



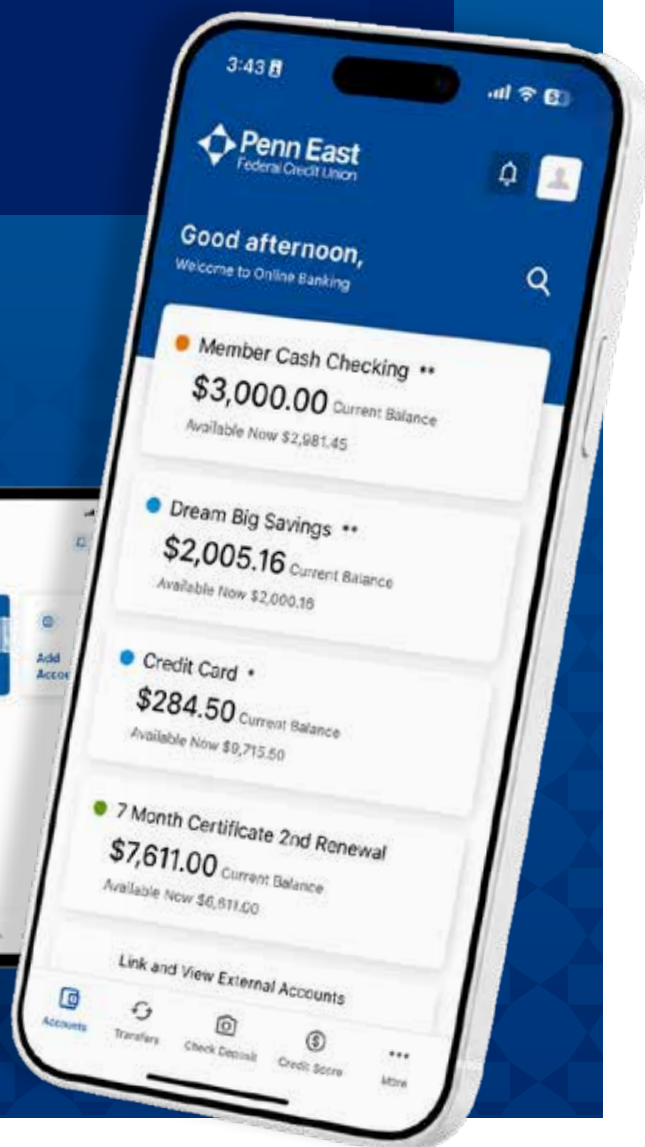
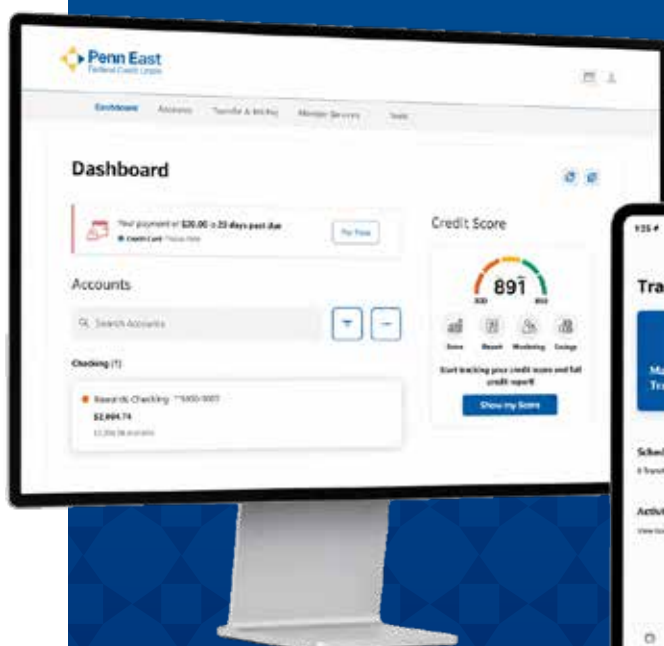
Penn East
Federal Credit Union

Designed around member feedback.
Built to make banking easier.

A *BETTER* DIGITAL BANKING EXPERIENCE *IS COMING*

We're introducing a faster, smarter, and more secure way to bank online and on your mobile device. Our new Digital Banking experience is designed to make managing your money easier than ever.

Launching August 25, 2026



BUILT AROUND YOUR FEEDBACK

This new Digital Banking experience was inspired by you.

Over the past year, we've listened to member feedback, reviewed survey responses, and evaluated how members use Online and Mobile Banking every day. Your insights helped guide our decision to invest in a modern Digital Banking platform designed around the features, conveniences, and security that matter most. The result is a faster, more intuitive banking experience with powerful new tools that make it easier to manage your finances, stay connected to your accounts, and bank with confidence.

YOUR DIGITAL BANKING JOURNEY

Today - Know your current username and password. Verify your email address and mobile phone number. Turn on automatic app updates.

At a Glance: Launch Day

- **Launch Date:** August 25, 2026
- **Current Username:** Keep it
- **Current Password:** Use it for your first login
- **New Password:** Create one after signing in
- **Mobile App:** Update to the latest version
- **eStatements:** No action required
- **Bill Pay:** Existing payees and recurring payments will transfer

You're Ready! - Explore your personalized dashboard, enable biometric login, create alerts, and enjoy your new Digital Banking experience.





WHAT'S NEW IN DIGITAL BANKING?

A Better Experience

Enjoy a cleaner, faster, and more intuitive Digital Banking experience with improved navigation, faster performance, and smarter search tools.

Your Complete Financial Picture

Securely connect eligible external accounts and view balances alongside your Penn East accounts in one convenient dashboard.

Personalized Dashboard

Customize your dashboard, rearrange widgets, and enable Digital Snapshot to quickly view account balances without signing in.

Credit Score & Financial Wellness

Monitor your credit score, track spending, build budgets, create savings goals, and receive personalized financial insights.

Card Management

Lock or unlock your debit and credit cards, report a lost or stolen card, set travel notices, and manage your cards from Digital Banking.

Better Member Support

Receive real time assistance through secure live screen sharing with a Penn East representative.

Business Members

If your business accounts are currently linked to your personal Digital Banking login, you'll continue to see them after launch. If you prefer, you can register your business under its own dedicated Business Digital Banking login by selecting "Register My Business Account" during the new user enrollment process.

We've also introduced powerful new tools designed specifically for our business members, making it easier to manage your business finances, users, and daily banking.

What is Multi Factor Authentication (MFA)?

Multi Factor Authentication (MFA) helps protect your account by verifying it's really you. During your first login, you'll receive a one time security code by email or text message. For your security, certain actions, such as updating your contact information, changing your password, or managing security settings, may also require MFA verification.

QUICK ANSWERS BEFORE LAUNCH

<i>Do I need to re-enroll in Digital Banking?</i>	No. Sign in using your current username and password.
<i>Do I need a new mobile app?</i>	No. The Penn East app will update to the new experience.
<i>Will I need to create a new password?</i>	Yes. You'll use your current password the first time you sign in, then create a new password before accessing your account.
<i>What if I forgot my username or password?</i>	Contact Penn East immediately so we can help you regain access before August 25.
<i>Will I need to bookmark a new website?</i>	Yes. Update your bookmark after launch because the current Online Banking URL will no longer be active.
<i>Do I need to enroll in eStatements again?</i>	No. Your current enrollment will automatically transfer.
<i>Will I need to set up Face ID or Fingerprint Login again?</i>	Yes. Re-enable biometric login after your first login.
<i>Can I add accounts from other financial institutions?</i>	Yes. Securely connect eligible external accounts to view them alongside your Penn East accounts.
<i>Will my Bill Pay information transfer?</i>	Yes. Existing payees and recurring payments will transfer.
<i>Does this affect any of my account information?</i>	No. Your account numbers, routing number, account history, balances, and transactions will all remain the same.
<i>Will my statements and transaction history still be available?</i>	Yes.
<i>Will my previous alerts transfer?</i>	No. You'll create new alerts after your first login.
<i>Why do I need to verify my email address or mobile phone number?</i>	To securely verify your identity during your first login.
<i>Will more information be available before launch?</i>	Yes. Visit penneastfcu.org for the latest Digital Banking news, helpful resources, tutorials, and answers to frequently asked questions as we get closer to launch.



penneastfcu.org
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