

# COMING SOON

## 3Rivers On-the-Go Banking Experience

Important information about  
upcoming changes to your  
online banking experience as  
**West End** becomes **3Rivers  
Credit Union** on June 1.

**3RIVERS**<sup>®</sup>

With the completion of the merger of West End into 3Rivers Credit Union, you'll have access to a new banking system as of **June 1**.

## What's Changing?



### New Online Account Access

3Rivers Online Account Access and Bill Pay will be available for access by personal members and enrollment for business members **after 8 a.m. on Monday, June 1**.



### New Mobile Banking App

The 3Rivers Mobile Banking will be available for access by personal members **after 8 a.m. on Monday, June 1**.

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# Online Banking Conversion Timeline

## What You Need to Know Before the Conversion begins on Wednesday, May 27:

### Personal

We anticipate your existing statements, personal bill payees, payments, and settings will transfer to 3Rivers' online banking system, however, your transaction history will not transfer. So, before the conversion begins on Thursday, May 28, we do recommend taking the following steps:

1. Download your latest statements and current month transactions for quick reference.
2. Download a copy of all current and future scheduled payments for your records.
3. Download a copy of your bill payees for reference.
4. Schedule any time-sensitive bill payments and online transactions prior to 9 a.m. on May 28.\*

### Business

For business members, you will need to re-enroll your business account in Business Online Account Access. In addition, your existing users, bill payees, payments, and settings will NOT transfer to 3Rivers online banking. You will need to re-enter your bill payees and settings. Prior to system conversion on Thursday, May 28, we do recommend the following steps:

1. Download your latest statements and current month transactions for quick reference.
2. Download a copy of all current and future scheduled payments for your records.
3. Save or print your bill pay information now, in preparation for re-entering your payees and bills after you enroll in 3Rivers online banking.
4. Schedule any time-sensitive bill payments and online transactions prior to 9 a.m. on May 28.\*

### Wednesday, May 27:

West End mobile banking app will no longer be available, beginning at 9am.

### Thursday, May 28:

West End online bill pay will no longer be available, beginning at 9am.

### Friday, May 29:

West End online banking will no longer be available, beginning at 9am.

### Monday, June 1:

You now have full access to 3Rivers products, services, and technologies. All personal and business online account and mobile users will need to go through a registration process before using the new system. On the following pages are instructions for both personal registration and business enrollment.

*\*Some electronic payments through West End may be converted to paper check payments. Consider adjusting scheduled payments to an earlier date to allow additional time for payees to receive physical payment.*

# Personal Online Banking

Your 3Rivers personal online banking access will allow you to view your balances and transactions, pay bills, transfer money, send money to other people, view eStatements, monitor your credit score, and more. Additionally, 3Rivers' mobile banking app will allow you to instantly deposit checks and utilize mobile wallets, like Apple Pay® and Samsung Pay®.

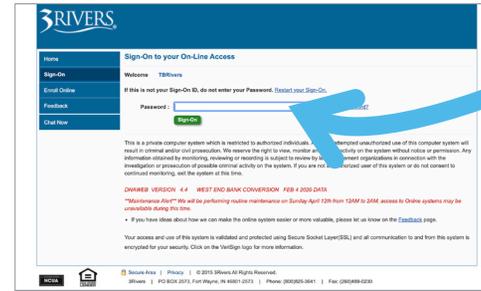
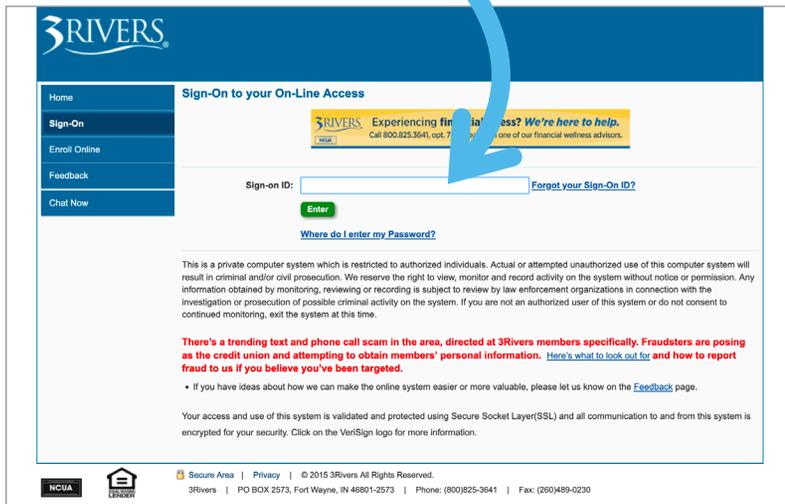
## First Time Login and Setup

On your desktop or tablet browser, visit [3riversfcu.org](http://3riversfcu.org) on or after **8 a.m. on Monday, June 1**. Click the Login button in the upper right-hand corner of your screen.



### STEP 1: Enter your Online Banking Sign-on ID

- Your Sign-on ID may have remained the same, but please **refer to the letter you received with this booklet** to confirm your Sign-on ID. Once you have entered the User ID, click **Next**.

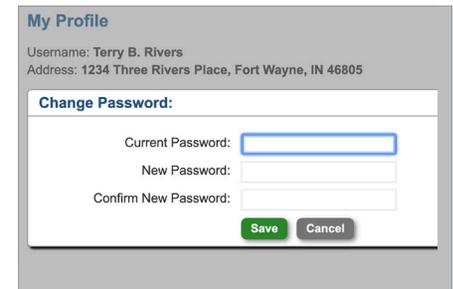


- Type the last 6 digits of your Social Security Number in the Password field. Click **Sign-On**.

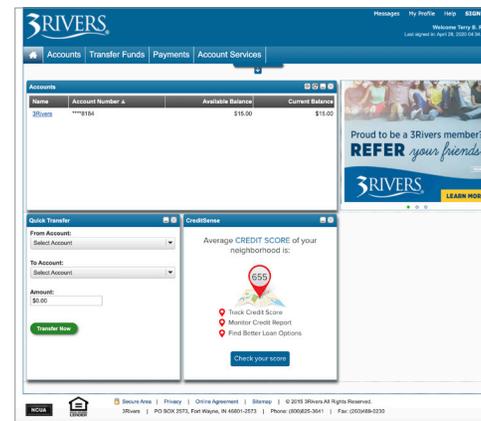
**STEP 2:** Create five security questions to which only you will know the answer.

**STEP 3:** Create your new password, which can be the same as your current West End Bank password.

Passwords must be between 8-15 characters and contain at least one capital letter and one number. Spaces are not permitted.



Once you've finished creating your password, you're ready to use 3Rivers Online Account Access. Continue to page 4 to learn about the personal banking experience OR see page 10 for Business Online Banking features and setup.



**Note:** If your existing West End Bank online account contains both personal and business accounts, 3Rivers has a separate business online and mobile banking experience that offers more features like multiple users, wire transfers, mobile business check deposit, and more. To access those features, you will need to enroll your business account as its own User ID. Skip to page 10 for more information on business online account enrollment.

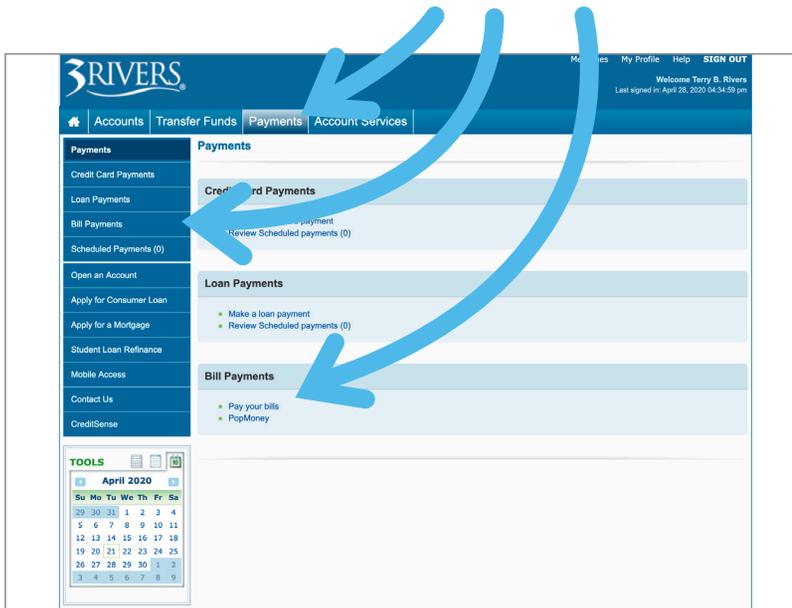
# Bill Pay

West End Bill Pay will become unavailable on **Thursday, May 28 at 9 a.m.** If you have bill due dates coming up, you may want to schedule a payment prior to Thursday, May 28 at 9 a.m.

Company payees and scheduled bill payments will carry over to the 3Rivers Bill Pay system; however, bill payment history and Pay a Person payee details will not transfer. In addition, some payments which were electronic through West End may be sent by paper check. Consider adjusting your scheduled payments to slightly earlier to allow additional time for the payee to receive payment.

## Making Payments with Bill Pay

**STEP 1:** Click the **Payments** tab on the top menu then select **Bill Payments** from the left side menu then click **Pay your bills**.



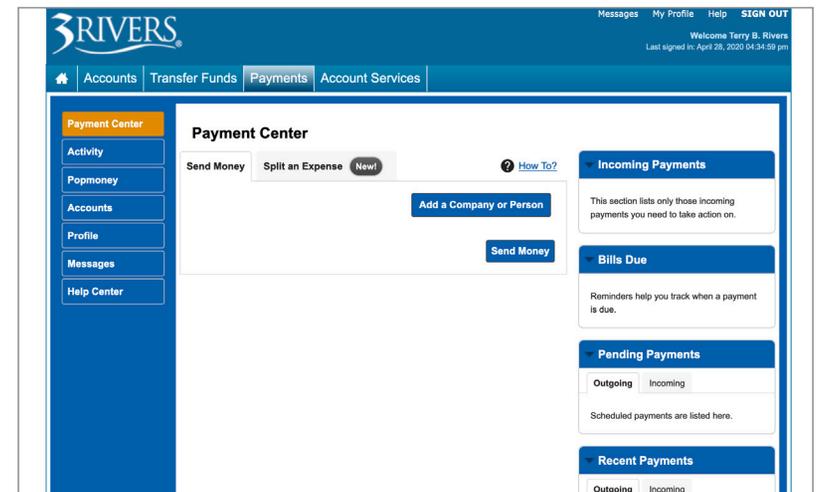
**STEP 2:** In the Payment Center, you'll see your previous bill payees as well as any bills due, pending payments from before the conversion, and recent payments that were made after the conversion. You can quickly make payments by locating the company you wish to pay, choosing the account you wish to pay from, and entering the amount you wish to pay. The date will default to the earliest standard payment date, but you can schedule a different date by clicking on the calendar. When you're ready, press "**Send Money**".

Bill Pay will send payments electronically whenever possible. If a company or person cannot accept electronic payments, a check will be mailed to the address you provided.

**Keep in mind:** You will need to re-enter your Pay a Person details for any individual you wish to pay through your 3Rivers Bill Pay. Click "Add a Company or Person", then select "Person" at the top. Enter the details of your payee and add them to your list of payees. Sending money is just as easy as paying a bill, but you'll also be able to opt to send via text message or email using Popmoney if you wish.

### Need a Payment Faster?

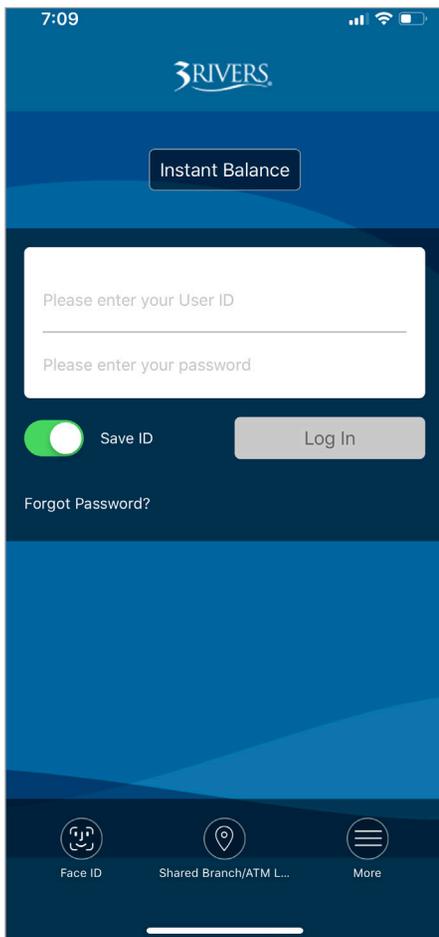
Select **Rush Delivery** then choose whether you want to send via Popmoney or use paper check delivery.



# 3Rivers Mobile Banking

**Beginning Wednesday, May 27 at 9 a.m.**, the West End mobile banking app will no longer be available. However, on **Monday, June 1 at 8 a.m.**, you will be able to log in to the 3Rivers Mobile Banking app.

3Rivers' mobile banking app helps us better serve you and features the added convenience of a single sign-on. That means you will only have one user ID and password to remember. The user ID and password you currently use to access your accounts from this website on your computer will now be used to login to the new app.

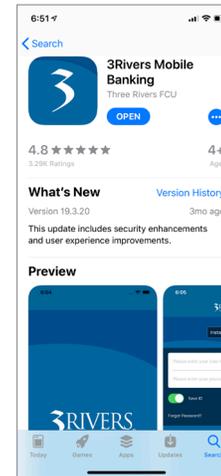


## With the 3Rivers Mobile Banking app, you'll be able to:

- Simply, securely, and quickly bank anytime, anywhere
- Deposit check(s) remotely by snapping a picture with your mobile device\*
- See your real-time account balances
- Pay bills from within the app
- Make payments to loans and credit cards
- Transfer money between your 3Rivers accounts
- Transfer money from your account to other people using their email or phone number using PopMoney
- Search for nearby branch locations, shared branches, and ATMs
- Check your credit score using Credit Sense
- Apply for a loan
- And much more...

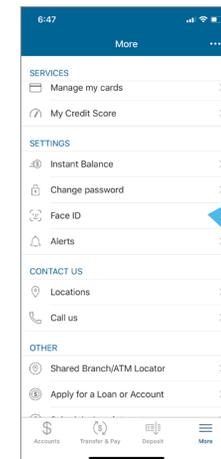
\*Function may vary based on mobile or tablet device.

# Mobile Banking Download and Setup



- STEP 1:** Before you can log in to the mobile app, you need to first log in to 3Rivers Online Banking from your desktop or tablet browser to complete the personal registration process. See Page 2 for more information.
- STEP 2:** Visit Google Play™ store or App Store® and download the 3Rivers Mobile Banking app anytime after 8 a.m. on Monday, June 1.
- STEP 3:** Enter the existing Username (User ID) and password you set up in Online Banking.
- STEP 4:** Enter the last 4 digits of your Social Security for verification.

# Enable Touch ID, Face ID, or Fingerprint Login



- STEP 1:** Log in to 3Rivers Mobile Banking app.
- STEP 2:** Click the **MORE** icon at the bottom of the screen.
- STEP 3:** Select **Touch ID, Face ID or Fingerprint Login**. Your device capabilities will determine which option is available. Tap the switch on the right to turn the option on or off at any time. You may be prompted to set up these functions if you have never enabled them on your device before. Simply follow the steps to complete.

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# ONLINE BANKING SERVICES

*for Business*



# Business Online Banking

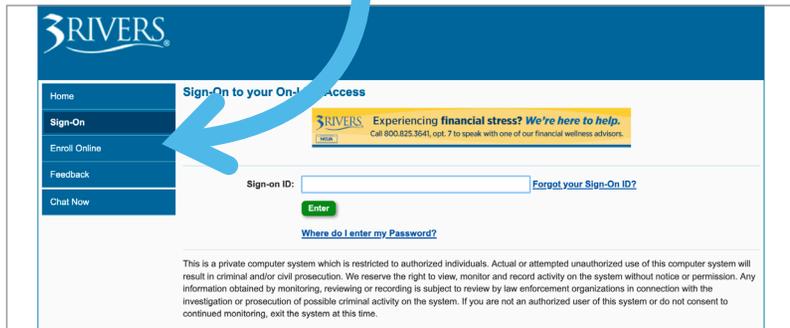
3Rivers' online banking for businesses provides you with the ability to view account balances and transactions, transfer money, pay bills, submit online wire transfers, manage business credit cards, and more. With 3Rivers' Business Mobile, you can track and transfer funds between deposit accounts, and make deposits through remote deposit capture.

## One-Time Enrollment

On your desktop or tablet browser, visit [3riversfcu.org](http://3riversfcu.org) on or after **8 a.m. on Monday, June 1**. Click the Login button in the upper right-hand corner of your screen.



**STEP 1:** Click **Enroll Online** on the left-hand navigation panel. Then select Enroll a Business.



**STEP 2:** Enter your business information, enter your main account administrator's details, enter all 3Rivers accounts you'd like to include in your business online account, verify your information, and hit **Confirm**.

**STEP 3:** Wait for your confirmation email. This may take up to 24 hours to receive. This will confirm that your selected User ID was accepted and provide a temporary password to log in the first time.

## First Time Login

Once you've completed the enrollment for your business account (see Page 10), you can log in for the first time. On your desktop or tablet browser, visit [3riversfcu.org](http://3riversfcu.org) on or after **8 a.m. on Monday, June 1**. Click the **Login** button in the upper right-hand corner of your screen.

**STEP 1:** Enter your Business Online Banking User ID as was confirmed in your confirmation email. Click **Next**.

- Enter the temporary password your received in the confirmation email then click **Sign-On**.

**STEP 2:** Create five security questions to which only you will know the answer.

**STEP 3:** Create your new password which can be the same as your current West End Bank password.

Passwords must be between 8-15 characters and contain at least one capital letter and one number. Spaces are not permitted.

Username: Terry B. Rivers  
Address: 1234 Three Rivers Place, Fort Wayne, IN 46805

**Change Password:**

Current Password:

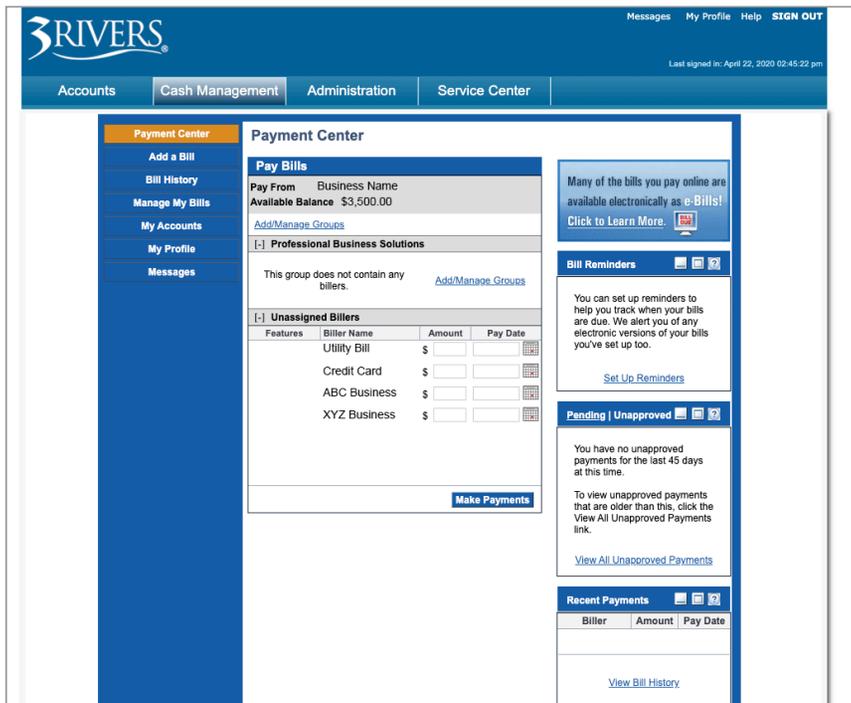
New Password:

Confirm New Password:

# Business Bill Pay

West End Bill Pay will be become unavailable on **Thursday, May 28 at 9 a.m.** To avoid service disruption, you will want to schedule any payments prior to Thursday, May 28 at 9 a.m.

Please note, you will need to re-enter your payees for 3Rivers Business Bill Pay, both companies and individuals. In addition, some payments which were electronic through West End may be sent by paper check. Consider adjusting your scheduled payments to slightly earlier to allow additional time for the payee to receive payment.



## Making Payments with Business Bill Pay

**STEP 1:** Click the **Cash Management** tab on the top menu then select **Pay your bill** from the payments menu in the middle of the screen.

**STEP 2:** Next you will enroll into the Business Bill Pay system by clicking on the **Enroll Now Button** and after reviewing the disclosures click the **Accept** button.

**STEP 3:** In the Payment Center, you will need to re-enter your payee details for any company or individual you wish to pay through your 3Rivers Business Bill Pay. Click **“Add a Bill”**, then select Company or Person at the top. Search for the company or enter the details of your payee to add them to your list of payees.

**STEP 4:** Once you’ve completed steps 1-3 you can quickly make payments by selecting the **Pay From** account you wish to pay from, locating the company or person you wish to pay, and entering the amount you wish to pay. The date will default to the earliest standard payment date, but you can schedule a different date by clicking on the calendar. When you’re ready, press **“Send Money”**.

Bill Pay will send payments electronically whenever possible. If a company or person cannot accept electronic payments, a check will be mailed to the address you provided.

**If you need assistance setting up your Business Bill Pay**, please reach out to our team at **800.825.3641**.

# 3Rivers Business Mobile

**Beginning Wednesday, May 27 at 9 a.m.**, the West End mobile banking app will no longer be available. However, on Monday, June 1 at 8 a.m., you will be able to enroll for the 3Rivers Business Mobile app. You **must first enroll** in your Business Online Banking before you can utilize the business mobile app.

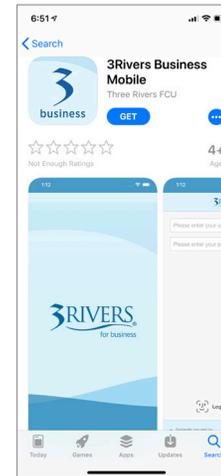
3Rivers offers a business mobile banking app to help you better manage your business finances no matter where you are. Our business app provides you the features and added convenience of a single sign-on. That means you only have one user ID and password to remember. The user ID and password you currently use to access your business accounts from on your computer will be used to log in to the new app.



## With the 3Rivers Business Mobile app, you'll be able to:

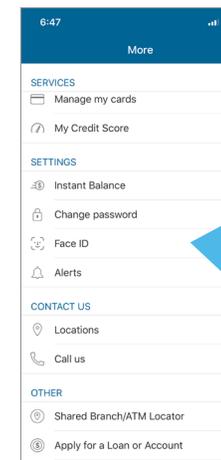
- Deposit check(s), view check images, and view transaction history in the app
- Real-time business account balances
- Transfer money between 3Rivers accounts
- View pending transactions
- Mobile Bill Pay with approvals
- Approve ACH/Wires that were generated from online access
- Remote deposits up to \$25,000 daily.  
*(Compatible with devices that have auto-focus cameras. Not compatible with fixed-focus cameras)*

# 3Rivers Business Mobile Download and Setup



- STEP 1:** Before you can log in to the mobile app, you need to first enroll in 3Rivers Online Banking for your business account from your desktop or tablet browser. See Page 8 and 9 for more information.
- STEP 2:** Visit Google Play™ store or App Store® and download the 3Rivers Business Mobile app any time after 8 a.m. on Monday, June 1.
- STEP 3:** Enter the existing Username (User ID) and password you set up for your 3Rivers Business Online Banking.
- STEP 4:** Enter the last 4 digits of your Social Security for verification.

## Enable Touch ID, Face ID, or Fingerprint Login



- STEP 1:** Log in to 3Rivers Business Mobile app.
- STEP 2:** Click the **MORE** icon at the bottom of the screen.
- STEP 3:** Select **Touch ID, Face ID or Fingerprint Login**. Your device capabilities will determine which option is available. Tap the switch on the right to turn the option on or off at any time. You may be prompted to set up these functions if you have never enabled them on your device before. Simply follow the steps to complete.

*Google Play is a trademark of Google Inc. and App Store is a registered trademark of Apple Inc.*



## Phone Banking

Phone Banking will be available starting **Monday, June 1**. After conversion you will automatically be enrolled into the 3Rivers phone banking system, **TeleTeller**.

### How to Access:

- Dial **800.933.5763**, to begin.
- Enter your **Member Number**, which will appear on your 3Rivers statements going forward. If you have not received, or do not recall your Member Number, contact us at 800.825.3641.
- Enter your PIN Code which will be the last 4 digits of your social security number.
- At this point you will be required to change your PIN number.
- Re-enter your PIN number for verification.

Cut and keep this as a reminder.



## Important Dates

### WEDNESDAY, MAY 27

West End mobile banking app will no longer be available, beginning at 9am.

### THURSDAY, MAY 28

West End online bill pay will no longer be available, beginning at 9am.

### FRIDAY, MAY 29

West End online banking will no longer be available, beginning at 9am.

### SATURDAY, MAY 30 to SUNDAY, MAY 31

All West End and 3Rivers branches will be closed on this day to help facilitate the merger process.

### MONDAY, JUNE 1

**Welcome to 3Rivers!**  
You now have full access to 3Rivers products, services, and technologies. All personal and business online account and mobile users will need to go through a registration process before using the new system.

### Questions? Contact us!

800.825.3641

[merger@trfcu.org](mailto:merger@trfcu.org) | [3riversfcu.org](http://3riversfcu.org)

**Monday – Friday** 9 a.m. – 6 p.m.  
**Saturday** 9 a.m. – 1 p.m.





P.O. Box 2573  
Fort Wayne, IN 46801

You will receive your  
user ID information in  
a separate letter.

## Questions?

Contact us!

800.825.3641

[merger@trfcu.org](mailto:merger@trfcu.org) | [3riversfcu.org](http://3riversfcu.org)

**Monday – Friday** 9 a.m. – 6 p.m.

**Saturday** 9 a.m. – 1 p.m.