



# Your credit union is about to get even *better!*

## ELECTRONIC STATEMENTS

Save or print all statements stored in online banking. Statements will **NOT** transition to the upgraded It'sMe247 Online Banking platform.

**ALL members will receive a printed February statement through the mail.**

Our Systems are getting an upgrade on **February 28, 2026.**

The following services will be *changing*:

- Online Banking
- Card Services
- Phone Banking
- In-Branch Deposit & Loan System



SCAN ME



## YOUR CHECKS

Your Atrium checks will continue working indefinitely. When you need to reorder, please note that your new checks will contain the Treadwell Credit Union logo. The number sequence will remain in line with your current Atrium checks.

[www.Atrium4u.org/system-upgrade](http://www.Atrium4u.org/system-upgrade)



PO Box 13087  
Dayton, OH 45413

# Message from the President

We are thrilled to welcome Atrium members into our Treadwell Credit Union family and are looking forward to providing you with the expanded services you have been expecting. Atrium is about to go through a comprehensive system upgrade that will allow you to take advantage of all of our Treadwell Credit Union products and services.



Steve Shore  
President/CEO

## THIS UPCOMING UPGRADE WILL PROVIDE YOU WITH THE FOLLOWING:

- Upgraded online banking with fully integrated bill pay.
- Mobile banking with mobile deposit, person-to-person pay, and other features.
- Shared branching access.
- Additional products & services.

During this upgrade, we will be working hard to minimize service disruption; however, with a change this involved, a few inconveniences are unavoidable as systems go offline and our Atrium branch closes for the upgrade. To help make the transition smoother and more successful, please review this Systems Upgrade Guide. It is designed to be your roadmap through the process. We've also included all the disclosure info about your new Treadwell Credit Union accounts.

When we reopen our Atrium branch on March 2, 2026, phone wait times may be longer than normal as we assist members with our new and improved services. In an effort to reduce call wait time, we will have additional phone assistance. Please call 937-236-2562 with your questions.

Lastly, the ultimate goal here is to help make the financially complex refreshing and simple. The changes outlined in this guide will deliver on that, and we hope that you will extend us your patience as we complete this process.

The best changes are the ones we make *together*.

## NEW ACCOUNT & LOAN SUFFIXES

Your account and loan suffixes are changing. These are the numbers after your member number. Please reference the following chart for the appropriate new suffix.

Personal Accounts	
Share Savings	000
Secondary Savings (Sub Savings)	001-010
Christmas Club	050
Checking	100-110
6 Month Share Certificate	300-325
12 Month Share Certificate	300-325
12 Month Share Certificate Promo	300-325
Escrow Savings	200-205
Consumer Loans	
New Direct Vehicle	500-505
Used Direct Vehicle	510-515
Recreational Vehicle	540-545
Share Secured	580-585
Unsecured	590-595
First Mortgage w/ Escrow	700-705
Overdraft	800-801

## WHAT'S CHANGING?

The following things **WILL CHANGE**.

- Your Member Number
- Your MasterCard® Debit Card
- Phone Banking (CUTalk)
- Online & Mobile Banking
- In-Branch Transaction & Loan System

### YOUR MEMBER NUMBER

Your member number will become a 6-digit number, beginning with the number 4 and followed by leading zeros and your current member number. For example: If your current member number is 1234, your new member number will be 401234. If your current member number is 12345, your new member number will be 412345.

### YOUR MASTERCARD® DEBIT CARD

You will be receiving a new Debit Card in the mail no later than 2/25/26. Please note that your new card will have the DayMet Credit Union logo on it. New Treadwell Credit Union cards will be issued later in 2026.



# Important Dates & Details

## WEEK OF FEBRUARY 22, 2026

### Recurring Online Banking Transfers

Make a note of all of your recurring online banking transfers as they will not convert over to the new system.

### Prepare for Atrium Branch Closure

Our Atrium office will be closing at 4pm on Friday, February 27, 2026. Please make sure to withdraw enough cash to cover any expenses during this time. Our office will reopen on Monday, March 2, 2026 at 9am.

### Stop Using Atrium MasterCard® Debit Cards

Previous Atrium Debit Cards will stop working on 2/27/26 at 3:30PM.



## FRIDAY, FEBRUARY 27, 2026 BEGINNING AT 4PM

### MasterCard Debit Cards will have reduced limits.

Normal limits will be reinstated on Sunday, March 1, 2026.

### Direct Deposits/Other Electronic Deposits (ACH)

scheduled for 2/27/26 will be posted prior to systems going offline. Note: This is dependent upon ACH transmitter's sending of the deposit file. If the deposit file is not received on 2/27/26, ACH deposits will not be posted until 3/1/26.

**Online and Phone Banking will go offline.**

## MONDAY, MARCH 2, 2026

CUTalk Phone Banking will be available by calling 888-551-3352.

ItsMe247 Online Banking and Mobile Banking will be available. See the first-time login instructions in this guide.

Set up recurring online banking transfers. These transfers will need to be set up by you in the new ItsMe247 Online Banking platform.

Begin using your new MasterCard® Debit Card.

## DOWNLOAD OUR MOBILE APP!



## OUR WEBSITE WILL SOON LOOK A LITTLE DIFFERENT

You will soon notice that our website will automatically redirect to [www.treadwellcu.com/atrium](http://www.treadwellcu.com/atrium).



## PHONE BANKING

Our phone banking system is called **CUTalk** and allows you the ability to access your accounts, transfer funds, and hear recent transaction history.

### FIRST TIME USER INSTRUCTIONS:

1. Call (888) 551-3352.
2. Enter your member number, then press #.
3. Enter your temporary PIN (the last 4 digits of the primary account holder's Social Security number and 4 digit birth year), then press #.
4. Enter a new PIN, then press #.
5. Confirm your new PIN.
6. Select a Main Menu option:
  - 1- Account inquiries (balances & transactions)
  - 2- Funds transfers
  - 3- Hear current rates/calculate est. loan payments
  - 4- Change your PIN
  - 5- Jump to a different member number
  - 6- Other CU services (locations & hours)
  - 7- Repeat this menu
  - 8- End the call
  - 9- CUTalk Tutorial (press \* to exit the tutorial and return to the main menu)

## MOBILE BANKING

Mobile banking provides you with full access to your account tools, to include the following:

- Mobile check deposit
- Transaction history
- Person to person transfer
- Mobile bill pay
- Account opening
- Loan application



Our mobile app can be downloaded through the Apple App Store or Google Play. Simply search for Treadwell Credit Union.

## ONLINE BANKING

Online banking, called **ItsMe247**, will provide you with full access to your accounts. You'll be able to view account history, transfer funds, pay bills, pay other people, open accounts, apply for a loan, and more. Enjoy the ability to set up account alerts, "jump" between multiple membership accounts, and review loan payoff amounts. Visit [www.treadwellcu.com](http://www.treadwellcu.com) to login.

### FIRST TIME USER INSTRUCTIONS:

1. Type in your default username (your member number) and click Login.
2. Type in your default password (the last four digits of the primary member's Social Security number and four digit birth year) and click Continue.
3. Create a new secure password and type it into the New Password field. (Must be at least 8 characters and contain a lowercase letter, uppercase letter, number, and special character)
4. Click Change My Password.
5. Type in the answers to three unique security questions (not case sensitive).
6. Click Save My Questions.
7. Accept the terms and conditions (scroll to the bottom).
8. Create a new personal username (max 21 characters, cannot contain your name or member number)
9. Click Change My Username.

**NOTE:** The username and password you create will be used to login to Mobile Banking as well.

## DIRECT DEPOSIT NOW (ACH DEPOSITS)

Our upgraded systems will have the ability to post ACH deposits to members early! We call this our **Direct Deposit NOW** feature. We will process ACH deposits as soon as we receive the file from the depositor. This means your deposit could be received 1-4 days earlier than expected. This feature will go into effect on March 3, 2026.

## Questions?

## Call us at 937-236-2562.

### ACCOUNTS INSURED UP TO \$500,000

 American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. This institution is not federally insured.   
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

 **ATRIUM**  
A DIVISION OF TREADWELL CREDIT UNION