

Members' Guide to Our Technology Upgrade



Horizon
Federal Credit Union



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Important Dates and Times That May Impact Account Access

As we prepare for the technology upgrade, the following will be temporarily unavailable:

Loan applications, beginning close of business on **Thursday, May 22**.

New Account opening (online), beginning close of business on **Thursday, May 22**.

New Account opening (in-branch, over the phone), beginning close of business on **Tuesday, May 27**.

Credit Union Services	Friday May 30	Saturday May 31	Sunday June 1	Monday June 2	Tuesday June 3
Branches and Phones	Closing at 5:30pm	Closed	Closed	Closed	Open for normal business hours
Debit Card Purchases	Available for purchases and ATM withdrawals. Amounts will be limited starting Friday, May 30.	Available for purchases and ATM withdrawals. Amounts will be limited starting Friday, May 30.	Available for purchases and ATM withdrawals. Amounts will be limited starting Friday, May 30.	Available for purchases and ATM withdrawals. Amounts will be limited starting Friday, May 30.	Normal access
Online/Mobile Banking	Normal access through 6:00pm	Unavailable	Unavailable	Unavailable	Access resumes. It will be necessary for members to re-enroll in Online Banking.
Bill Pay	Normal access through 6:00pm	Unavailable	Unavailable	Unavailable	Access resumes
Credit Card Purchases	Available	Available	Available	Available	Available



Technology Upgrade Information

On **Monday, June 2**, Horizon will be performing a technology upgrade to a more robust and reliable operating system. When completed, this upgrade will provide you with a better member experience.

Over the past few years, we have experienced recurring system issues that have negatively impacted the member experience, including outages for Online and Mobile Banking, connectivity loss for debit cards, and reduced speed for transaction processing.

Our goal was to find a technological solution and trusted partner that will be reliable, stable, and provide the resources to enhance our product and service offerings. We selected a partner we can grow with, so we can avoid having to make this disruptive change in the future.

With the help of this new partner, we are excited to provide a more reliable technology platform and a consistent service experience for our members and staff.

Please take a few minutes to read this important information to find out how the technology upgrade will impact you and your accounts.

What to Expect During the Upgrade

It will be necessary for us to remain closed from 5:30pm on Friday, May 30, 2025, until the morning of Tuesday, June 3, 2025.

On Friday, May 30, 2025, at approximately 6:00pm, the following services **will be temporarily unavailable** to members until the morning of Tuesday, June 3, 2025:

- Online Banking
- Mobile Banking
- Bill Pay
- Balance Inquiries with your Debit Card

The following services will remain open and accessible during this time:

- Horizon ATMs
- Debit Cards (*with reduced daily limits*)
- ATM Withdrawals (*with reduced daily limits*)
- Horizon Credit Cards
- Website for information only (loan applications will **not** be available)

How to access funds during upgrade weekend:

- Write a check.
- Use your Horizon Debit Card at any ATM or merchant location.
- Use your Horizon Credit Card.
- Make the appropriate cash withdrawals at the ATM or branch prior to close of business on Friday, May 30, 2025.

The following services will also be unavailable in the days prior to our upgrade:

- You will be unable to open a new account or apply for a loan **online** from the end of the day on Thursday, May 22 until Tuesday, June 3.
- You will be unable to apply for a loan **in person** from Thursday, May 22 until Tuesday, June 3.
- You will be unable to open a new account **in person** from Tuesday, May 27 until Tuesday, June 3.



Debit Cards

Members will be able to utilize their Debit Cards for purchases and ATM withdrawals. Amounts may be limited beginning Friday, May 30. Full limits will be restored by Tuesday, June 3. Members will not be required to do anything differently after the upgrade.

Please Note: ATM and Night Drop deposits made after 9:00am on Friday, May 30 will be credited on Tuesday, June 3.

Online Banking

Our new Online Banking service will bring you a better and more convenient Online Banking experience.

The first time you access the upgraded Online Banking system, it will be necessary for you to re-enroll.

You can enroll from our home page at [horizonfcu.org](https://www.horizonfcu.org), by clicking on the Online Banking button, or by downloading the new Mobile Banking app.

If you currently have Online Banking bookmarked, you will need to delete that bookmark and establish a new bookmark for our new Online Banking system on or after Tuesday, June 3, at 8:00am.

Note: The current mobile app will not function after the upgrade. Transaction history before June 3 will NOT migrate to the new system. If you need access to transaction history, you will need to download/export that history from our current platform prior to June 1.

You will need the following to re-enroll in the new system:

1. Social Security Number (SSN)
2. Date of Birth
3. Account Number – you can access your full account number in Online Banking
4. Current email address we have on file for you

Online Banking Re-Enrollment Tutorial

A full, easy to follow Online Banking re-enrollment tutorial is available at:

<https://www.horizonfcu.org/technology-upgrade/>

Please Note: Online Banking will NOT be available during the upgrade. Full Online Banking functionality will resume on Tuesday, June 3.

Bill Pay

Bill Pay will be unavailable during the upgrade.

Payments scheduled prior to 6:00pm on Friday, May 30, will continue to process. Members can resume accessing Bill Pay on or after June 3.

Mobile Banking

The current Horizon mobile app will no longer function after the upgrade. Please delete the current mobile app and download the new Horizon Federal Credit Union mobile app to your phone or mobile device from the App Store® or Google Play™ on or after June 3.

One of the great new features is the ability to enroll using Mobile Banking. It is no longer necessary to enroll in Online Banking first. The enrollment process is the same on a mobile device as it is on a laptop or desktop. Your new username and password will be the same for both.

Please Note: Mobile Banking will not be available during the upgrade. Full Mobile Banking functionality will begin at 8:00 am on Tuesday, June 3.



Information in this guide is accurate as of April 15, 2025. Complete updated information is available online by scanning this code.

Frequently Asked Questions



MEMBER BENEFITS

Why are we upgrading our system?

Horizon remains committed to providing our members with secure, convenient, and personalized service, while staying ahead of technology trends. Below is a list of benefits that will come from our technology upgrade.

- Enhanced security features
- Easier and real-time access to your accounts
- Upgraded Online Banking and Mobile Banking experience, including access to statements
- Systems that will allow us to serve you better
- Better in-person service when visiting a branch
- And much more

Is my personal data safe during the conversion?

Yes, your personal data is safe and secure.

Are my funds secure?

Your funds are safe and secure. Administered by the NCUA, the Share Insurance Fund insures individual accounts up to \$250,000.00 and a member's interest in all joint accounts combined is insured up to \$250,000.

What will change after the system upgrade?

Online Banking will have a new log-in process. You will need to re-enroll via horizonfcu.org or our new Mobile App. Please delete the former app and re-download it from the Apple App Store or Google Play Store.

What is NOT changing after the system upgrade?

- Member account, routing and transit numbers.
- Member statements. Your checks, credit cards and debit cards with PIN numbers will remain the same.
- Pre-authorized payments and direct deposits
- Bill Pay

Will direct deposits and automatic withdrawals continue as scheduled?

Your direct deposits and automatic withdrawals will continue to post to your account just as they do today.

Will payroll deductions, automatic payments and scheduled transfers continue as scheduled?

Yes. There will be no changes to your automatic payments and deductions after the conversion. Everything will still come into the same accounts and distribute to the accounts requested.

Will automatic payments to loans continue as scheduled?

Your payments will continue to automatically transfer from your savings or checking account as requested unless you cancel or change the payment request.

Will I be able to access horizonfcu.org during conversion?

You can still access the website during the conversion, but Online Banking will be unavailable during the upgrade.

Will I be able to complete an online consumer loan application during the conversion?

Our online and mobile consumer loan applications will not be available during the upgrade process. Please refer to page 2 for details.

Will branch locations be closed during the conversion?

All branches will be closed during the upgrade. Please refer to the chart on page 2 for details.

Will branch hours change after the upgrade?

Hours will remain the same for all branches moving forward. Visit horizonfcu.org to view all branch hours of operation.

ONLINE AND MOBILE BANKING

Will I be able to use Online/Mobile Banking to access my accounts during the upgrade?

Online Banking and Mobile Banking will not be available from Friday, May 30 at 6:00pm until Tuesday, June 3 at 8:00am. Please refer to the chart on page 2 for details.

Will I have to enroll in the new Online Banking platform after the upgrade?

After the upgrade on June 3, it will be necessary for you to re-enroll. You can enroll either from our website at horizonfcu.org, or by downloading the new Mobile Banking app. Note: The current Mobile Banking app will not function after the upgrade.

What will I need to re-enroll in the new platform?

1. Social Security Number (SSN)
2. Date of Birth
3. Account Number – you can access your full account number in Online Banking
4. Current email address we have on file for you

A full, easy to follow Online Banking re-enrollment tutorial is available at:

<https://www.horizonfcu.org/technology-upgrade/>

Will I need to download a new Mobile App after the upgrade?

It will be necessary for you to re-download the Horizon FCU mobile app. See the instructions on page 5.

Will I be able to see Online/Mobile Banking transaction history after the upgrade?

Transaction history before June 3 **will not** migrate to the new system. Once you re-enroll in Online/Mobile Banking, your transaction history will start building from there. If you need access to transaction history, you will need to download/export that history from our current system prior to May 30.

Will my eStatement history be available in Online/Mobile Banking after the upgrade?

If you are enrolled in eStatements prior to the upgrade on June 3, your eStatement history will start building in the new system. Once you re-enroll in the new online/mobile banking, you will be able to access your eStatements in the system—a feature that is not available with the current Online Banking system.



BILL PAY

How do I access Bill Pay after the upgrade?

You will continue to access Bill Pay after the upgrade the same way you do today.

Frequently Asked Questions

PAPER STATEMENTS AND eSTATEMENTS

Will member statements change?

Member statements will remain the same as they are today. If you currently receive eStatements, you will be required to re-enroll.

Will my eStatement history be available in Online and Mobile Banking after the upgrade?

If you are enrolled in eStatements prior to the upgrade, your statement history will appear in the new system after you re-enroll in eStatements.

How do I re-enroll in eStatements?

When you re-enroll in Online Banking after the upgrade, you will be asked if you want to enroll in eStatements. The box will be checked to enroll by default. Simply click the button to accept to continue receiving eStatements.

Who should I contact if I have problems with my Debit Card or my Horizon Credit Card during conversion?

If you need to report a lost or stolen card during the upgrade weekend, please call the following numbers:

- **Lost/stolen Mastercard:** 1-800-449-7728
If you are out of the United States: 727-299-2449

HOW TO PREPARE

Most of the conversion will take place behind the scenes and our staff will be working to make sure we are ready to serve you again on Tuesday, June 3. You can still prepare in several ways:

- Make note of the dates of the technology conversion weekend.
- Read all the information provided here, on our website, and in your email.

For the most up to date upgrade information, please visit horizon.org/upgrade.

HOW TO GET HELP

If you have any questions before, during or after the upgrade weekend, please do not hesitate to contact us at **570-326-3636**. Our Member Engagement Team is ready to answer any questions you may have.





Horizon
Federal Credit Union

330 Pine Street
Williamsport, PA 17701

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First Class
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We appreciate your patience during the upgrade process. Our goal is to make the process as seamless as possible for our members. Please contact us with any questions or concerns. *Thank you!*

Federally Insured by NCUA · Equal Housing Lender



Scan for the most up to date upgrade information