-533-5772. The Call Center is available Monday – Friday from 9am – 6:30 pm EST and Saturdays 9am – 1pm EST.

Sincerely,

Cecilia D. Homison
CEO

ENROLLMENT PROCESS FOR iBRANCH!

- GO TO FLORIDACOMMERCE.ORG:** You'll notice a new, improved website design! Click on the yellow button labeled: **LOG-IN TO iBRANCH!SM.**
- ENROLL:** Once you reach the log-in screen, click on "Enroll in Online Banking".

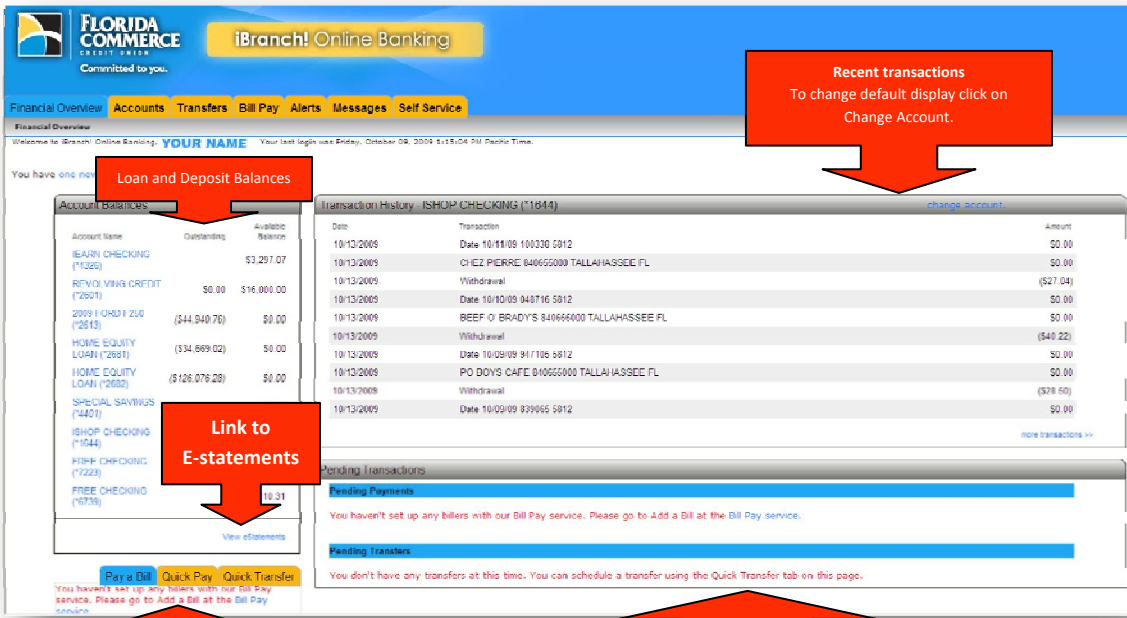


- IMPORTANT:** You cannot log-in using your current user name and password. Everyone **MUST** enroll in the new system. You will need your Member ID (account number), SSN, and zip code to enroll. You will only need to enroll using one account because all of your accounts will be aggregated under one user name and password. Once you click on the "Enroll in Online Banking" link, the system will walk you through the enrollment process, including setting up security questions.

- IMPORTANT:** You will need to use the zip code as it appears on your statement. Therefore, if you have a zip+4, the system will require that number to get you enrolled. Our Call Center can provide this to you, if you experience issues.

- IMPORTANT:** You will be asked to create a unique user name and password. We do not recommend using your account number.

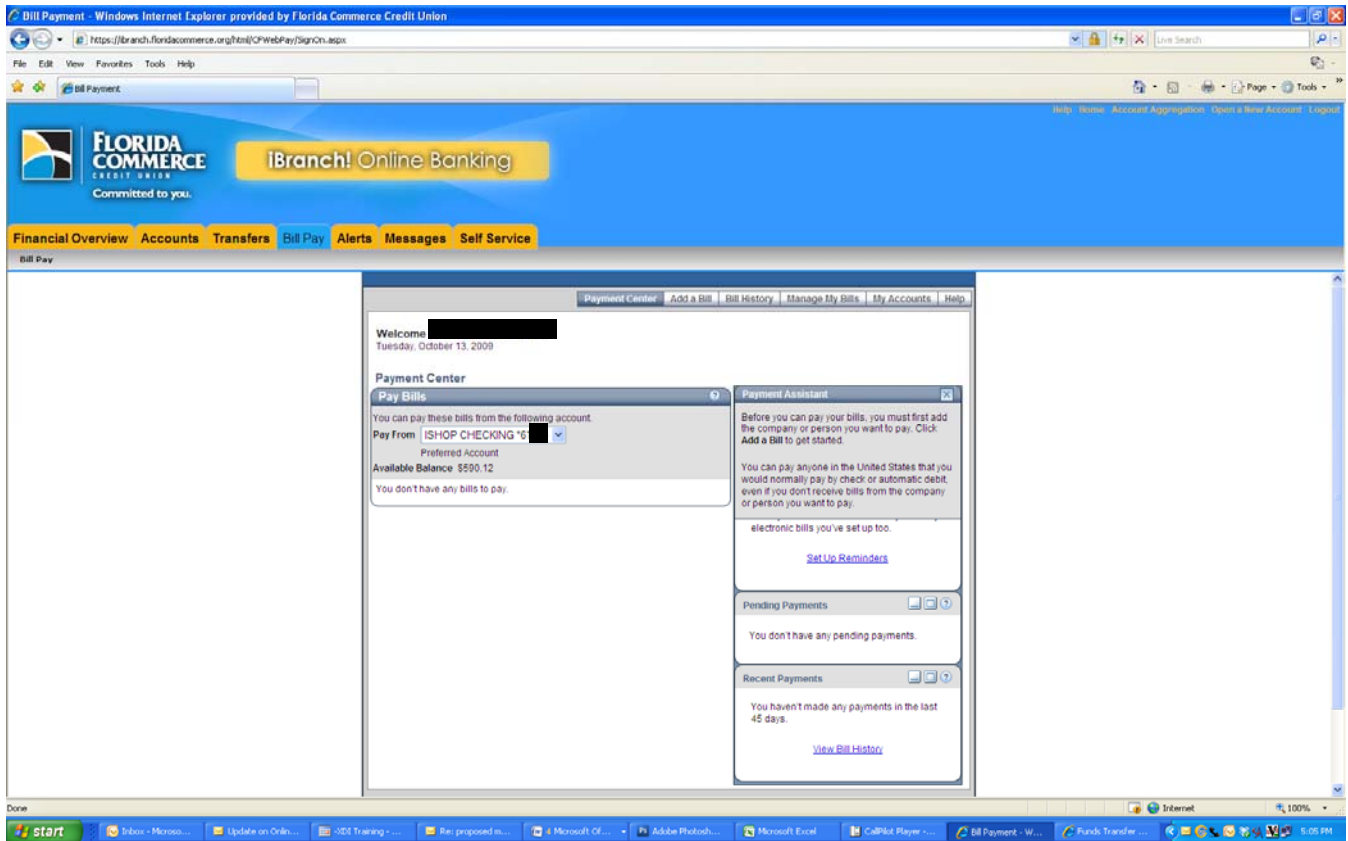
- LAND ON FINANCIAL OVERVIEW PAGE:** After log-in, you'll land on the Financial Overview Page. Over 90% of the transactions you'll want to make, may be accessed from this page.



Pay a Bill = eBills
Quick Pay = BillPay
Quick Transfer = Account Transfers

Pending Payments = Upcoming BillPay Transactions
Pending Transactions = Upcoming Account Transfers

4. **SET-UP BILLPAY:** All bill payees and e-bills must be set-up in the new system. When you click on the BillPay button, you'll now be able to choose from a drop-down menu which account number you want to use to pay bills.



IMPORTANT: You will only be able to view bills YOU set-up on the system. To be clear, if a joint-owner on your account sets up a bill payee, you WILL NOT see that pending payment. However, you will see it when it clears your account.

IMPORTANT: If you are currently enrolled in e-Bills (electronic versions of your traditional paper bills, that are delivered conveniently through the credit union's online bill payment service) we recommend you cancel all of your e-Bills before October 23rd to help prevent any delay or interruption in the delivery of these bills. Please note, once you re-enroll in the online bill payment service after October 24th it could take 1-2 billing cycles before you can re-enroll in e-Bills. Once you see the "e-Bill sign up" icon next to the biller name, within the bill payment service, you can re-enroll in the e-Bill for those billers.

