

## News from Mark Bold, LMFCU President

As announced in March, we have upgraded our core processing systems. We are very excited that we have re-opened the office on May 4th using the new system.

This project is a major undertaking for our staff and technology partners as it affects all aspects of our operations. In addition to our core processing system, which is the technology used for transaction processing and maintains our share and loan accounts, we are also upgrading our Online Banking, Mobile Banking app, and Remote Deposit Capture systems. Members will now enjoy advances in our technology products, quicker processing times, and more self-serve options.

We are also providing additional phone support for the weeks following the conversion by partnering with our new provider's call center. These calls will be answered by Michigan-based, experienced staff who can assist with any questions you may have up through May 15th.

We are excited to bring these changes to our members, providing state-of-the-art systems with stable functionality is always our goal. While change is always difficult, rest assured our staff are working hard to make sure the issues are minimized and our systems are aligned with member expectations.

Have additional questions? Stop into our office or call us at 410-687-5240.

*Thank you in advance for your patience during the upgrade process.*

### **Some of The New Features Include:**

- A new Online and Mobile Banking platform that includes added security.
- Report debit cards lost/stolen in the mobile app.
- Improved core system reliability and availability.
- Improved eAlerts for account balance, transactions, deposits, etc.
- Near Real-Time Processing of Remote Deposit Items. (No more waiting for that file to post!)
- Credit card users will have a direct link within Online and Mobile Banking to link to the eZCard Info website without the need to remember your eZCard login credentials. The eZCard Info website features include making a payment, access credit card account history and statements, set account and transaction alerts, and more.
- Create auto transfers and ACH transfers within Online Banking or the Mobile Banking app
- Later this summer the payment app Zelle will be accessible through the new Mobile Banking app.
- Transfer funds to and from the Credit Union with our new A2A system, which for the short term is replacing our MoneyMover service.
- We are introducing an automated Telephone Banking system.



## New Account Suffixes

| Old Suffix         | Description                          | New Suffix |
|--------------------|--------------------------------------|------------|
| 000, 001, 020, 021 | Primary Share                        | 000        |
| 001A, 002 - 008    | Secondary Share                      | 001 - 010  |
| 200, 201           | Holiday Share                        | 020        |
| 250, 251           | Summer Club                          | 030        |
| 700                | Traditional IRA                      | 200        |
| 702                | Traditional IRA<br>Money Market      | 205        |
| 703                | Traditional IRA<br>Money Market Plus | 210        |
| 800                | Roth IRA                             | 220        |
| 802                | Roth IRA Money Market                | 225        |
| 900                | Coverdell ESA IRA Share              | 230        |
| 902                | Coverdell ESA IRA<br>Money Market    | 235        |
| 100 - 105          | Regular Checking                     | 100 - 109  |
| 110, 111, 150      | Free Checking                        | 100 - 109  |
| 120                | Interest Checking                    | 100 - 109  |
| 130                | Premium Checking                     | 100 - 109  |
| 300                | Money Market                         | 120 - 121  |
| 350                | Money Market Plus                    | 120 - 121  |
| 605                | 3-5 Month CD                         | 300 - 349  |
| 611                | 6-11 Month CD                        | 300 - 349  |
| 617                | 12-17 Month CD                       | 300 - 349  |
| 623                | 18-23 Month CD                       | 300 - 349  |
| 635                | 24-35 Month CD                       | 300 - 349  |
| 648                | 36-48 Month CD                       | 300 - 349  |
| 705, 805, 905      | 3-5 Month IRA CD                     | 400 - 449  |
| 711, 811, 911      | 6-11 Month IRA CD                    | 400 - 449  |
| 717, 817, 917      | 12-17 Month IRA CD                   | 400 - 449  |
| 723, 823, 923      | 18-23 Month IRA CD                   | 400 - 449  |
| 735, 835, 935      | 24-35 Month IRA CD                   | 400 - 449  |
| 748, 848, 948      | 36-48 Month IRA CD                   | 400 - 449  |
| 030                | Escrow Share                         | 250        |

## As Of Monday, May 4th

- Telephone call center begins taking member calls at 8:00 am EST
- ATM and Visa check card access is restored to normal in the morning.
- The Credit Union office opens at 9:00 am EST, closes at 5:00 pm
- Posting and access to ACH deposits and transactions returns to normal.
- Enrollment in desktop Online Banking begins, also providing access to Internet Bill Payment
- Access to our new & improved online membership application is activated.
- A New Telephone Banking system is activated

**Date to be determined:** Access to the new Mobile Banking app and RDC.



## Improved Online Banking Features What to Expect!

- Reset your user name and password without calling the Credit Union.
- Receive notification when passwords or personal information is updated.
- Add messages to your account transfers.
- "Jump" to other accounts you are joint owner on without logging out of your primary account.
- Set up recurring transfers without calling the Credit Union. Download account activity.
- Review loan payoffs.
- Restrict the use of your Debit card if lost or stolen and remove the restriction when you find it.
- Transfer funds to another member. Message our staff.
- Set alerts on balances and transactions, and deposit your checks in a near real time environment (no more waiting).
- Ability to apply for a skip a pay within It'sMe24/7.

# Frequently Asked Questions

**Will My Account Number Change?** NO

**Will I be able to view my transaction history prior to May?**

NO, history prior to May 1st will not be available on the new system. Keep your account statements handy. Your April account statement will be available through the office and will also be mailed to you in early May.

**What about my direct deposit or ACH? Do I need to update the suffixes?**

Current ACH and Direct Deposit Items will be converted.

New ACH or Direct Deposit Transactions after 5/1/26, see below.

- Savings - Add the suffix to the end of the account number. (For example, if your account number is 12345, deposits to savings should be listed as 12345000 (for Savings)
- Checking - Please use the MICR Number on the bottom of your checks.

**Will my account suffixes change?**

Yes, please see the conversion chart within this newsletter, titled New Account Suffixes.

**What is the phone number for Telephone Banking?**

1-833-495-7570. See instructions on page 4.

**Will my Online Banking log-in change?**

Yes. Please see instructions for It'sMe24/7 Online Banking within this newsletter.

**Will my mobile app change?**

Yes. Please see instructions for It'sMe24/7 Mobile Banking at [lmfcu.org](http://lmfcu.org)

**Why does the Mobile App state TBD in the schedule?**

The mobile app must be certified by Apple and the Google Play Store. This can take time and we can't control this piece of the upgrade.

**Will there be changes to my VISA credit card?**

No, your VISA credit card will not be affected by the upgrade.

**Will I receive new checks?**

No, there are no changes to checks. When a new check order is placed the MICR number will be updated.

**Will recurring or prescheduled bill pay items continue to post?**

Yes, all bill pay history and recurring payments will continue. Transactions scheduled after April 29th may be delayed by one or two days.



Our upgraded Online Banking system that offers the new features is now called It'sMe24/7. Since this is a new Online Banking platform, you will need to re-enroll in this service when you access it for the first time.

## FIRST TIME LOG-IN FOR DESKTOP ONLINE BANKING:

1. Go to [www.LMFCU.org](http://www.LMFCU.org) and at the top of the page click on It'sMe24/7.
2. Click "First Time User"
3. Enter your member account number and type in your full Social Security Number.
4. You will then receive a text or email two-factor authentication code to the phone number or email on file for your account.
5. Enter your authentication code and you will be prompted to set up and save your password.
6. Complete the requested security questions. (Answers are not case sensitive)
7. Click "Save my Questions".
8. Create user name and click continue.
9. Accept the terms and conditions of use.

The login & password you create will be used to log in to the Mobile Banking App the first time as well.

Visit [lmfcu.org](http://lmfcu.org) or contact the office for instructions on downloading our new Mobile Banking app or enrolling for access to Telephone Banking.



## Call Center Availability

### Core Processing Professionals on standby for our members!

We heard your concerns about phone support! During the two weeks post-upgrade we will have a call center dedicated to serving your phone call needs, answering your questions, and helping you get set up with our new digital banking services. For your assurance, the call center will be following the policy manual for all member interactions and will properly identify members.

#### DATES AVAILABLE

Call Center coverage begins Monday, May 4th, 2026 and ends on Friday, May 15th, 2026. Service is available from 8:00 am to 5:00 pm Monday through Wednesday and 8:00 am to 6:00 pm on Thursdays and Fridays. The call center may be directly reached by calling **410-883-9733**.

#### REQUIRED INFORMATION:

Members will need to know their account (member) number. You will also be asked several verification questions. Joint owners should know the account number and their personal information.

#### SERVICES INCLUDE:

- Assist with It'sMe24/7 and Telephone Banking setup.
- Complete PIN and challenge question resets.
- Member service requests: balances, check clearing after May 3rd, May account history starting May 4th, transfers, deposit and loan balances, updating member contact information.
- Provide hours of operation.
- Take a message for LMFCU staff to promptly contact you.

**CALL 410-883-9733 FOR ASSISTANCE**

## Limits and Changes to the MoneyMover Transaction Service



Due to vendor limitations and recent recommendations from our auditors. MoneyMover (A2A) transactions are limited to \$5,000 daily and \$10,000 monthly. You must re-enroll for this service as of May 4th using the A2A enrollment form which you can find at [lmfcu.org](http://lmfcu.org) or within the It'sME24/7 Online Banking system. We will notify you once the service is set up.

## What should I do after the upgrade?



Read our upgrade guide at [lmfcu.org](http://lmfcu.org) in its entirety. Watch our website and Facebook page for notifications of services as they come online.

- Be patient with our staff as they are learning the new system.
- Contact the office if you can't wait for your April statement in the mail.
- If you typically use Online Banking and/or Mobile Banking, log into It'sMe24/7 online per the upgrade guide at [lmfcu.org](http://lmfcu.org)
- Verify all of your bill pay recurring payments transferred correctly.
- Verify your auto transfers posted for May 1st posted on May 4th.
- Set up new services you wish to utilize.
- Use correct format when setting up new ACH or Direct Deposit items.

## Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

General Info: [info@lmfcu.org](mailto:info@lmfcu.org)

Phone Numbers: 410-687-5240 • 800-410-0501

Facebook: [facebook.com/LMFederalCreditUnion](https://facebook.com/LMFederalCreditUnion)

Lobby, Drive Thru & Phone Hours: Monday - Wednesday: 9 am - 5 pm EST • Thursday & Friday: 9 am - 6 pm EST



AMERICA'S  
**CREDIT UNIONS™**  
Where people are worth more than money.™

