



## SYSTEM UPGRADE SCHEDULE

## HOW TO PLAN AHEAD

### **TUESDAY, SEPTEMBER 23RD**

*Last day for Online Banking Enrollment until the new system is live on October 2nd.*

All Online Banking enrollment will need to be completed by 4 p.m. on Tuesday, September 23rd. Enrollments after this date/ time will be processed in the new system. Existing accounts may also be prompted to reset usernames and passwords following the conversion.

### **SATURDAY, SEPTEMBER 26TH**

*Last day to order Debit Cards until the new system is live on October 2nd.*

If you know your Debit Card is lost or damaged, please notify us immediately so the old card can be deactivated and a new card issued. Delays in ordering will create delays in receiving the cards.

### **TUESDAY, SEPTEMBER 30TH**

*Branch closes on the current system at 4:30 p.m.*

Please complete all cash withdrawals, online banking transactions, mobile transactions and account transfers prior to **4:30 pm. on September 30th.** If you need to schedule bill payments you will also need to do so prior to **4:30 pm on September 30th.** Anything scheduled to be paid prior to close of business (4:30 p.m.) on this day will process.

*Last statement processed on the current system.*

Active Bill Payees and recurring payments will not transfer to the new Bill Pay platform. However, it is advised to print hard copy of existing payees for future reference.

*Mobile Banking, Online Banking, and BillPay will be unavailable after 4:30 p.m.*

The creation of new Bill Pay transactions will be unavailable over the weekend. Please be advised to visit the biller's direct site, if available, for new payments.

*Debit cards move to offline processing.*

While debit cards are in offline processing, you will be able to make purchases, but those will be accepted or declined according to industry stand-in limits which may be different than actual account balances. To avoid any NSF fees, please make sure you have an accurate account balance at **3 p.m.** and keep a register of any transactions made.

Although debit card access will be available it is advised to keep extra cash on hand or consider using a major credit card for larger purchases.

<p><b>WEDNESDAY, OCTOBER 1ST</b></p> <p><i>Credit union operations closed for system upgrade. No system available.</i></p>	<p>All branches and electronic banking systems will be closed. Any business that cannot wait to be handled after <b>October 1st</b> must be completed before close of business on Tuesday, September 30th.</p>
<p><b>THURSDAY, OCTOBER 2ND</b></p> <p><i>The branch will reopen on the new system at 10 am.</i></p> <p><i>Debit cards return to normal processing.</i></p>	<p>Members with Online Banking are advised to login to the new system to verify account balances and to familiarize yourselves with the new system navigation.</p>
<p><i>Mobile Banking, Online Banking, and BillPay will come back online on the new system.</i></p>	<p>Log in credentials will not convert to the new system. See more information on <b>page 4</b>.</p>
<p><b>SATURDAY, OCTOBER 4TH</b></p> <p><i>Open extended hours for live phone lines to field member inquiries.</i></p>	<p>To better support our members, the phone lines will be open from 8am - noon on October 4th.</p>

## IMPORTANT LOGIN CHANGES EFFECTIVE OCTOBER 2ND

\*Current **Online Banking** The first-time you log into the new system, you will need to use your existing member log-in ID with leading zeros if needed (to make 6 digits) and the password being the last 4 digits of primary account holder's SSN.



## ADDITIONAL CHANGES EFFECTIVE OCTOBER 2ND

### Account and Platform Changes:

Previous e-statements **WILL NOT** be available.

If you were previously enrolled in e-statements, you will need to re-enroll.

The first e-statement available through online banking will be in November. We advise you print your account history and last few statements from Online Banking prior to the conversion for reference. You may also request printed copies of your statements in branch.

Any payments scheduled via Bill Pay prior to the close of business on September 30th will be made. Any bill pay payment scheduled after 4:30 p.m. on Sept 30 will not process. All payee and payments will have to be setup on the new system after logging into online banking on October 2nd or later. Be advised payroll will post by transaction code and splits may not occur.

Although member account numbers will remain the same, account suffixes will change.

## WHAT WILL NOT CHANGE

Current certificate and loan terms, as well as any payment due dates will remain the same.

Checks, debit cards, and credit cards will not need to be updated.

Debit and credit card numbers will remain the same.

Member account numbers will remain the same, so any direct deposits should not need to be updated. It is unnecessary for you to contact employers or others who currently withdraw or deposit funds into the account. **Note: Account suffixes will change.**





## FREQUENTLY ASKED QUESTIONS

**Q: Why is Formation CU making this change?**

A: This system upgrade is an important technological advancement for the credit union and our members. Converting to a new core technology will enable Formation CU to operate more efficiently as well as provide the members with new products, functionality and benefits. The new system will bring more applications and functionality to the Online Banking system, more functionality to Mobile Banking, an upgrade Interactive Voice Response system (SAMI) and more data security.

**Q: When will the credit union be closed?**

A: We will be closed **Wednesday, October 1st** for the conversion, and returning at 10 am on **Thursday, October 2nd**.

**Q: Will I be able to access my money and/or accounts during the October 1st closure?**

A: No.

**Q: Are accounts safe and secure? How safe is this transition?**

A: Yes, accounts and personal information are secure. The safety and security of our members' accounts and their personal information is always priority one for Formation CU. The new system uses the latest advances in data security. In addition, your funds are insured by the National Credit Union Administration per individual up to \$250,000.

**Q: Will my personal information be safe and secure?**

A: Yes, we will continue to maintain the industry best practices and keep member security top of mind throughout the conversion. Member privacy and security are our priority during the transition, and the new system will provide even more safeguards to protect sensitive information. For peace of mind, we encourage you to review statements before, during and after conversion to ensure accounts are as they should be.

**Q: Will account numbers change?**

A: No, account numbers will not change. However, account suffixes will change.

**Q: Will Direct Deposit/ACH/Payroll Deductions be affected?**

A: No, these transactions will be processed without interruption. It is not necessary for you to contact your employer or others who deposit or withdraw funds from your accounts. Payments to credit cards posted by payroll deductions/splits will be converted to auto transfers.

**Q: Will I need to order new checks?**

A: No, the check information will remain the same.

**Q: Will I be issued a new debit or credit card?**

A: No, all debit and credit cards will remain the same. Cards may be used throughout the transition without interruption. Do keep in mind, following close of business on **September 30th**, debit cards will move to offline processing until the new system is live. During this time, new transactions will be delayed in posting to your account. Large purchases should be avoided as possible while in offline processing to avoid overdrafts.



## FIRST TIME LOGGING ON FOR EXISTING ONLINE BANKING

**To log into the NEW ONLINE BANKING WEBSITE for the first time, please use the following:**

1. Your login ID will be your current member number. If your account number is less than 6 digits please add leading zeros to make it 6 digits. Example: Account number: 124 becomes 000124
2. Your default Security Code/Password is the last 4 digits pf the primary account holder's SSN. This will be reset shortly. Use this default as your first time login and on the change password screen.

*If your account doesn't have a AAN/TIM, use "0000" as the Security Code/Password.*

Once logged in and validated, the system requires you to create a new login ID and password, along with prompting you to select security questions, providing a contact email address and phone number for password changes.

Existing Online banking Members **MUST** use their account number as the login id for their first time regardless of what user id they previously had assigned.

### Step 1. Log On

Logon ID: Member # with leading zeros [if needed] Can't be less than 6 digits

Security Code: Last 4 digits of the primary account holder's SSN

**IMPORTANT - For First Time Log in, p**

Log On

Logon ID / User ID:

Security Code / Password:

Log On

## Step 2. Create new User ID & password

Member number **NOT** allowed.

### Update Logon ID / User ID

Your logon id / user id must be updated before continuing.

New Logon ID / User ID : ?

Confirm New Logon ID / User ID:

Continue

Cancel

Security Code / Password must be between 12 and 16 characters long, contain upper and lower case letters and at least one number. In addition, it must contain at least one of these special characters: !@#\$%^&\* and cannot contain Logon ID. Do not select a Security Code / Password you have used in the past. The Security Code / Password is case sensitive.

## Step 3. Select Security Questions

### Select Security Questions

Select and answer the following questions that are easy for you to remember and hard for others to guess. Answers can be from 4 to 32 characters long and can use numbers, letters and special characters.

Question 1:

Answer:

Question 2:

Answer:

Question 3:

Answer:

Continue

Cancel

## Step 4. Accept Terms & Conditions

Accept Terms and Conditions

[Print Terms And Conditions](#)

Virtual Branch

AGREEMENT AND DISCLOSURE STATEMENT

Formation Credit Union

This Agreement establishes the rules that cover your electronic access to your account(s) at *Formation Credit Union* ("Credit Union") through Virtual Branch. You will be bound by this Agreement when you enroll in Virtual Branch. You also accept all the terms and conditions of this Agreement by using the Virtual Branch. Please read it carefully and retain for your records.

This Agreement is also subject to applicable federal laws and the laws of the State of *STATE* (except to the extent this Agreement can and does vary from such rules or laws). If any provisions of this Agreement are found unenforceable or invalid, all remaining provisions will continue in full force and effect. The headings in the Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party or any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and the Credit Union's successors and assigns. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation, or expiration of this Agreement shall survive termination, cancellation, or expiration of this Agreement. This Agreement, together with the Membership and Account Agreement constitutes the entire agreement between you and the Credit Union with respect to the subject matter hereof and there is no understanding or agreements relative hereto which are not fully expressed herein.

☐ I have read and accept the terms and conditions.

Continue

Cancel

## Step 5. Enter Mobile Phone

Add Profile Information

This profile information is used for security alerts and identity verification.

Mobile Phone:

(800) 555-1212

Save

Cancel

## Step 6. Member Is Now Logged Into Their Online Account

Accounts

Favorite Accounts

You currently do not have favorite accounts. To add frequently viewed accounts, visit [Account Preferences](#) section on the Settings Page.

Checking Accounts

Savings Accounts

Loan Accounts

Transfer Money

Create Alert

Recent Transactions

There are no transactions available for display.

Scheduled Transfers

Transfer Money

There are no transfers currently scheduled.

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