

2026 SYSTEM UPGRADE

Upgrading our banking technology to
improve your banking experience



Exciting Changes Ahead: Credit Union of Richmond System Upgrade!

Credit Union of Richmond is excited to announce an upcoming system upgrade aimed at enhancing our service delivery and operational efficiency. This significant initiative is designed to improve the member experience by providing more robust technology and streamlined processes.

Credit Union of Richmond is committed to providing our membership the best tools to keep you well-equipped in accomplishing all of your financial goals! By undergoing a system upgrade, we will be able to do just that.

We are committed to keeping our members informed throughout this process. The system upgrade will be completed in early 2026, and detailed updates will be provided via our website, multiple electronic channels, and in print over the next few months.

Core System Upgrade FAQs:

Why is CURICH making this change?

This system upgrade is an important technological advancement for the Credit Union and for you as it provides improved security, enhanced services, and greater banking convenience. Upgrading to a newer technology provides us with a stronger, more reliable, and more efficient system today as well as the ability to improve into the future with more capable applications, better information security and allow our membership to utilize the tools they need to achieve their own financial goals.

How does the system upgrade benefit me?

Upgrading our software system and Online Banking solution will unlock a range of benefits, including increasing efficiency, improving your experience, and accessing innovative features. Ultimately, this will assist in providing you with the convenience and flexibility expected in today's digital age.

Are you "Cruze" Ready?

As part of the system upgrade, we're asking all members to review and update their contact information to ensure a smooth sail. Having your current address, phone number, and email on file means you won't miss important updates, including:

- Changes to online banking and mobile app login
- Updated account features and services
- Notifications about potential service interruptions during the system upgrade

Update your information by logging into Online Banking or visit the branch and a crew member will assist you.

Where can we receive the latest information on the system upgrade?

We encourage you to visit our system upgrade web page at <https://curich.org/Resources/System-Upgrade> often as this is where we will post any and all updates before, during and after the system upgrade.

Will the credit union be open during the time of the system upgrade?

No, the lobby and drive thru services will be unavailable during the system upgrade but ATMs will be accessible for withdrawals. Withdrawal limits during the system upgrade will be limited. If you anticipate needing cash during the system upgrade timeframe, consider withdrawing it by close of Friday, January 30, 2026.

Will I be able to access my account during the time of the system upgrade?

No, all online and mobile access will be unavailable during the system upgrade.

Are my accounts safe and secure?

Yes, your accounts and personal information are secure. The safety and security of your accounts and your personal information is always a priority for the Credit Union of Richmond. The new system uses the latest advances in data security.

Will my account number change?

During our system upgrade, most account numbers will remain the same, and no action is needed from you. Only a small group of members required account number changes, and all affected individuals have already been notified directly.

What can we expect after the upgrade?

All services and access with the exception of the Mobile App will be available on Monday, February 2, 2026, however, all branches will be closed on this day for continued testing. When our branches re-open on Tuesday, February 3, 2026, we will have our system partners assisting credit union staff in our branches for a couple days so you may see some new faces. Additionally, our system partners will be providing temporary phone support so you may also hear some new voices when you call us at 804.355.9684.

Branch Closure:

Branch Closure

Our branch will close at 5 PM on Friday, January 30, 2026. We will reopen on Tuesday, February 3, 2026 following our normal business schedule.

Shared Branching

Shared branching will be unavailable after 5:00 PM on Friday, January 30, 2026, and will be available again on Monday, February 2, 2026

How To Prepare:

As with most major system upgrades, there will be planned service interruptions necessary to complete the process. While we are taking every precaution, unplanned service disruptions may also occur. Please know that our team is working diligently to minimize any inconvenience.

We kindly ask for your patience and understanding during this time, and we apologize in advance for any disruptions you may experience. Please note that the items listed are subject to change as the upgrade progresses.

Gather Information

We recommend that you download or print copies of your account statements, cleared checks, bill pay history, payee details, and any other important information you may need before, during, or after the system upgrade.

Bill Pay Users

We are moving to a new, updated bill pay service! Please save and/or print your active payee information, as you will need to re-enter them starting Monday, February 2, 2026, including details such as payee name, address, account number, etc., as well as any payment history you may need. This will help you quickly and easily re-enter them once the new It's Me247 Bill Pay is available.

- You will have access to the current bill pay system until Friday, January 30, 2026. Payments scheduled after January 30, 2026, in the current bill pay system will not be processed.
- The new It's Me247 Bill Pay will be available on Monday, February 2, 2026.

Debit Cards and ATM Cards

You will continue to use your current debit cards. From Friday, January 30, 2026, through Monday, February 2, 2026, there will be reduced ATM withdrawal and point-of-sale limits (purchases).

During the upgrade we will be unable to increase debit card transactions limits for large purchases, please plan ahead for any transactions you may expect while the system upgrade is taking place. If you anticipate needing cash during the upgrade timeframe, consider withdrawing it by close of Friday, January 30, 2026.

Credit Cards

You will continue to use your current credit cards. From Friday, January 30, 2026, through Monday, February 2, 2026, there will be reduced point-of-sale limits (purchases).

During the upgrade, we will be unable to increase credit card transaction limits for large purchases, so please plan ahead for any transactions you may expect while the system upgrade is taking place. If you anticipate needing cash during the system upgrade timeframe, consider withdrawing it by close of Friday, January 30, 2026

Online Banking

Will not be available after 12 PM on Saturday, January 31, 2026. It's Me247- the new online banking platform will be available on Monday, February 2, 2026.

As part of this upgrade, your existing account nicknames (if you've set any) will not carry over. After the upgrade is complete, you'll need to re-enter your nicknames in the new system.

Before Saturday, January 31, 2026, take a moment to make note of your current account nicknames so you can easily reapply them after the system upgrade.

Mobile Banking App

Will not be available after 9 AM on Saturday, January 31, 2026. Members will need to uninstall or delete the current mobile app and download the newest version. [Check here](#) for updates when the new mobile app will go live.

Audio Banking

Will not be available after 5 PM on Friday, January 30, 2026. We're excited to introduce our new system, CU*Talk, which will be available beginning February 2, 2026.

External Transfers

As part of our system upgrade, we're enhancing the way external transfers work. Your current external transfer accounts will not carry over to the new system. Once the upgrade is complete, you'll just need to re-enter your external transfer accounts.

Checks

Checks will not be affected by the system upgrade. You may continue writing and depositing checks as usual.

What should I do if I have any questions?

If you have questions, please call us at 804.355.9684 or email us at upgrade@curich.org.

Thank You...

We thank you in advance for your patience throughout the process and, as always, for your loyal membership.

System Upgrade Schedule At-a-Glance:

Location/Tool	Friday, 1/30/26	Saturday, 1/31/26	Sunday, 2/1/26	Monday, 2/2/26	Tuesday, 2/3/26
Branch Office	Open	Closed	Closed	Closed	Open
Shared Branching	Unavailable after 5:00pm	X	X	✓	✓
Online Banking	✓	Unavailable after 12:00 PM	X	✓	✓
Mobile Banking App	✓	Unavailable after 9:00 AM	X	X	TBA
Online Bill Pay	Unavailable after 5:00pm	X	X	✓	✓
Audio Banking	Unavailable after 5:00pm	X	X	✓	✓
Online Loan Application	Unavailable after 5:00pm	X	X	✓	✓
Debit/ATM Cards	✓	Limited until 2/2/26	Limited until 2/2/26	✓	✓
Credit Cards	✓	Limited until 2/2/26	Limited until 2/2/26	✓	✓
Checks	✓	✓	✓	✓	✓
Website	✓	✓	✓	✓	✓



System Upgrade Checklist

Credit Union of Richmond is dedicated to providing you with the latest products and services that are convenient, secure and help you achieve your financial goals. We are taking the time to invest in technology upgrades that will enhance your member experience online and in the branch. These upgrades improve the speed and efficiency of your financial transactions. The system upgrade is scheduled to take place on Saturday, January 31, 2026.

Normal Credit Union operations will be affected from Friday, January 30, 2026, to Monday, February 2, 2026.

System Upgrade Checklist

Before the System Upgrade

- ☐ January 2026 – Read through the content on <https://curich.org/Resources/System-Upgrade>. This page shares general information as well as FAQs about your accounts.
- ☐ January 2026 - Write down a list of all current Bill Pay enrollments and payees. You will need to re-enroll in Bill Pay following the system upgrade.
- ☐ January 26, 2026 - Make a plan for the weekend of January 31, 2026. Debit, ATM, and credit cards will work, but plan to have cash set aside in case of any downtime.
- ☐ January 2026 - Download and save all relevant statements from online banking or download account history to a money management program such as Quicken or QuickBooks on or by Friday, January 30, 2026. For the best experience, use a laptop or desktop.
- ☐ Visit <https://curich.org/Resources/System-Upgrade> to note any new information that may have been added since you last checked the page.
- ☐ Regardless of your eStatement enrollment status, a paper statement will be mailed to you in January

After the System Upgrade

1. ☐ Re-enroll in online banking. Once you have completed enrollment, you can log in on all devices.
2. ☐ Delete the old Credit Union of Richmond mobile app and search for the new Credit Union of Richmond app in the app store. Use your new online banking login to view your accounts.
3. ☐ Re-enroll in Bill Pay within the new online banking system.

If you have any questions, please visit <https://curich.org/Resources/System-Upgrade> to see current information and FAQs regarding the system upgrade.