



Welcome to the first addition of City-Views our new quarterly newsletter, as we have mentioned several times over the past year, that our brand was evolving and that we are now United Cities Credit Union, due to the expansion of our charter and of our markets in 2021. We subsequently arrived at a new brand "United Cities Credit Union" in 2022, which we now are open to any resident or business that lives, works, or worships in the entire Cities of Newark, Orange, South Orange, Irvington, East Orange, and Maplewood. We went from serving approximately 7,000 potential members in the Newark School system to over 400,000 people in these very diverse communities. It is with heavy heart that we turn the page on "Bee Lines" which was our header in our newsletter for many years, but change is constant and as I stated in my first line of our new newsletter welcome to City Views.

In which we will be advising, promoting, and providing educational information as to what is transpiring at your credit union. In rebranding our company we mentioned that there would be some exciting things that would be coming to our new credit union, that we have been blessed for over 87 years to serve the members and family members of the Newark Board of Education, but to continue growing, expanding and staying relevant that as a organization we needed to provide the services and products that the community needs and what our members deserve. Below are just a few of the new innovative products that we will be unveiling over the next couple of months. As I have been stating repeatedly that change is CONSTANT, and that as a long-term member or if you just joined our credit union that you would be seeing lots of change at your credit union. So, let me just introduce you to some of the many changes/products /services/ news that are being rolled out over the next couple of months:

First, please note the company will be converting to a BRAND-NEW BANKING PLATFORM, which will enable our team to provide you with the many new products and services. But, to enable us to proceed we will need to bring down our OLD OPERATING SYSTEM and BRING UP our NEW OPERATING SYSTEM. The banking platform change will take effect on the following days: Thursday, JUNE 1st and FRIDAY, JUNE 2nd. What does that mean to you? The credit union will be

CLOSED on both Thursday, JUNE 1st and Friday, JUNE 2nd. We will need to be down as our banking platform will be uploading and mapping to the NEW OPERATING SYSTEM. As we will be CLOSED on Thursday and Friday, our members will be able to use Share Branching, in which our loyal members are able to access funds at any other CREDIT UNION that provides share branching, for a list of Share branch locations, please follow the following steps:

A) Go to the United Cities Credit Union Website <https://uc-cu.org>

B) At the bottom of the first page of the website next to the NCUA banner, you will see the symbol for COOP Sharing branching, click on that icon.

C) Once you get into COOP you will need to input the ZIP Code you are seeking to find a Branch.

D) You will find your local share branch, and once there you will need to have your MEMBER NUMBER/ WHICH IS YOUR ACCOUNT NUMBER

E) You will need to have proper Identification, so the credit union knows who you are.

F) Finally, you will be able to transact business.

There will be NO banking capabilities at ALL on THURSDAY, JUNE 1st and FRIDAY, JUNE 2nd, so please, please plan accordingly. You will not be able to enter the premises at 195 Norman Road and conduct any type of business, the virtual branch will also be down, we will NOT be able to process any transactions. We will be back open for BUSINESS on SATURDAY, JUNE 3rd at 9am.

Once, we are back live with our new operating system on Saturday, June 3rd at 9am, United Cities Credit Union will be able to provide our membership with some new and exciting services, including but not limited to the ones indicated below:

1) Virtual Branch, or Online Banking, that will allow our members to actively take part in their day-to-day banking activities. Members will be able to move funds right

CEO's



corner



online from one account to another, without getting a member service representative involved.

2) United Cities Credit Union will have our own Mobile Application, an app right on your phone to see your accounts or actively manage your accounts, right on your cell phone.

3) Zelle - A fast and easy way to send or receive money from friends and family, that will be coming after our conversion in the July /August time frame.

4) Phone Banking - Perform a range of financial transactions as well as gather information like balances & recent transactions over the phone.

5) Members will be able to apply for personal and car loans right online, and directly to our loan processing area.

6) Google & Apple Pay, pay bills with our partnership with both Google & Apple.

As I had mentioned in my last quarterly newsletter that our members would be seeing lots of activity at our corporate office at 195 Norman Road, and the buzz has already started to take shape. To bring our members 21st century technology and systems, we need to go through some discomfort. One of the main things that will be happening over the next few months is that behind the scenes our entire staff is going through training on the new banking platform. We started this process early as we are all aware that we need to take care of our members' present needs, but also prepare for the future and learn new ways of serving our members.

The entire team at United Cities is going through training on the new systems, we are training on new products, we are training on navigating the new systems, so we can provide you, our members, with the best possible member experience. I know that the next few months will be challenging, and at times painful, but the end result will be a brand new banking platform that will enable United Cities Credit Union to offer so much more, from commercial accounts, to business lines of credit, to applying right online for that car loan and getting approved quickly, and having the closing documents sent to you via secured email, and never having to step into the branch to sign loan documents.

We must become the premier financial company for our business partners in the community. We must work together to improve the financial wellbeing of all the residents in the communities that we serve, because UNITED together, we are much more powerful, and can affect change for the greater good for all.

I just want to take this moment to thank our loyal members for so many years of service to your credit union. If it were not for your loyal partnership, we would not be serving our members for the past 87 years. I like to thank our Board of Directors for their leadership and vision in moving our credit union into the 21st century, bringing on board some much needed change for the greater good, is something that we can all be proud of.

I also would like to express my deepest appreciation, to our very dedicated staff, who are working tirelessly behind the scenes, not only presently serving our members on our OLD system, but at the same time, being on hundreds of training sessions, conference calls and webinars to LEARN a totally new operating system to provide expert advice to our present members but also to those individuals and companies that have not come thru our doors yet.

Finally, I just want to reemphasize that all the change we are going thru is for the betterment of our present membership as they deserve to have technology/ Products/ Services that improve their lives each day, but also for our future members both personal and business, that will choose United Cities to be their financial services partner for the next 87 years.

Richard Garcia
Chief Executive Officer

United Cities Credit Union will be CLOSED for our Banking SYSTEM Conversion on Thursday, June 1 2023 & Friday, June 2, 2023 Please plan accordingly, we will REOPEN for business on SATURDAY, JUNE 3, 2023 at 9:AM.