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September 1, 2021

Dear Member,

As Bayou City Federal Credit Union grows and expands, we are committed to providing you the level of performance and service you deserve and expect. In order to keep that commitment to you, it has become necessary for the Credit Union to upgrade and improve its internal operational and data systems. Such changes are quite frequent in the financial industry and Bayou City FCU is overdue in adopting a more modern system. Oftentimes change can be difficult, but I assure you that this upgrade will have a positive result for you and the Credit Union.

Our commitment is to keep you informed of events that may impact you. Our goal is to make the change as easy as possible for you. To that end, our dedicated employees are working to ensure the success of this project with minimal impact to you. This decision was made with the intention of improving the Credit Union's ability to better serve you and your overall banking experience with us.

To accomplish this upgrade, Bayou City FCU lobbies will close on Thursday, September 30, 2021 at 12:00 noon. The Credit Union will also be closed all day on Friday, October 1, 2021. During this time our Audio Response Line and Virtual Branch will be unavailable and debit card transactions may be limited. The Credit Union will reopen on Monday, October 4, 2021.

When we reopen on Monday, October 4, 2021, our members will have a brand new Audio Response Line, a brand new Online Banking Platform with a new Billpay feature, and a brand new Mobile App!

**THINGS YOU NEED TO KNOW:**

1. The first time you log into these new platforms your user name will be your account number and your PIN/password will be the last 5 numbers of your social security number. You will then be prompted to change these for security purposes.
2. A new streamlined App will need to be downloaded to replace our existing App. Additional information will be provided at a later date regarding the new App.
3. Your debit card will not change, however, transactions will be limited between September 30<sup>th</sup> and October 1<sup>st</sup>. We recommend that you have cash on hand during this time period.
4. If you currently use Billpay, please save/print all your payee information prior to September 30, 2021 as you will have to manually input your payees to the new system.
5. The Audio Response number will change to (833) 926-3322.

6. E-statements will not be generated for September 30, 2021. All members will receive a paper statement. You will need to enroll for e-statements on the new Online Banking Platform.

Thank you for taking the time to read this letter. As always, we appreciate the opportunity to serve you and we look forward to continuing to do that now, and even better, in the future.

Sincerely,

*Ritana Layne-Santafield*

Ritana Layne-Santafield

President/CEO