



Serving Employees of Excelsa Health Corporation

## Latrobe Area Hospital Federal Credit Union

121 West 2nd Avenue  
Latrobe, PA 15650  
724-539-8820 — Fax: 724-539-8834  
[www.lahcreditunion.com](http://www.lahcreditunion.com)

January 30, 2018

To: All Members  
Re: Core Software Conversion

Dear Members,

Latrobe Area Hospital FCU has been in existence for over 53 years and in recent years we have experienced increases in the cost to our core software system. In addition, we would have liked to implement several new programs but were unable to because of these rising costs. Over the past 3 years, management and the Board of Directors chose to convert our software vendor to save costs and give us the ability to implement new technological programs. In today's world we need to be able to keep up with changing technology to better service our members. This software conversion will take place on March 1, 2018, some things will not change or you may not notice too much of a difference but other items will be significantly impacted by the software conversion. The following items will NOT change:

- The current Field of Membership.
  - Joining the credit union.
- Existing Loans, Checking Accounts or other share accounts.
  - Credit Cards (VISA).
  - Current Fees.
- Current Interest Rates or the loan approval process.
  - Payroll deposits from current paychecks.

The following items WILL change or be added:

- Debit Cards – VISA debit cards, any members that have an active EMV VISA debit card will receive a new Mastercard EMV Debit card beginning the 3rd week of February. These new debit cards **cannot** be used until **March 1<sup>st</sup>, 2018**, please continue to use your existing debit card for purchases/ATM until March 1<sup>st</sup>. The cards will look different from the existing dark grey pattern. Members will be able to enroll in SamsungPay and ApplePay for Debit Cards only. **EXAMPLE CARD:**



- Online Banking – If you have online banking currently you will be asked to re-enroll in the new system.
- E-Statements – once enrolled in the new system you will be able to automatically receive e-statements.
- Bill Pay – This will be a new feature through online banking and can be used once enrolled in online banking.
  - Mobile APP – We are introducing our NEW mobile app for Apple and Android.
  - Remote Deposit Capture – We are introducing RDC from our new Mobile application.
- Audio Response – To our members that use telephone banking, it will still be available, however we will have a different call-in number, (724) 532-1741. If you have any questions please contact our staff.
- E-alerts – This new system will allow us to provide e-alerts and e-notices instead of mailing them.

One major thing that we are asking all members to do is, make sure your current information such as addresses, phone numbers, emails and ID is accurate and valid to insure a smooth transition to our new system. Once we go live with the new software on March 1<sup>st</sup>, 2018, the staff will be asking for your drivers license when you come into the credit union so that we can scan it into the new system, this will be used for identification purposes to protect member accounts in the future. Also, we are asking that all members be patient with the staff as this is new software for everyone and we will try our best to make a smooth transition but in this situation we could have some growing pains. The conversion will allow us to not only bring new services to our members but it will allow us to grow and strengthen as a credit union.

Thank you for your loyalty and patience – Management and The Board of Directors