

# System Upgrade Guide

AUGUST 29 -  
SEPTEMBER 1, 2025



**Hughes**  
Federal Credit Union

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# About This Guide

This guide is your go-to resource for everything related to our system upgrade. Inside, you'll find a clear overview of key timelines and details on what services and features will be available—and temporarily unavailable—during the upgrade. Our goal is to keep you informed and prepared to help ensure a smooth transition.

## Timeline Overview



**Friday**  
**August 29, 2025**

Hughes branches will be open. Branch hours and online services may be limited. Once all branches are closed, the Contact Center and online and mobile banking will be unavailable.



**Saturday,**  
**August 30 —**  
**Monday,**  
**September 1, 2025**

Hughes branches and Contact Center will be closed. Online and mobile banking will be unavailable.



**Tuesday**  
**September 2, 2025**

Hughes branches and Contact Center will reopen at 9am (Arizona Time\*). Online and mobile banking will be available at 9am.

## We're Never Off Duty

We're your partner through this system upgrade. If you have any questions or concerns, please review this guide and our FAQs available at [HughesFCU.org/SystemUpgrade](https://HughesFCU.org/SystemUpgrade), or reach out to a friendly team member.

**Important Note:** Due to our system upgrade, dividends will be paid monthly during the 3rd quarter of 2025. This means dividends will post at the end of July, August, and September instead of one lump sum at the end of the quarter. This is a one-time occurrence due to the system upgrade. Regular quarterly dividend payments will resume with the 4th quarter dividend, which will post at the end of December as usual.

\*Currently Arizona is the same as Pacific Daylight Time.



# Message from the CEO

## Taking You Further with a Stronger, Smarter Banking Experience

Dear Valued Members,

At Hughes Federal Credit Union, our mission is to make a positive difference in each member's financial life and take you further by providing you with the best financial tools, seamless experiences, and the service you deserve. To continue delivering on that promise, we are excited to share important news to enhance your banking experience. We are upgrading our processing system to enhance security, efficiency, and innovation in banking starting August 29 through September 1, 2025. This upgrade will lead to faster transactions, improved features for online and mobile banking, and a more personalized banking experience. All these improvements are designed to help you manage your finances more efficiently.

The decision has been made with our members' best interests in mind and is driven by several key factors.

- **Enhanced Service**
- **Improved Security**
- **Greater Flexibility**
- **Streamlined Operations**
- **Long-Term Growth**

We appreciate your patience as we bring you these enhancements and will keep you informed every step of the way. We will continue to follow our standard security procedures and protocols to protect your information throughout this process. However, we encourage you to keep vigilant against potential scams.

As a reminder before, during and after our upgrade, an employee of Hughes Federal Credit Union will never call you and ask for sensitive information such as your account number, Social Security number, date of birth, online banking username or password, debit or credit card number, or PIN.

Thank you for your membership and trust in us. This is just one more way we're committed to taking you further. If you have any questions or need assistance, please do not hesitate to contact our member support team.

Warm regards,

Andrew S. Britton  
CEO/President

# Timeline

## August 16 - September 1, 2025

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- Payfast will only allow Debit Card payments

## August 29 - August 30, 2025

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- Hughes will be open on Friday, August 29. Hours may be limited and vary for each location.
- Hughes will be closed on Saturday, August 30.
- Hughes will re-open for business at 9am (Arizona Time\*) on Tuesday, September 2.
- **Note: Hughes will be closed Monday, September 1 for Labor Day.**

## August 29 - September 1, 2025

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Beginning Friday, August 29 through Monday, September 1, there will be no access to:

- Online and Mobile Banking (includes Bill Pay, Zelle, Transfers, Remote Deposits and myCards)
- Payfast loan payments
- Shared Branching
- Member Contact Center
- Online Loan & Account Applications (Applications will be available through HughesFCU.org.)

## September 2, 2025

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- Our system upgrade will be complete.
- Online and mobile banking, remote check deposit, and online bill pay will be available at 9am\*.
- Hughes will open for business at 9am\*.
- Shared Branching will be available at 9am\*.
- Member Contact Center will open at 9am\*.
- Members will no longer identify accounts by a member number and account type.
- All Hughes accounts will now be identified by a unique account number. This change is explained in more detail in the “**Accessing Your Account**” and “**Account Number Change**” sections of this guide.

\*Currently Arizona is the same as Pacific Daylight Time.

# What's NOT Changing

## In Branch



### Branch Locations

Our seven branch locations will remain open and ready to serve members during regular business hours.



### Branch Staff

Our dedicated staff will continue to deliver world class service to our members.



### Business Hours

Lobby, drive-thru, and Member Contact Center business hours will remain the same.



### Phone Numbers

Member Contact Center number will remain the same: 520-794-8341.

## Online



### Online and Mobile Banking

For members currently enrolled in online and mobile banking, your Login IDs and Passwords will remain the same.



### Direct Deposits

You do not need to make any changes to your direct deposits. However, due to our system being offline starting on August 29 through September 1, there may be a delay in receiving your deposit.



### Debit & Credit Cards

There will be no changes to debit or credit card account numbers; you do not need to take action. You will be able to make purchases with your debit and credit cards during the upgrade weekend, as well as make ATM withdrawals. Purchases and ATM withdrawals will be subject to normal debit and credit card/ATM limits. ATM deposits and balance inquiries will not be available after 12pm\* Friday, August 29.



### Checks

You will not need to order new checks. No action needed.



### Transfers, Bill Pay & Recurring ACH Transactions

You do not need to make any changes to previously scheduled recurring transactions after the system upgrade. However, the timing of automated transfers, bill payments, scheduled deposits, recurring ACH transactions, and other debits and credits could be disrupted up to two business days during the system upgrade, August 29 through September 1. These transactions could post either EARLY or LATE.

ACH (Automated Clearing House) payments are electronic payments created when you give an institution, corporation, or individual the authorization to directly deposit funds into your checking or savings account (also called a direct deposit). This type of payment is commonly used for payroll and social security benefits. ACH payments are also used when you set up a reoccurring, electronic payment to automatically pay a bill from your checking account. This type of payment is commonly used for things such as utility bills, cell phone bills, and loan payments.



### Automated Transfers

Scheduled to be withdrawn between Saturday, August 30 and Tuesday, September 2, will be withdrawn one business day EARLY or LATE. We anticipate this to impact only a very small portion of the membership.



### Zelle®

Members currently enrolled in Zelle will not need to re-enroll; however, recurring or future-dated Zelle transactions will need to be rescheduled by the member post system upgrade, September 2.



# What's Changing

## Accessing Your Account

### You are a person, not a number

While there will be a brief interruption in services during the upgrade, August 29 through September 1, and a few changes to how we do business, most banking processes will remain unaffected. However, let's explore how banking in branch, over the phone and online will change after the system upgrade starting on September 2.



#### Accessing your account in a branch

When you visit a branch, we will no longer ask you for your member number. Although it's helpful to have your account number, it's not necessary. We will verify your identity by asking for your name and a photo ID.

#### **If each account now has a new, unique account number, what happens if I don't know my account number(s) when I come into a branch?**

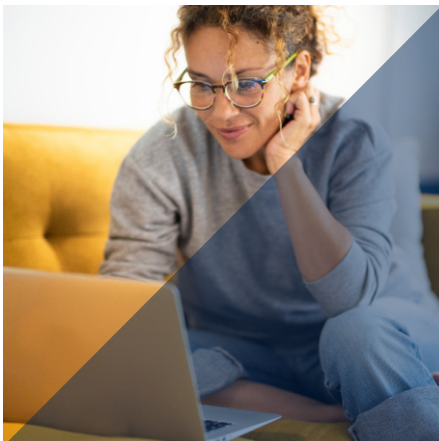
No need to worry if you don't know your new account number(s). Our staff can still conduct your transactions after they have seen your ID and verified your identity. We may ask for clarification about which account you will be transacting on if you have multiple accounts in the same account category.

For example, if you have a Checking PLUS account and a Checking account on a trust, we may ask you to clarify which checking account we will be conducting business on that day.



#### Accessing your account over the phone

When you call our Member Contact Center, we will no longer ask you for your member number. Instead, we will ask for your name and validate your identity. Once we confirm your identity, we will ask you to clarify the account type(s) you will be transacting on if you have multiple accounts in the same account category. You do not need to know your account number.



#### Accessing your account through online and mobile banking

There will be no change in how you access your account(s) online. For members already registered for online and mobile banking, your login ID and password will remain the same.

#### Nicknames assigned to accounts

Nicknames assigned to your accounts by the primary account owner will remain intact, and they will now be visible in our upgraded system so staff can more easily identify the account on which you wish to transact.

## Account Number Change Information

After our system upgrade is completed on September 2, you will no longer access your account using your member number. The chart below will help you better understand the change from using a member number and account type to identify your account(s) to using unique account numbers for each account.

The example shows various sample account numbers and an account type (e.g., 1, 5, 7, 12, 152, 157) to identify the account a member would like to transact.

Starting September 2, each account will have a unique account number, as shown in the far-right column. Currently, a dash indicates the difference between the member number and account type. After the system upgrade, the dash between the account number and account type will no longer exist. If you have more than one member number, the lowest, open member number will be used as your new member number for all your account relationships.

### Example:

Account Name	Current Member Number	-	Account Type	New Account Number
Main Share Savings	1234	-	1	1234001
Checking	12345	-	5	12345005
Money Market	654321	-	7	654321007
Certificate Account	123	-	12	123012
Vehicle	12345	-	152	12345152
Line of Credit	1234	-	157	1234157



# System Upgrade FAQs

## Are my accounts still secure?

Yes, Hughes has taken every precaution to ensure the security of all member information, account information, and member records through the system upgrade implementation process.

## How can I be sure that my account information will be correct in the upgraded system?

We have worked within our new core operating system in a test environment for many months. Your data has been verified, balanced, tested, and reviewed to ensure accuracy.

## Do I have to take any action?

No. You do not need to do anything to prepare your Hughes Federal Credit Union accounts for this upgrade. However, if you have a scheduled Online Banking transfer, Bill Pay or Zelle payment for the weekend of August 30, you may wish to reschedule those activities to occur before August 28 to ensure they are received on time. If you do not reschedule, the transactions will still process, but they could post either EARLY or LATE.

## Will branches be open during the upgrade?

During the weekend of the upgrade many services will be unavailable from the time we close on Friday, until we re-open for business on Tuesday, September 2. If you need to make any large purchases or require access to amounts greater than our standard debit card and ATM limits between August 29 - September 1, we recommend you plan ahead for these financial matters, or make the necessary withdrawals prior to 12pm (Arizona Time\*) on Friday, August 29.

## Can I still use the checks I have for my checking account?

Yes. Your checks are still valid.

## Will my online banking Login ID and Password stay the same?

Yes. There will be no change to how you access your account through online or mobile banking.

## Will the change to account numbers(s) impact my existing ACH payments or incoming direct deposits?

No. Your existing direct deposit and/or authorized payments will continue to process without interruption. After the system upgrade is complete on September 2, you will use your new account number(s) to set up any new ACH payments or direct deposits.

**Reminder:** One-time payments made through Payfast can only be made by Debit Card payment August 16 - September 1, 2025.

## Will my automated payments still go through on Friday, August 29?

Yes. Additionally, automatic payments/transfers scheduled to or from Hughes accounts may be withdrawn one business day EARLY or LATE between Saturday, August 30 and Tuesday, September 2.

## Will my paycheck/direct deposit be accepted on Friday, August 29?

Yes. Your paycheck/direct deposit will still be accepted. There is no need to contact your employer.

\*Currently Arizona is the same as Pacific Daylight Time.

### Will I be able to use my debit card during the upgrade weekend?

Yes. You can still use your debit card during the upgrade weekend, but starting on Friday, August 29 at 12pm (Arizona Time\*), standard limits will apply.

### Will I be able to access the ATM?

Yes. ATMs will be available. However, ATM deposits and balance inquiries will not be available from 12pm\* on Friday, August 29 through 9am\* on Tuesday, September 2.

### Will Zelle be available during the upgrade weekend?

No. Zelle will be not be available from 3pm\* on Friday, August 29 through 9am\* on Tuesday, September 2.

### If I lose my debit card during the upgrade weekend, what do I do?

If you need to report a lost or stolen debit card between Friday, August 29 through September 2 at 9am\*, please call 888-904-7788.

### Will I be able to log into my online banking account to check my balances?

No. Online and mobile banking will not be available from close of business on Friday, August 29, through 9am\* Tuesday, September 2.

### Will I be able to remotely deposit a check through mobile banking during the upgrade weekend?

No. Mobile banking activities will not be available from close of business on Friday, August 29, through 9am\* Tuesday, September 2.

### Will I have to re-establish my external online banking transfers?

No. You will not have to re-establish your external transfers in online banking.

### Will my transaction history prior to the upgrade be available after the upgrade in online banking?

Yes. Your transaction history will still be available in online banking.

### If I put something in the night deposit box after 3pm\* on Friday, August 29, when will it be processed?

Deposits placed in a night deposit box after 3pm\* on Friday, August 29, may not be processed until Tuesday, September 2.

### If I need to do a wire transfer, what time do I need to submit my request by on Friday, August 29?

Domestic wire transfer requests must be received by 1pm\* and international wire transfer requests must be received by 11am\* on Friday, August 29, for same day processing.

### Will I be able to access HughesFCU.org?

Yes. You will still be able to access our website, but you will not be able to access online and mobile banking. Account applications will be available on our website.

\*Currently Arizona is the same as Pacific Daylight Time.

If you have any questions about the upcoming  
system upgrade, please call

**520-794-8341**

Or scan the QR code for more details.



[HughesFCU.org](https://HughesFCU.org)

Insured by NCUA.