



## Systems Upgrade Information

### Frequently Asked Questions

We'll be continually updating this page to ensure you have the most accurate and up-to-date information possible. Please check back often to stay in the know. If you have a question not addressed here, please call us anytime, 24 hours a day, at 866.873.4968.

#### *Top 20 Questions About The Upgrade*

**1. Why are you upgrading your systems?**

Your banking experience is a top priority at USECU. Having the latest banking technology will allow us to serve you faster and with greater efficiency while allowing even more enhancements arriving in early 2016. The upgrade will also enhance your online and mobile experience, making it easier than ever for you to manage your finances at home or on the go.

**2. How does your system upgrade benefit me as a member?**

The system uses new technology designed to improve the quality of your banking experience. We'll be better able to anticipate and respond to your needs, process your transactions more quickly and efficiently, and develop more flexible and innovative products to serve you better in the future.

**3. Will there be any service interruptions due to the upgrade?**

Yes. A planned service interruption begins at 6 p.m., Friday, October 9 and lasts until 9 a.m. Tuesday, October 13, 2015. Branches will be closed during this time and account access via Online, Mobile and Telephone Banking as well as Shared Branching will be unavailable. You'll still have access to cash, however, via the ATM or at merchants who accept MasterCard Debit Cards. Cash advances will also be available via your USECU Platinum Credit Card at any ATM. Despite the service interruption, our Contact Center will continue to be available as usual -- 24 hours a day -- to assist with account and product-related questions, however, member representatives will not be able to process any transactions during the Upgrade Period.

**4. What can I do to prepare for the upgrade?**

The most important thing you can do is be aware of the service interruption that begins Friday, October 9 at 6 p.m. and is expected to last through 9 a.m., Tuesday, October 13, 2015. We also recommend that you read the [Service Impact](#) section of this guide that explains in detail which services are affected and any action required.

**5. Will my Debit and Credit Card work during the upgrade?**

Yes. Your USECU payment cards will continue to work as usual subject to your available balance or available credit line. If you have pending deposits or credit card payments that have not yet been processed or made available in your accounts, those funds will not be available for withdrawal or purchase. We apologize in advance for any transaction limitations and will be working hard to minimize the inconvenience for affected members.

**6. Will I have ATM access while you're closed?**

Yes. You'll be able to get cash, check your balance and transfer money between USECU accounts at any USECU or other financial institution ATM. Withdrawals are subject to available balance restrictions and currently established daily limits. If you have pending deposits that have not yet been processed or made available in your accounts, those funds will not be available for withdrawal. We apologize in advance for any transaction limitations and will be working hard to minimize the inconvenience for affected members.

**7. Will Mobile Deposit be available during the upgrade.**

No. Since Mobile Deposit is part of our Mobile Banking Application, this service will not be available until after the upgrade, but no later than 9 a.m., Tuesday, October 13.

**8. Will Contact Center Representatives be available during the upgrade?**

Yes. Our Contact Center at 866.873.4968 will be available 24 hours a day as usual although representatives will not be able to process transactions between 6 p.m. Friday, October 9 and 9 a.m. Tuesday, October 13, 2015. Service will return to normal immediately after the upgrade.

**9. Why won't Online, Mobile and Telephone Banking be available during the upgrade?**

Upgrading our systems requires that we take our systems offline during the upgrade period. This includes the network that provides access to your accounts remotely, including Online, Mobile and Telephone Banking. All systems and services will be restored no later than 9 a.m., Tuesday, October 13.

**10. Why do I get an error message when I try using your Mobile App?**

If you try logging in during the upgrade – from 10/9 – 10/12 -- you'll see this message: "Sorry this app is no longer supported. Please download our new app or contact us for more information." Please ignore this message. No new download is required and you'll be able to log in as usual using your existing app on 10/13. Thank you for your patience and we apologize for any inconvenience.

**11. Will I be able to use a Shared Branch during the Upgrade Weekend?**

No. The upgrade requires that we take our systems offline during the upgrade, causing a service interruption for USECU members who use Shared Branching. USECU members will not be able to receive service at Shared Branches on Saturday, October 10 or Monday (Columbus Day), October 12 (although many credit unions are closed on Columbus Day). Shared Branching service for USECU members will resume no later than 9 a.m., Tuesday, October 13.

**12. How will this affect my October statement?**

Upgrading our system requires that we issue two sets of statements for the October statement period, one representing transactions that happened before the upgrade (October 1 - 9) and one for transactions occurring after the upgrade (October 10 - 31). If you receive statements by mail, you'll receive one envelope with both statements the first week of November. Members receiving E-Statements will have a similar experience electronically.

**13. Are there any changes to Bill Pay?**

No. Bill Pay is not receiving an upgrade at this time and will continue to operate in a familiar way. No action is required on your part as your payees, scheduled payments and other Bill Pay information will continue to be available after the upgrade.

**14. Are there any changes to your Mobile Application?**

Our Mobile Application isn't being upgraded at this time and will continue to provide easy access to your accounts in a familiar way. However, if you try logging in to our Mobile App from 10/9 – 10/12 you'll receive this message: "Sorry this app is no longer supported. Please download our new app or contact us for more information." Please ignore this message. No new download is required and you'll be able to log in as usual using your existing app on 10/13. Thank you for your patience and we apologize for any inconvenience.

**15. How do I make my loan payment while you're closed?**

The best way to ensure your loan payment is received on time is to schedule an Online Banking transfer from another USECU account no later than 6 p.m., Friday, October 9. Payments received via mail or in branch on Friday, October 9, will be posted before the close of business. Payments can also be made using the exterior drop box at any USECU branch during the Upgrade Weekend.

**16. Will my membership and account numbers change?**

Your member number will remain the same although the 2- or 3-digit account number following your member number will change.

**17. Do I need notify merchants or others who bill my account automatically that my checking account number has changed?**

It's recommended, but not required. Our new system will automatically recognize your old account number and match it to the correct account, ensuring that your incoming bill payment requests are paid on time as usual.

**18. Do I need notify the financial institution I use to pay my USECU loan automatically that my loan account number has changed?**

It's recommended, but not required. Our new system will automatically recognize your old loan account number and match it to the correct account, ensuring that your incoming loan payments are credited as usual.

**19. Will the telephone banking system change?**

Yes. You'll be required to re-enroll when you log in for the first time after our Systems Upgrade Weekend. All users must now have their own unique User IDs, so if you share an account with someone else – and formerly shared login credentials – each of you must select your own user name and password. For enhanced security, the system also requires that you enter the last four digits of your Social Security number in addition to your login credentials.

**20. Is my personal data safe during the upgrade?**

Yes. The safety and security of your accounts is a top priority. At no time will your personal or account information be at risk due to the upgrade.

**Additional Questions You Might Have**

**21. Are my funds still safe and secure?**

Our system upgrade in no way affects the security of your funds, which continue to be insured by the NCUA Share Insurance Fund up to \$250,000 and backed by the full faith and credit of the U.S. government.

**22. Can I use the ATM to transfer money between accounts?**

Yes. You'll be able to transfer money between USECU accounts -- including transferring money from your checking or savings to a loan account -- at any USECU or other financial institution ATM. PMs to verify this answer.

**23. How will this affect my October dividends?**

There are no changes to dividend payouts due to the upgrade. Dividend calculations will remain the same and will be paid on October 31, 2015, as usual.

**24. Will direct deposits be credited while you're closed for the upgrade?**

Since direct deposits are not received or credited on weekends or holidays (in this case Columbus Day), the upgrade will have no effect on the availability of your deposits. Direct Deposits received on Friday, October 9 before 10 a.m., will post that day. Direct deposits received Friday after 10 a.m., will post on Tuesday, October 13 when we reopen for business. Direct deposits received on Tuesday, October 13 will post as usual.

**25. Can I apply for a loan online during Upgrade Period?**

No. The technology upgrade requires that we disable our website -- including our online applications -- during the transition to the new usecu.org that begins at 6 p.m. on Friday October 9. We'll begin accepting and processing new online loan applications for all products when we reopen for business the morning of October 13, 2015.

**26. Will anything about my safe box records change?**

There are no changes to our safe deposit policies due to the system upgrade.

**27. Will ATM and teller receipts look different?**

There are no changes to ATM receipts although teller receipts will look slightly different.

**28. Will fees be changing?**

There are no planned fee changes due to the upgrade.

**29. Is how I make loan payments changing?**

No. Loan payments can still be made by mail, in any of our branches or via Online Banking or other electronic means. See our website for a summary of payment methods.

**30. Will I continue to be able to view check copies in Online Banking?**

Yes! This is an important feature of Online Banking and will remain available to help you manage your finances.

**31. Will my statements look any different?**

The upgrade will not affect the overall look of periodic statements, although you might notice minor formatting changes to your account or credit card statement.

**32. Will text message (SMS) banking still work?**

Text /SMS banking will continue to be available after the upgrade.

**33. Will the verbal password on my account change?**

The upgrade will not affect the verbal password you use to verify your identity with our Contact Center representatives.

**34. Will your upgrade change my credit card payment due date?**

No. The upgrade has no effect on your credit card payment due date so please continue to make your payments as you normally would.

**35. Will your routing number change after the upgrade?**

No. Our financial institution routing number – 322281691 – remains the same.