

# Data Processing System Upgrade October 31 – November 2

## Upgraded Technology Means Enhanced Services

We are excited to announce that beginning November 2, a major upgrade to the Jeffco Credit Union primary data processing system will be made, completing our merger with Westerra Credit Union. This upgraded technology will give us more flexibility in adding new services and will help us operate more efficiently—and all 11 Westerra Credit Union locations will be available to you!

As we align the two credit unions into one dynamic organization, here are some of the enhancements you will see:

- **New Products and Services** – With a focus on financial education, a broad range of products and services are available to you – from mortgage loan programs you can trust (available now), to free credit report reviews with our popular *Better Than Free Checking* (available along with other new checking accounts and CD options in November) – all at great rates and low fees, delivered with solid expertise and top-notch service. Watch for more details coming soon.
- **Enhanced Technology** – Westerra is dedicated to making your banking quick, easy, and hassle-free. Our Online Banking and Bill Pay systems were enhanced this year! This latest technology will become available to all Jeffco members November 2.
- **New Credit Union Name – Same Knowledgeable Staff** – While the name will change to Westerra Credit Union, you will still find the same friendly knowledgeable staff you have come to know when you call or visit. They can answer any questions you may have and share with you some of the exciting changes. Effective November 2, all calls will be directed through 303-321-4209 and 1-800-858-7212.
- **More Locations to Serve You** – When the merger is complete, you will have access to seven additional branches – Aurora, Belmar, Centennial, Cherry Creek, Colorado Springs, Lowry and Stapleton. Combined with the branches in Arvada, Conifer, Green Mountain and Littleton, you will have access to your accounts at 11 Westerra branches, plus 160 Credit Union Service Centers in Colorado and 3,800 nationwide.

Our management and staff have worked hard to prepare for this system upgrade, including making an extra effort to minimize any disruption in service as we make this transition. We will—as always—keep you up-to-date via mailings and our website to help you become familiar with these changes.

*At Westerra Credit Union, our efforts today set the stage for the quality products and services you will see tomorrow.*

*We are Working For You.*

## New Products and Services Coming November 2

Watch for details about new account options coming soon:

- **Unlimited Surcharge-Free CO-OP Network ATM Transactions** – Available to you with all Westerra checking accounts.
- **Three New Checking Account Options** – All Jeffco checking accounts will become Westerra *Value* checking accounts—unless you ask to be moved to our *Better Than Free* or *Preferred* checking accounts.
  - ▶ **Value Checking** – No minimum balance requirements or fees. Free Westerra Visa® debit card with rewards, unlimited free CO-OP Network ATM transactions. Other ATM network transactions include a fee of \$1.50 each.
  - ▶ **Better Than Free Checking** – No minimum balance requirements or fees. Free Westerra Visa® debit card with rewards, unlimited free CO-OP Network ATM transactions. Free checks, free annual credit report review and three rebated ATM fees monthly. Direct deposit and eStatements required.
  - ▶ **Preferred Checking** – \$10,000 minimum balance earns tiered dividends. Free Westerra Visa® debit card with rewards, unlimited free CO-OP ATM transactions. Free checks, free annual credit report review, three rebated ATM fees monthly, and free travelers cheques.
- **Preferred Money Market Account** – Earn higher dividends in our *Preferred Money Market Account* if you have a *Preferred Checking Account* and maintain the minimum balance – it's a boost of five additional basis points (.05%)!
- **Flexible CDs** – Take advantage of changing market rates with a Flexible CD. You can move funds any time to a shorter term CD (minimum 12 month term) once without penalties or fees. New money only for deposits of \$5,000 or more.
- **More Money Market Tiers for Higher Deposits** – Higher deposits are rewarded with five tiers enabling you to earn more with balances over \$50,000 and \$100,000.
- **Scorecard Rewards on Debit Cards and Credit Cards** – Every time you make a purchase with your Westerra Visa® debit or Platinum credit card, you'll gain reward points that you can redeem for merchandise and travel.
- **Mortgages** – Your credit union offers mortgages for purchases or refinances. Ask us for a complimentary mortgage review.
- **SEP IRAs** – Self-employed individuals and small business owners can take advantage of this retirement plan with high annual contribution limits and minimal administration.

### Change In Terms Notification

As a result of the merger, some account terms and fees may change effective November 1, 2009. To learn more about what may change, please contact the Credit Union at 303-989-3300 or 1-866-989-3352.

### Please Let Us Know How We Can Help You

- Call 303-989-3300 or 1-866-989-3352.
- Email us at [jcu@jeffcocu.coop](mailto:jcu@jeffcocu.coop).
- For helpful information, visit [www.jeffcocu.coop](http://www.jeffcocu.coop) or [www.westerracu.com](http://www.westerracu.com).



# What Will Change? Watch for these changes coming November 2

- **Digits Added to Account Numbers** - Additional numbers will be added as a prefix to your current account number to make all account numbers eight digits.

## Example:

Current number: 123456

## 8 digits with an 8 in the 8th position from right

New number: 80123456

- ▶ Counting from the right, add an 8 in the 8th position. Fill the remaining spaces with zeroes. *The above number is an example only. It is not your new account number.* Follow this formula with your existing Jeffco account number to determine your new expanded number.
- ▶ Beginning November 2, use this new expanded account number to access your accounts in the branches, CU Service Centers, Online Banking and 24-Hour Phone Banking.

While your current checks will continue to work, please call 303-321-4209 after November 2 to order new checks. (Checks require additional digits, so be sure to order your new checks through the credit union.) The new numbers will be automatically included on your new check order - and you may qualify for free checks. **Watch your mail for more details on checking account options and the additional digits required for automated checking account transactions.**

- **Checking R&T Number** - Beginning November 2, 2009, use the Westerra Credit Union Routing and Transit (R&T) number when setting up any new automated payments or deposits, or ordering new checks. As noted above, when you order new checks through the credit union, the numbers will be updated automatically. Be sure to use the new R&T number when setting up any new automated transactions. The Westerra R&T number is: 302075319. Watch your mail for more information.
- **New Website** - Visit [www.westerracu.com](http://www.westerracu.com) to find information to help you make the most of your credit union membership.
- **New Online Banking and Bill Pay** - Access your accounts electronically at [www.westerracu.com](http://www.westerracu.com) beginning November 2. Review the system changes in this brochure and explore the many options available to you online.
- **24-Hour Phone Banking, Menu and PIN** - The contact numbers for 24-Hour Phone Banking (formerly Trusty Teller) will be 303-320-7774 and 1-800-858-7213 beginning November 2. Attached is

the new menu for telephone audio response services. The first time you use the system, it will lead you through the process to create two PINs, both required each time you use the system to meet security requirements. Be sure to use your new expanded account number. Note that new share and loan IDs are used on your statements and for transactions and inquiries in Phone Banking.

- **New Easy-to-Read Statements** - You will find enhanced reader-friendly statements. Watch for information about the new statement format.
- **Improved Teller Receipts** - To help prevent identity theft, new easy-to-read receipts do not include your full account number or address—and the new smaller size fits your wallet.
- **Signature Pads** - This enhanced technology enables us to use less paper. You may be asked to sign an electronic signature pad rather than actual paper documents.

## Your checks and plastic cards will continue to work after November 2;

but, be sure to watch your mail for specific information regarding transitioning to new checks and cards in the coming months:

- **Checks** - As noted above, your checks will continue to work after November 2 - but be sure to order new checks soon after that through the credit union so that the expanded account number and R&T number can be updated automatically, ensuring uninterrupted processing. To order, call us at 303-321-4209 after November 2. You may qualify for free checks - watch for details coming soon.
- **Debit Cards** - Your Jeffco Credit Union debit cards and existing PIN will continue to work.
- **ATM Cards** - Your card and existing PIN will work as usual.
- **Credit Cards** - Credit cards will continue to work with no change.

Watch your mail for specific information regarding transitioning credit, debit and ATM cards.

## How to Access Your Accounts After November 2

- **Use Any Westerra Branch or Credit Union Service Center** - All 11 Westerra locations and former Jeffco locations will be on a unified data processing system and available to all members! You can also access your accounts at 160 Credit Union Service Centers in Colorado and 3,800 nationwide!
- **Look for Free CO-OP Network ATMs** - Access your accounts free at any CO-OP Network ATMs, conveniently located in 7-Eleven® stores, Costco, other credit unions—and even Denver International Airport!
- **Use Our Website at [www.westerracu.com](http://www.westerracu.com)** - Access online services and learn more about the products and services available to you.
- **Review Changes to Online Banking and Bill Pay** - Explore the options and enhancements at [www.westerracu.com](http://www.westerracu.com).
- **Order New Checks after November 2** - Your checks will continue to work; but, be sure to call us to order new ones with your new account/routing information after November 2. Watch for more details coming soon.
- **Use Your Credit, Debit and ATM Cards** - Specific information will be mailed to you regarding the transition to Westerra Credit Union cards.
- **Use New Phone Numbers and Menu for Telephone Audio Response** - The 24-Hour Phone Banking system will prompt you with new instructions on how to find information on your account. Simply call 303-320-7774 or 1-800-858-7213.
- **Call Us With Any Questions** - All calls will be directed to 303-321-4209 or 1-800-858-7212. Please let us know how we can help.

## FYI

### Regarding Checking Accounts...

- When accessing your line of credit, the system will transfer the exact amount needed from your line of credit, rather than in \$1 increments, as the Jeffco system did.
- If funds are transferred from your savings or Money Market Accounts to cover checks, the system transfers increments of \$250, rather than \$50 increments, as the Jeffco system did.

### Regarding Loans...

- Effective November 1, 2009, a payment on your loans must be made every month for home equity lines of credit, credit cards and lines of credit, as the new system will not advance the due date on these loan types if paid ahead.

### Regarding Holiday Savings Club Accounts...

- If you have a Jeffco Holiday Savings Club Account, watch for the disbursement on October 31—allowing plenty of time for holiday shopping!

## Actions to Take in November

- Begin using your expanded account number.
- Call the credit union to order new checks at 303-321-4209.
- Let us know if you want to switch to *Better Than Free Checking* or *Preferred Checking* to obtain free checks—and other benefits, too!
- Provide your expanded account number and the Westerra Routing and Transit Number to your sources for any automated transactions. Easy-to-use forms will be mailed to you.

# Use Westerra's Online and Phone Banking Services...

## Online Banking

With our free Online Banking service, you can monitor account balances, track transactions, make loan payments and pay bills anytime 24 hours a day, seven days a week. *Take a look at the online banking demo at [www.westerracu.com](http://www.westerracu.com).*

- **Easy Navigation** – Enjoy an updated look where you can easily find your account information. Choose your favorite screens and even customize them to fit your needs.
- **Secure Messages** – Have questions about your account? Send us a secure message and receive information back quickly.
- **E-Alerts** – Set up e-mail alerts to send you information regarding your account, including balances, transaction information and messages from the credit union.
- **Pay Your Bills** – You can pay your bills by logging in to your Online Banking account and scheduling payments using a checking or money market account, or major credit cards where accepted by the biller. Your account is debited the same day the bill is paid. Payments cannot be made from share accounts.
- **View Your Statements** – Want your statement sooner? View your eStatement by the first business day of the month by using the eStatement feature. You'll find six months of statement history transferred from the Jeffco system. As history builds, Westerra Online Banking stores statements for an average of 18 months. Look for eStatements on the "Accounts" tab.
- **Account Balances** – Stay informed about your accounts. Check your balances, view recent transactions, and even nickname your accounts.
- **Transfer Funds** – Make one-time and recurring transfers. Use the "Quick Transfer" feature to easily transfer funds between accounts.
- **Safeguard Your Account** – Protecting your account has never been easier. You can log on to Westerra Online Banking at any time for current account information. You can also update your account online.

To sign up, visit [www.westerracu.com](http://www.westerracu.com) after November 2. Be sure to use your expanded eight digit account number when logging in.

## Online Banking and Bill Pay Important Facts for Current Users

- If you are an active user of both Jeffco Online Banking and Bill Pay, you will receive a password for the new system in the mail. The first time you log in to Westerra Online Banking, use your new password and this formula for your username: *your expanded eight digit account number followed by your last name in lower case.*  
Example: 80123456smith (If your last name is hyphenated, use the name to the left of the hyphen. If you have a space in your last name, use only the name before the space.) The user-friendly system will provide you the information you need for easy navigation.
- If you have not used Jeffco Online Banking in several months, or if you use only Online Banking (without Bill Pay), enroll in Westerra Online Banking as if it was your first time. The system will lead you through the process to create your user name and password.
- Access the Bill Pay feature by logging in to Online Banking. If you currently use Jeffco's Bill Pay, your scheduled payments and payees will be transferred to the new system. Be sure to check them for accuracy. The Jeffco Bill Pay system will be down October 31-November 1. If you have payments scheduled for these dates, please adjust them to occur either before or after the conversion. All other scheduled payments will be made as requested according to the normal funds availability parameters.
- Only balances will be carried over to the new system. Transaction history will build as you use the new system.

## 24-Hour Phone Banking

### For Transfers, Account Information, Loan Payments and More...

Phone Banking is a free, easy-to-use way to get account information 24 hours a day, seven days a week. All you need is a telephone, your account number and your personal identification number (PIN). You then have access to review balances, transfer funds between your accounts, pay a loan, and much more. See the attached Transaction Guide for a full menu of services.

To sign up, simply call 303-320-7774 or 1-800-858-7213 after November 2 and the 24-Hour Phone Banking system will lead you through the process. For the main menu of services, press 1. The system will then ask for your account number and access code (personal identification number). The first time you use the system, simply create your own access code with a minimum of four digits.

For security purposes, the system will then ask you to create a second different access code with a minimum of six digits. You will need to use both codes each time you use the system. It will then ask you to select one of the primary menu options.

## Phone Banking Important Facts for Current Users

- The first time you use 24-Hour Phone Banking, use your eight digit expanded account number. PINs from the Jeffco phone banking system will not be carried over. Simply create a new PIN/access code with a minimum of four digits. The system will lead you through the process.
- For security purposes, the system will then ask you to create a second different access code with a minimum of six digits. You will need to use both codes each time you use the system. All financial institutions offering online banking services are required by the Federal Financial Institution Examination Council (FFIEC) to incorporate this identity verification security feature as an extra layer of security working behind-the-scenes to protect member accounts.
- Only balances will be carried over to the new system. 24-Hour Phone Banking will then begin to build a new transaction history which, on an ongoing basis, will show a 45-day history.
- You will find your new account codes under the Balance Inquiry Menu (press 1). Within that menu, press 2 for a list of your share/deposit account codes and balances; press 4 for your list of loan codes and balances.
- Money Market Accounts are stated as Checking Accounts with a Checking ID, as you have the ability to write checks on these accounts. They are also listed in the Open Share List.

# 24-Hour Phone Banking Transaction Guide

303-320-7774 • 1-800-858-7213

## Use these codes at any time:

End Call .....	*
Transfer to Operator.....	0
Go to Previous Menu .....	#

### Balance Inquiry Menu ..... 1

Share Balance	1
Open Share List	2
Loan Balance	3
Open Loan List	4

### History Inquiry Menu ..... 2

Last Payroll Deposit	1
Last Deposit	2
Share History	3
Loan History	4
Deposit History	5
Recent Transaction	
Activity Menu	6
Checking History	1
ATM History	2
ACH History	3
Payroll History	4
Loan History	5

### Withdrawal Menu ..... 3

Share Withdrawal	1
Loan Advance	2

### Transfer Menu ..... 4

Share to Share	1
Share to Loan	2
Loan to Share	3
Mortgage Loan Payment	4
Credit Card Advance	5

### Checking Menu ..... 5

Check Number Inquiry	1
(Cleared Check Inquiry)	
Checking History	2
Check Stop Payment	3
Check Copy Request	4
Check Number Range	5
(Range of Cleared Checks)	

### Loan Menu ..... 6

Loan Payment Inquiry	1
Loan Payoff Amount	2
Loan Payment History	3
Loan Advance Total	4
Mortgage Loan Inquiry	5

### Additional Options Menu ..... 7

Year to Date Information	1
Dividend Information	1
Interest Information	2
IRA Contributions	3
Change to Preferences Menu	2
Change Access Code	1
Change to Expert Mode	2
Change Number of History Transactions in a Group	3
Change Account	3

#### Definitions

Share = Deposits    Access Code = PIN  
Money Market Accounts are stated as Checking Accounts and are included in the Open Share List.



## Frequently Asked Questions

**What is a Share Account?** Share accounts are all deposit accounts, including Checking, Savings, Holiday Club, Money Markets, Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs). Money Market Accounts are stated as Checking Accounts and are included in the Open Share List.

**What is My Access Code?** Your access code is your Personal Identification Number (PIN). The first time you use 24-Hour Phone Banking, the system will ask for your access code. Simply create your own access code with a minimum of four digits.

**Why Do I Need a Second Access Code?** All financial institutions are required to implement Multi-Factor Authentication as a security measure to safeguard your information.

**How Do I Learn My Account Codes?** You will find your new account codes under the Balance Inquiry Menu (press 1). Within that menu, press 2 for a list of your share/deposit account codes and balances; press 4 for your list of loan codes and balances.

**What Additional Information Do I Need?** If you are transferring funds between account numbers, the system requires the first two letters of the last name of the person's account you are transferring to, the account numbers and the IDs. The system will prompt you through the process.

**Will My Transaction History From Trusty Teller Carry Over to the New System?** Only balances will be carried over to the 24-Hour Phone Banking system after the conversion. The system will then build transaction history. If you want a record of your account history (checks cleared, deposits, withdrawals, etc.), print your account activity from the Jeffco Online Banking system prior to 6 p.m. Friday, October 30, or watch your mail for your printed statement in early November.

**Have Questions?** Please call us at 303-321-4209 or 1-800-858-7212.

## Plan Ahead

How Service Will be Affected During the Upgrade October 30- November 2  
Office Closures – Systems Unavailable

To accomplish our system upgrade, all Jeffco Credit Union locations (including the Phone Center) will be closed:

**Saturday, October 31    CLOSED**  
**Monday, November 2    OPEN AT NOON**

All 11 Westerra locations will then be available to you - *Jeffco signs will be replaced with Westerra signs!*

**Online Banking, Bill Pay, Trusty Teller Telephone Banking and CU Service Centers will be unavailable from 6 p.m. Friday, October 30, through Noon Monday, November 2.**

### Your Plastic Cards Will Still Work

Throughout the conversion weekend, you can still use your credit cards, debit cards, ATM access cards and checks for purchases and transactions. Some limits may apply.

*Please plan your financial transactions around this schedule to ensure you have access to the funds you need from October 30 – November 2. If you have any questions, please call us at 303-989-3300 or 1-866-989-3352.*

## More Locations Available November 2

**All Westerra locations available November 2!  
Jeffco signs will change to Westerra Credit Union!**

<b>Arvada</b>	7270 West 88th Avenue • 80021
<b>Aurora</b>	14305 East Alameda Avenue • 80012
<b>Centennial</b>	5698 South Himalaya Street • 80015
<b>Colorado Springs</b>	695 Citadel Drive East • 80909
<b>Conifer</b>	27122 Main Street • 80433
<b>Denver</b>	<b>Cherry Creek</b> – 3700 East Alameda • 80209 <b>Lowry</b> – 98 Spruce Street • 80230 <b>Stapleton</b> – 3700 North Quebec Street • 80207
<b>Lakewood</b>	<b>Belmar</b> – 98 North Wadsworth • 80226 <b>Green Mountain</b> – 355 Union Boulevard • 80228
<b>Littleton</b>	8174 South Kipling Parkway • 80127

### New Weekday Hours:

M&F 9am-6pm, T-W-TH 9am-5:30pm  
- ALL BRANCHES -

Drive-Up: M&F 8am-6pm, T-W-TH 8am-5:30pm  
- ARVADA, AURORA, CHERRY CREEK, GREEN MOUNTAIN -

### New Saturday Hours: 9 am-Noon

- ARVADA, BELMAR, STAPLETON, CENTENNIAL, LITTLETON -  
Drive-up Only:  
- AURORA, CHERRY CREEK AND GREEN MOUNTAIN -

## Mark your Calendar for the Annual Meeting

The Credit Union's Annual Meeting will be held Thursday, March 4, 2010 at Westerra Credit Union's Lowry Branch in Denver. The Nominating Committee is now accepting applications for the three (3) vacancies on the Board of Directors and the two (2) vacancies on the appointed Supervisory/Audit Committee.

Members of the Nominating Committee are: Loyal Darr, Chairman, Kevin McCasky and Bert Pedri. Interested members should contact Duane Bruno, Chief Operations Officer, at 303-321-2638, for an application. Applications must be filed by Friday, October 23, 2009 to the attention of the Nominating Committee at 3700 E. Alameda Ave., Denver, CO 80209.