

1st Valley Credit Union Reminds You...

**Earth Day**

is Thursday, April 22nd

We encourage everyone to make a difference!



**More Personalized Service**  
*Because we get to know YOU!*

401 West 2nd Street  
San Bernardino, CA 92401

909-889-0838 • 1stValleyCU.com

## You Asked... *We Listened!*

You asked for us to offer the innovative, state-of-the-art banking products you'd heard about – We listened and over the next few weeks we will be upgrading our systems for the full launch early May! Here's the highlights of what to look forward to as we work toward serving you even better!

### What does this mean to you!

**Q: Will my account number be different?**

A: No, your account number will remain the same.

**Q: Will the branch be closed at any time during the conversion?**

Yes, we will be closed on Monday, May 3rd

**Q: Will telephone banking be available during the weekend of conversion?**

No, Teller By Phone will not be available from May 1-3rd

**Q: Will I be able to check my balance, etc. online through Virtual Branch?**

No, Virtual Branch will not be available from May 1-3rd

**Q: Will my Debit Card work during May 1-3rd**

Yes, you should be able to use your debit card. Please note that your debit card receipt may not have an available balance on it.

**Q: Will there be any product changes?**

Yes, the following products will be changed and have also been renamed:

**It's Me 247** – formerly Virtual Branch

**CU•TALK** – formerly Teller By Phone

**1stPay-247** – formerly Virtual Branch Bill Pay

**It's Me 247**

Online Banking (Available 5/3/2010)

With our new "It's Me 247" Online Banking, you can keep in touch with your credit union accounts any time, from any place life takes you. Once you logon, you will be able to: check your account balances, view the date and amount of your transactions, verify that certain checks have cleared, read messages from 1st Valley CU, stop payment on a check\*, get advice about the right IRA for you, view your statements online\*, view images of cancelled checks\*, transfer funds between accounts, and much more...

See "Connecting to "It's Me 247"" on other side for step-by-step details of this great new product.

## CU•TALK™ (Available 5/3/2010)

Introducing **CU•TALK**, our new convenient audio response service that allows you to use a touch-tone phone to take care of your credit union business. One phone call will connect you to **CU•TALK** and your credit union accounts so you can: review account balances, verify the date and amount of your transactions, including deposits, withdrawals, transfers & payments, verify whether certain checks have cleared, transfer funds between accounts, make loan payments, check current interest rates, calculate estimated loan payments, change your Personal Identification Number (PIN), obtain annual dividend and interest information and more...



See "Dialing in to CU•TALK" on other side for details...

## 1stPay247 (Available NOW)

This was our initial product that was available to you as of January 1st. By now, anyone that had Virtual Branch Bill Pay should have moved over to "1stPay-247." This new internet bill payment option will allow our online users the capability to Pay Anyone. To serve you better, this upgrade features an easy to use product with more time savings details, plus all the features you've come to expect from bill pay.

See "Connecting to "1stPay-247" on other side...

## E-Statements (Available NOW)

The old site for the E-Statements link will remain on our website, but will be moved to the home page until 2013. This is a service we are providing so that you may continue to view your 18 months of statement history. To get to this site, simply log-on to 1stValleyCU.com and click on the E-Statements link on the home page.

However, for all members that want to sign up for E-Statements as of May 1; if you are already signed up E-Statements, you will be automatically signed up. If you are not signed up for E-Statements and would like to, you will first need to sign up for "It's Me 247." It is the only way that you may enroll or view your E-Statements (the same goes for those that automatically be converted to E-Statements that do not have access to "It's Me 247").

**Holiday Closings:** MEMORIAL DAY: Monday, May 31  
INDEPENDENCE DAY: Monday, July 5

**Data Conversion:**  
We will be closed on Monday, May 3

## Did You Know...

1st Valley Credit Union began in 1951, serving the City Employees of San Bernardino. Over the years, we added local employer groups to our field of membership. In 1999 we expanded our field of membership to encompass all persons living or working in the cities of San Bernardino, Colton, Rialto, Highland, Loma Linda and Grand Terrace. With your support, 1st Valley CU has grown to over \$35 million in assets.

WEBSITE: [www.1stValleyCU.com](http://www.1stValleyCU.com)

PHONE: 909-889-0838

Toll Free: 866-429-7493 (outside 909 area)

BRANCH LOCATION  
401 West 2nd Street  
San Bernardino, CA 92401

LOBBY HOURS  
Monday – Friday: 9am to 5pm

LOST or STOLEN VISA CARDS  
800-237-6211

LOST or STOLEN DEBIT CARDS  
800-854-6219

LOST or STOLEN GIFT CARDS  
888-399-7511

## Also Coming May 1st!

### REAL-Time Posting for ATM and VISA Debit Card Transactions!

Effective May, 1st Valley CU will no longer be posting ATM and Visa Check/Debit Card transactions on a delayed basis. Instead, we will be posting transactions to your accounts in real-time (immediately). This is just another positive step we have taken to the processing of your financial transactions.



## President's Corner by Gregg Stockdale The New & Exciting 1st Valley Member Rewards Program!

Very soon everyone will begin earning rewards for doing business with 1st Valley Credit Union. **The more you do with us, the more points you'll earn.**

You can: Use your points to earn extra rate benefits on qualified savings and loan programs, earn free services, purchase VISA gift cards to buy yourself something special, get discounts on 1st Valley services and MORE!

**Look out for 1st Valley Member Rewards Program Brochure in the mail when the program becomes available.**



### Connecting to "It's Me 247"

CONTINUED FROM OTHER SIDE

1. Log on to [www.1stValleyCU.com](http://www.1stValleyCU.com).
2. When our website appears, click on the **It's Me 247 Online Banking** Log-in Button.
3. Enter your account number and click next.
4. Enter your temporary password (last 4 digits of your social) and click next.
5. You will also need to follow the instructions on your screen to change your temporary password and set your security questions and other settings.
6. When the **It's Me 247** screen appears, you are in! (note: you will not see 1st Valley CU logo, you will only see our name with the **It's Me 247** logo)



\*Some of these features might require special activation. Ask a credit union representative if you need help!

### Dialing in to "CU•TALK"

CONTINUED FROM OTHER SIDE

1. Using your touch tone phone, call 888-778-0311
2. You will be asked to enter your member number. Then press the # key.
3. Next, you will be prompted to punch in your Personal Identification Number (PIN). Enter your PIN (last 4 digits of your social) and press the # key. BE CAREFUL – if you enter the PIN incorrectly three times, your PIN will be disabled. You must contact the credit union directly for reactivation.
4. From this point on, the **CU•TALK** procedure will vary depending on the transactions you wish to complete. **CU•TALK** will guide you through each step. Hint: This first set of options includes a brief tutorial (press "0") for tips and hints for using the system. You can press \* to return to the main menu at any time.
5. When you have finished your last transaction, simply hang up the phone.

### Connecting to...



CONTINUED FROM OTHER SIDE

1. Logon to [1stValleyCU.com](http://1stValleyCU.com)
2. Click on the "**1stPay-247**" button to get started!

**PLEASE NOTE: When signing up for the first time, make sure that you go through the "browser compatibility." This is a requirement – If you need assistance, see "Live Chat" or toll-free number under "Subscriber Support"**

Also, at some point "It's Me 247" and "1stPay-247" will be integrated into one program. It may even be integrated on the day of conversion but just in case, this button will remain on the home page until we give you further notice.

**Subscriber Support Contact** information can be found on the home page of the bill pay site. You have three different options available to you. Online Chat – this feature is always located in the top right-hand corner, and can also be found in the contact link that is located in the footer of the bill pay site.

**Live chat** is available Monday - Friday 4am to 11pm. If you prefer a phone call, you may dial **toll-free 1-866-956-8491**, this number is also displayed in the footer of the bill pay site. The toll-free number assistance is available to you 24/7. The last option is if you'd prefer an email communication. Select the Contact link in the footer of the bill pay site and click Email Subscriber Support. Please do not use the credit union email address, this address is not looked at 24/7.

**QUESTIONS OR CONCERNS:** Please call 909-889-0838, we'll be happy to help!