


IMPORTANT INFORMATION

REGARDING

core₂/₄ &  **DIGITAL
BANKING**
system conversions

Friday, October 4–Monday, October 7

BlazeSM CU

Dear Valued Member,

From new branches to innovative technologies, to enhanced service and a broader product portfolio, Blaze Credit Union is driven to continue bringing you more on our path to being Minnesota's Best.

On October 7, 2024, we will be finalizing our conversion to a **new, upgraded core system and digital banking platform** to provide a **solid foundation for future growth**. Because Blaze is currently operating two separate core and digital banking systems, moving to one ensures a seamless experience for members, consistency for our associates, and will help us realize many efficiencies.



We will be referencing **legacy SPIRE** and **legacy Hiway** accounts throughout. Please note on which system your accounts are currently located and highlight the important information and dates that pertain to you.

IMPORTANT DATES

BEFORE THURSDAY, OCTOBER 3

Legacy SPIRE accounts:

Review your September eStatement in digital banking. Take note of your scheduled transfers, Bill Pay payees, and account alerts so you can confirm everything looks correct in your new digital banking experience after conversion.

Make sure your mobile number and email address are correct in digital banking under Settings. Also know your existing digital banking username and password. You'll need this information to verify your identity when logging in after conversion.

Tip: Add nicknames to your accounts to easily identify them after conversion (i.e. Archie Checking, Dot Savings). Log into digital banking from blazecu.com, select the account name and then select the pencil icon.

IMPORTANT DATES

THURSDAY, OCTOBER 3

Bill Pay will be unavailable for legacy SPIRE accounts at 6:00 p.m. (CDT*) through Monday, October 7. Please make any payments prior to that time. Scheduled payments will process as normal.

SYSTEM CONVERSION BEGINS

FRIDAY, OCTOBER 4

Mobile Deposit and transfer payments will be available until 5:00 p.m. for all members. System conversion will begin at 6:00 p.m. Account access will not be available on digital banking or telephone banking through Monday, October 7.

SATURDAY, OCTOBER 5

Digital banking and telephone banking will be unavailable. All Blaze branches and the Member Experience Center will be closed.

MONDAY, OCTOBER 7

Digital banking and telephone banking will be unavailable. All Blaze branches and the Member Experience Center will be closed as we finalize processing account information to our new systems. Watch your email inbox and blazecu.com for information on when digital banking will be available.

TUESDAY, OCTOBER 8

Blaze branches reopen and legacy SPIRE members can log into their new digital banking experience and download the new Blaze Mobile app.

WEDNESDAY, OCTOBER 9

Credit and debit card management features and transaction information is expected to be available in digital banking.

**All dates & times in Central time*

SYSTEM CONVERSION TIMELINE

FOR ALL MEMBERS

✓ = Available ✗ = Not Available

	Fri, Oct 4	Sat, Oct 5	Sun, Oct 6	Mon, Oct 7
Lobbies & Drive-Up	✓	✗	✗	✗
Member Experience Center	available until 6 p.m. (CST)	✗	✗	✗
Digital Banking & Telephone Banking	available until 6 p.m. (CST)	✗	✗	watch your email for details
Mobile Deposit	available until 5 p.m. (CST)	✗	✗	watch your email for details
Checks	✓	✓	✓	✓
Debit & Credit Cards	✓	✓	✓	✓
Direct Deposit, ACH & Payments	✓	✗	✗	✓
Night Drop & Mailed Deposits/ Payments	✓	✗	✗	✓
Shared Branching	available until 6 p.m. (CST)	✗	✗	✗

All Blaze Members: Review your accounts and eStatements before 6:00 p.m. on Friday, October 4. Track your spending after close of business Friday through October 8 to avoid over-drafting your account.

LEGACY SPIRE RECOMMENDED ACTIONS:

- Add nicknames to your accounts before Friday, October 4 to easily identify them after conversion (i.e. Archie Checking, Dot Savings). Log into digital banking from blazecu.com, select the account name and then select the pencil icon.
- Review your scheduled Bill Pay and scheduled transfers before Thursday, October 3 to make sure they look correct in the new digital banking experience on October 8.
- Add account alerts in digital banking on October 8.
- Download the new Blaze Mobile app on October 8.
- Reconnect your Blaze accounts with Intuit, Credit Karma (previously Mint), Quickbooks, or Quicken if you use these platforms.
- If you use eBills, they will not be migrating to the new system. You will need to manually add them in digital banking on October 8.

MEMBER & ACCOUNT NUMBERS

LEGACY SPIRE ACCOUNTS

! **Member numbers** (currently shown on statements as “account numbers”) will change.

- If you have multiple member numbers, **your accounts will be combined under one member number based on your most active membership** (the membership with the highest number of transactions).
- An “800” will be placed in front of your surviving member number.
- For example, if your surviving member number is 123456, it will be 800123456 after October 7.

! **Account numbers** (currently shown on your statements as “share numbers/IDs”).

For each of your loans, savings, and checking accounts, the **legacy SPIRE 14-digit MICR number will become your account number(s)**, which will appear on your statement.

(To view your current MICR numbers in legacy SPIRE digital banking select on the account title, then view details.)

Statement Examples:

(Numbers shown are for example only and do not reflect your actual account numbers)

Current legacy SPIRE Statement

10 BLAZE FREE CHECKING
SUMMARY 6/1/24 - 6/30/24

Statement *after October 7*

10 BLAZE FREE CHECKING # 10100000123456
Dividends Paid in 2024 \$0.00

account number

If you had accounts at both legacy SPIRE & Hiway, your legacy Hiway member number will become your surviving member number, replacing any legacy SPIRE member number(s) you may have.

LEGACY HIWAY ACCOUNTS

Your member and account numbers will not change.

OTHER UPDATES

DIRECT DEPOSITS & AUTOMATIC PAYMENTS

Your direct deposits and automatic payments will process after the conversion. No action is required on your end. These transactions do not post on weekends as a normal practice.

- !** **Legacy SPIRE accounts:** We recommend taking note of your automatic transfers and payments so you can confirm if they are correct after conversion. The legacy SPIRE routing number will continue to work after conversion, however **our new routing number will be 296075933**. For any new direct deposits or automatic payments, use your new account number and routing number.

ACCOUNTS & LOANS

Changes in Account Terms

Some terms have changed for deposit and loan accounts. If they apply to your accounts, we sent you a notice in the summer. To view all changes, visit blazecu.com/core24.

STAYING THE SAME

DEBIT CARDS, CREDIT CARDS & CHECKS

Debit cards, credit cards, and checks will continue to work.

- Your current debit and credit cards will continue to work. When your current card expires, you will receive a new Blaze-branded card.
- Checks, no matter which institution name is on them (Hiway, SPIRE or Blaze), will continue to process as normal.

SAFETY & SECURITY

These types of upgrades happen regularly within our industry. Our top priority is to ensure the security of your accounts, and we will continue to meet or exceed industry and regulatory requirements.

Your deposits are federally insured through the National Credit Union Share Insurance Fund (NCUSIF), a U.S. Government Agency, up to \$250,000 for regular deposits and up to \$250,000 for IRAs.



DIGITAL BANKING

! LOGGING INTO DIGITAL BANKING

Legacy Hiway accounts: Log in at blazecu.com or the Blaze Mobile app using your existing username and password.

Legacy SPIRE accounts:

1. Go to blazecu.com and enter your existing digital banking username and password.

We recommend logging in for the first time using an Internet browser on your device.

If you have accounts at both legacy SPIRE & Hiway, you will have two usernames. It is up to you which one you use moving forward. You will want to move all Bill Pay and automatic transfers to one account.

If you use the same username at both institutions, and have taken no action to change one by 10/04, an "800" will be added to the end of your legacy SPIRE username.

2. You will be asked to have a verification code sent to either the mobile number or email address we have on file.

3. Enter the code sent to you.

4. You will be asked to create a new password. The password needs to be at least 12 characters and include at least one uppercase letter, lowercase letter, number and special character (!@#\$&?).

5. You will be asked to have an additional verification code sent to you. Enter the new code when you receive it.

6. You are now logged into Blaze Digital Banking! You can delete the old Blaze Mobile app with the black icon.

! 7. Download the new Blaze Mobile app from either the Apple App Store or Google Play.



Look for this app logo:



DIGITAL BANKING

CUSTOMIZE DIGITAL BANKING FOR LEGACY SPIRE ACCOUNTS

Favorite Accounts

On the dashboard, you can add up to five favorite accounts. Select View all accounts to get started.

While on the Accounts page, verify that you can see all of your accounts.

If you had accounts at both legacy SPIRE & Hiway, you'll see all of your accounts together.



Add Account Alerts

Activate account alerts you would like sent to you via text, email, or Blaze Mobile push notifications. Select Alerts under the Messages & eDocuments menu.

Automatic Transfers & Bill Pay

You should see all of your automatic payments and Bill Pay payees in digital banking. Select Transfer & Pay and then either Bill Pay or Manage Activity.

Additional Changes to Digital Banking

All eligible accounts will be available for transfer - you can no longer hide accounts. We recommend adding nicknames to your accounts and setting your favorites in digital banking.

Sharing accounts on digital banking is no longer available.

We recommend adding a trusted person as a joint on your account. To do so, please make an appointment at your nearest Blaze branch at blazecu.com/schedule.

24 months of transaction history for deposit accounts and loans will be available in digital banking. For additional history, please contact us.

24 months of statement history will be available in digital banking starting mid-October. For additional history, please contact us.



Intuit, Credit Karma (previously Mint), QuickBooks, and Quicken legacy SPIRE users will need to reconnect your Blaze accounts. Please see blazecu.com/core24 for more information.

KEY ACCOUNT INFORMATION

FOR LEGACY SPIRE ACCOUNTS

Account/Product	Any Changes?	Next Steps
Account Numbers	Your account number(s) will be your current 14-digit MICR number(s).	See the new format of your account number(s) in digital banking by selecting the account name and then Show Details.
Checks	Keep using your SPIRE checks like normal	Order new checks at blazecu.com once you run out.
Debit & Credit Cards	No changes , keep using your cards like normal	You'll get new Blaze cards once your current card expires.
Direct Deposit/ Automatic Payments	Your direct deposits and automatic payments will continue to work.	For any new direct deposits & automatic payments, use your new account number and routing number (296075933).
Statements	You will receive a statement on 10.04.24, with your legacy SPIRE account transactions and dividends earned through that date. Statements with transactions and dividends beginning on 10/05/24 will be generated as usual.	Review your eStatements before October 4. eStatements will be available in the new digital banking experience mid-October.

BLAZE LOCATIONS

All members now have access to 28 Blaze locations for all of your banking needs!

Blaine*

10 Northtown Drive NE
Blaine, MN 55434

Coon Rapids*

3380 Northdale Boulevard NW
Coon Rapids, MN 55448

Eagan*

1251 Town Centre Drive
Eagan, MN 55123

Eden Prairie*

8577 Columbine Road
Eden Prairie, MN 55344

Elk River*

17035 Yale Court NW
Elk River, MN 55330

Golden Valley*

6450 Wayzata Boulevard
Golden Valley, MN 55426

Isle*

390 Isle Street W
Isle, MN 56342

Keewatin*

112 East 3rd Avenue
Keewatin, MN 55753

Maple Grove*

9580 Blackoaks Lane N
Maple Grove, MN 55311

Milaca*

400 3rd Avenue SW
Milaca, MN 56353

Minneapolis North*

3117 University Avenue SE
Minneapolis, MN 55414

Minneapolis South*

5025 E 54th Street
Minneapolis, MN 55417

Mora*

112 South Lake Street
Mora, MN 55051

Ogilvie*

200 West Highway 23
Ogilvie, MN 56358

Pine City*

900 Main Street S
Pine City, MN 55063

Plymouth*

Opens this fall!
10000 Rockford Road
Plymouth, MN 55442

BLAZE LOCATIONS

Princeton*

501 South 2nd Street
Princeton, MN 55371

Roseville North*+

2465 Fairview Avenue N
Roseville, MN 55113

Roseville South*

1880 Perimeter Drive
Roseville, MN 55113

St. Cloud*

3951 Division Street
St. Cloud, MN 56301

St. Michael Cub

900 Central Avenue E
St. Michael, MN 55376

St. Paul*+

111 Empire Drive
St Paul, MN 55103

St. Paul West

2700 W Territorial Road
St. Paul, MN 55114
*Only available for HBI
employees.*

Stillwater Cub+

1801 Market Drive
Stillwater, MN 55082

Vadnais Heights*

940 Co Road E East
Vadnais Heights, MN 55127

Waseca*

105 15th Ave NE
Waseca, MN 56093

Woodbury East*

195 Radio Drive
Woodbury, MN 55125

Woodbury West*+

1570 Woodlane Drive
Woodbury, MN 55125

*24-Hour ATM available

+ ITM Virtual Teller available

All locations have a Coin Counter available during lobby hours

More information and branch hours available
at [blazecu.com/locations](https://www.blazecu.com/locations)



Insured by NCUA



2025 Larpenteur Ave W
Falcon Heights, MN 55113