



September 15, 2026

First Last
Address 1, Address 2
City, State Zip

Upgraded Bill Pay, P2P and A2A Services

Dear <First>,

A better way to pay and transfer money is coming soon!

On October 26, COPFCU is upgrading the payment tools available through Online Banking and the Mobile App. The new, all-in-one system will make it easier to **pay bills, send money to friends and family, and transfer funds between your accounts at other financial institutions.**

WHAT'S GETTING BETTER?

- **Improved Bill Pay.** Quickly add or update payees and access a more robust network of electronic payees.
- **Easier Account-to-Account Transfers (A2A).** Set up and transfer money to and from your accounts at other U.S. banks and credit unions electronically, with no paperwork required.
- **Improved Peer-to-Peer Payments (P2P).** Send money to friends and family using the recipient's mobile number or email address. Recipients can receive funds the next day or choose immediate delivery for a \$1 fee.

TRANSITION PLAN

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.
THURS-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.



ACTIONS NEEDED BEGINNING MONDAY, 10/26

Review Your Bill Pay Information

Your payees and recurring payments will transfer to the new system. Please review them to make sure everything transferred correctly. **Any payees requiring updates will be flagged for your review and must be updated before a payment can be processed.**

Re-Enroll in eBills

Existing eBill enrollments cannot be transferred, so you'll need to re-enroll in any eBills you wish to continue receiving.

eBill Upgrade in Late 2026

We have been notified that the **eBill system will undergo a separate upgrade in late 2026.**

Following the eBill upgrade, you will need to re-enroll in any eBills you would like to continue receiving. We understand this additional step is inconvenient, but we believe this upgrade will better serve you. We'll reach out when specific details are available so that you can maintain uninterrupted access to your eBill service.

Re-Enter Peer-to-Peer (P2P) Payment Details

Existing PayAnyone configurations cannot be transferred to the upgraded systems. Please re-enter any P2P payment details as needed on or after Monday, 10/26.

Watch for Account-to-Account (A2A) Update Instructions

All A2A configurations will remain in place in the current platform. In early 2027, we will contact you to transition these to the upgraded system.

QUESTIONS? WE'RE HERE TO HELP.

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

We're excited to bring you an easier, more convenient way to manage your payments and transfers, and we'll send another reminder as October 26 approaches.

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

Sincerely,

Kathy Haas
President/CEO
COPFCU