

RESOURCE GUIDE

SYSTEM UPGRADE SCHEDULE

HOW TO PLAN AHEAD

FRIDAY, SEPTEMBER 16TH

Last day to order Debit Cards or PIN reorders until the new system is live on **October 3rd**.

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 and resetting PIN numbers.

FRIDAY, SEPTEMBER 16TH

Last day for Online Banking Enrollment until the new system is live on **October 3rd**.

All Online Banking enrollment will need to be completed by 4 pm on **Friday, September 16th**. Enrollments after this date/time will be processed in the new system.

FRIDAY, SEPTEMBER 30TH

Credit Union closes on the current system at 6 pm.

Please complete all cash withdrawals, online banking transactions, mobile transactions and account transfers prior to **6 pm on September 30th**. If you need to schedule bill payments you will also need to do so prior to **6 pm on September 30th**. Anything scheduled to be paid prior to close of business (**6:00 pm**) on this day will process.

Last statement processed on the current system.

Hardcopy statements will be produced on the system for members already receiving paper statements and those that receive electronic statements for September will receive those at the first of October.

Mobile and Online Banking as well as Bill Pay will be unavailable after 6 pm, September 30th.

Active Bill Payees and recurring payments will transfer to the new Bill Pay platform. However, it is advised to print a hard copy of the existing payees for future reference.

Debit cards & credit card processing

Debit card & credit card transactions will continue to process as normal, however, there may be a chance of intermittent services.

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| <p>SATURDAY, OCTOBER 1ST Credit Union operations closed for system upgrade. No system available. Branches will be closed.</p> | <p>All branches and electronic banking systems will be closed. Any business that cannot wait to be handled after October 2nd must be completed before close of business on Friday, September 30th.</p> |
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| <p>SUNDAY, OCTOBER 2ND Branches will be closed.</p> | <p>The credit union will be closed for the day.</p> |
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| <p>MONDAY, OCTOBER 3RD All branches will reopen on the new system at regularly scheduled times.</p> <p>Audio Banking, Mobile Banking, Online Banking, and Bill Pay will come back online on the new system.</p> <p>Debit cards return to normal processing.</p> | <p>Members with Online Banking or Bill Pay are advised to login to the new system to verify account balances, active Bill Pay Payees, recurring transactions, and to familiarize yourselves with the new system navigation.</p> |
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IMPORTANT LOGIN CHANGES EFFECTIVE OCTOBER 3RD

Current **Online Banking** Login IDs and passwords will remain the same on the new system.

ADDITIONAL CHANGES EFFECTIVE

Account and Platform Changes:

A paper statement will be issued for the month of September and available to all members in early October. The first e-statement available through online banking will be in early October. We advise (as a precaution) you to print your account history and last two 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. Automatic payments will convert over with the new system.

Be advised payroll will post by transaction code and splits may not occur.

Although member account numbers will remain the same, account suffixes may change affecting ACH, Share Draft MICR, etc.

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 including Debit Card Personal Identification Numbers (PINs).

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 may change.

FREQUENTLY ASKED QUESTIONS

Q: Why is Catholic Family Federal Credit Union 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 CFFCU 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 and adding Interactive Voice Response system CU Talk 24, debit/ATM card instant-issue and more data security.

Q: When will the credit union be closed?

A: We will be closed Saturday, October 1st and Sunday, October 2nd for the conversion, returning to normal business hours on Monday, October 3rd.

Q: Is the credit union merging with someone else?

A: No, CFFCU is not merging with another credit union. This is simply a core system upgrade.

Q: When will the changes take place?

A: We will onboard the new system effective Saturday, October 1st. Because of the complex nature of the transition, our offices will be closed on Saturday, October 1st.

Q: Will I be able to access my money and/or accounts during the October 1st and 2nd closure?

A: Yes, you can access your funds at ATMs or by using your debit & credit cards.

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 CFFCU. 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 may change. This will affect ACH, MICR, etc.

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 and PIN?

A: No, all debit and credit cards and their PINs will remain the same. Cards may be used throughout the transition, however, access may be intermittent.

Q: Will account history be transferred to the new system?

A: Account history will transfer. However, you should make sure to download and save the previous months' e-statements for reference prior to close of business on September 30th.

September statements will be available in early October and will be mailed to all members. The first e-statement will be made available in early October.

Q: Will statements remain the same?

A: Yes, all members will continue to receive their statement the same way as before.

Q: Will Online Banking User IDs and passwords change?

A: Online banking user names and passwords will convert over to the new system.

Q: Will Bill Pay be affected by the conversion?

A: Active Bill Payees and recurring payments will transfer to the new Bill Pay platform. However, you should consider printing a copy of payees for future reference. The creation of new Bill Pay transactions will be unavailable over the weekend so you should visit the biller's direct site, if available, for new payments.

Q: What should be expected prior to conversion?

A: Converting to a new core technology will enable CFFCU to operate more efficiently as well as provide members with new functionality and benefits but expect some service interruptions. CO-OP Shared Branching, online banking, mobile banking, and phone banking services will be unavailable from 4:00 pm Friday, September 30th until Monday, October 3rd. Debit and credit cards will function as normal at ATMs and merchants, with a possible chance of intermittent services.