COPFCU
Banking for your family and your future.

October 16, 2026

First Last
Address 1, Address 2
City, State Zip

Bill Pay, P2P and A2A Changes

Dear <First>,

Our **Bill Pay, Peer-to-Peer (P2P) and Account-to-Account (A2A) upgrade is coming October 26**. As we get closer to the transition, we want to remind you of a few important dates and share some additional details to help you prepare.

IMPORTANT DATES TO REMEMBER

WEDS Oct. 21	**Last day to use Bill Pay & PayAnyone**	• This is the last day bill payments and PayAnyone P2P payments will be made through the current system.
TH-SUN Oct. 22-25	**Bill Pay & PayAnyone systems unavailable during upgrade**	• Bill Pay and PayAnyone will be unavailable while we complete the upgrade. • Account-to-Account (A2A) transfers will remain available during this time. • **Bill payments already scheduled for Oct. 22–25 will be held and transmitted through the upgraded system on Oct. 26.**
MON Oct. 26	**Upgraded Systems Available**	• The upgraded Bill Pay, Peer-to-Peer (P2P) and Account-to-Account (A2A) systems will be available in Online Banking and the Mobile App. • **Scheduled bill payments held during the upgrade will be transmitted on this date.** • **All new A2A setups must be completed in Online Banking or the Mobile App.**

A FEW MORE THINGS TO KNOW

As you begin using the upgraded Bill Pay system, please keep these important changes in mind:

- Payments will be scheduled based on the **delivery date**.
- Electronic payments will be withdrawn **1 day prior to the delivery date**. If funds aren't available, you'll receive an email notification and will need to reschedule the payment.
- Check payments will be withdrawn **when the payee deposits or cashes the check**, rather than when the payment is scheduled.
- If a payment is scheduled to fall on a holiday or weekend, it will process **the day before the holiday/weekend**. This is a change from the current system.

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A FEW MORE THINGS TO KNOW (CONTINUED)

- The daily processing cutoff is **4:00 p.m. ET** for payments scheduled to process that day.
- **Twelve months of Bill Pay history** will transfer to the upgraded Bill Pay system. **PayAnyone (P2P) history will not transfer**.

REMINDER: BEGINNING OCTOBER 26

1. **Review Your Bill Pay Information.** Your payees and recurring payments will transfer. Please review them for accuracy and update any payees that are flagged before submitting a payment.
2. **Re-Enroll in eBills.** Existing eBill enrollments cannot be transferred, so you'll need to re-enroll in any eBills you want to continue receiving.
3. **Re-Enter P2P (Peer-to-Peer) Payment Details.** Existing PayAnyone configurations cannot be transferred. Please re-enter any P2P payment details you need beginning October 26.
4. **No Action Needed for A2A Transfers Right Now.** Your current A2A configurations will remain in place. We'll contact you in early 2027 with instructions for transitioning them to the upgraded system.

Important eBill Update

The eBill system will undergo a separate upgrade later in 2026. Following that upgrade, you'll need to re-enroll in your eBills again.

We understand the additional step is inconvenient, and we'll contact you with details before the upgrade so you can maintain uninterrupted access to your eBill service.

QUESTIONS? WE'RE HERE TO HELP.

For the latest information throughout the transition, visit **copfcu.com/upgrades**.

If you have questions, contact our Member Support Center at **513.381.2677** or **1.800.810.0221**.

Thank you for your patience as we complete this upgrade and work to bring you an easier, more convenient payment experience.

Sincerely,

Kathy Haas
President/CEO
COPFCU