



You'll Give Us All A's!

Our system upgrade will make banking with us even better.

In our continuing effort to provide you with the best in financial products and services, Extra Credit Union will be going through a system upgrade, May 15–18, 2009. But what does that mean to you? This computer software upgrade is designed to enhance your banking experience. And although the impact to most members will be minimal, we know that you probably have a few questions.

We have tried to address the most common questions with regard to your accounts and hours of operation during our upgrade. We are committed to making this a positive experience for you. So as you're reading this important information, if you have additional questions, please don't hesitate to contact us.

Will my account number change?

When you joined Extra Credit Union as a new member, you were automatically assigned a unique account number. Different types of accounts were then connected to this account number by adding a suffix—just another couple of numbers and letters. For example, you were assigned account number 4567-8-0. Then you opened a checking account and we used the letters SSD to identify the account type—checking account. S01 was used to identify a Money Market product, and so on.

After the system upgrade, your account number remains the same. We're just changing the name. Your account number becomes your Member Number. Account suffixes will no longer be used. Instead each product will have a unique account number. But which one do you need to remember? Your Member Number—the exact same one you have today.

I have multiple accounts with you, how will this affect those account numbers?

If you have more than one account number at Extra Credit Union, our system upgrade will join all of your accounts under one Member Number. Your lowest current account number will become that Member Number. Refer to the example below to understand how your accounts will be joined:

Current Account Numbers	Member Number
4567-8-0	456780
8900-1-0	
32223-1-0	

Why is this change important?

You will now be able to access all of your current accounts by using this one Member Number. This includes accessing your accounts at any of our locations, through Online Banking and Personal Anytime Teller (PAT), as well as the Service Center branches.

Please note: Since your accounts will be combined under one login, if you have provided Online Banking or Personal Anytime Teller (PAT) login information to anyone else, they will be able to access ALL of your accounts. Therefore, if a member is a joint-owner on your account(s) and does not currently have their own Online Banking or PAT login, we recommend that they contact the credit union and request one.

Will your routing number stay the same?

Yes! Our routing number will stay exactly the same.

Will I have to get new checks or ATM/debit cards?

No. Our system upgrade will not impact your checks, ATM/debit card, automatic deposits and withdrawals, or any of your electronic transactions!

Will this affect my direct deposit?

Absolutely not! Our system upgrade will not change your direct deposit. In fact, now you will be able to choose which Extra Credit Union account you would like to receive your direct deposit.

Will my transactions still process the same way?

For the most part, all of your transactions will still process the same way they did before. However, with regard to debit card transactions performed as signature-authorized, point-of-sale transactions, the funds will be held in your account for two business days or until the transaction clears your account.

Will I still receive a separate statement for each one of my accounts?

Our system upgrade will allow you to combine all your accounts into one, easy to read statement. But don't worry, this won't be done automatically. If you would like to begin receiving combined statements, simply give us a call.

When will my new statements start arriving?

Since our system upgrade will be occurring mid-month, you will actually receive two account statements for the month of May. This will enable us to give you a pre-system upgrade statement and a post-system upgrade statement. The first statement period will be from May 1–15. The second statement period will be from May 16–31. Beginning with this statement period, you will receive your brand new, easy-to-read statement. To see a sample of the new statement, visit us online at ExtraCreditUnion.org/systemupgrade.

How will dividends be paid during the month of May?

Savings dividends will be applied to your account for monthly cycles on May 15 and May 31. For quarterly cycles, dividends will be applied May 15 and then again at the end of the quarter on June 30.

Are my accounts still insured like they were before?

Joining account numbers under one Member Number will not affect your NCUA insurance. Your deposit accounts at Extra Credit Union are federally insured by a fund that, like the FDIC, is backed by the full faith and credit of the U.S. government. As the FDIC does for banks, the National Credit Union Share Insurance Fund (NCUSIF) insures a person's savings up to at least \$250,000. There is also separate insurance coverage of up to \$250,000 for Individual Retirement Accounts.

What will your hours be during the System Upgrade?

System Upgrade Weekend 5/11/09–5/18/09				
	May 11–13, 2009	May 14, 2009	May 15, 2009	May 16–18, 2009
Lobby Hours	9 a.m. to 6 p.m.	9 a.m. to 6 p.m.	9 a.m. to 3 p.m.	All offices closed
Drive-Thru Hours	8:30 a.m. to 6 p.m.	8:30 a.m. to 7 p.m.	8:30 a.m. to 3 p.m.	All offices closed

Will I have access to the funds in my Extra Credit Union accounts?

During our system upgrade, it will be necessary for our system to be shut down. This will temporarily limit access to all accounts. We apologize for this inconvenience. You can continue to use personal checks, credit cards, and your ATM/debit cards; however, offline limits will apply.

Will I be able to use your ATMs and/or Shared Service Center branches?

Extra Credit Union ATMs, Service Center branches and CO-OP ATMs will be available during our system upgrade; however, offline limits will apply. The Service Center Branch offices that will be available, as well as a list of CO-OP ATMs, can be found on our web site at ExtraCreditUnion.org/systemupgrade.

If you have any questions, please visit your local branch or call us at (586) 276-3000 or (877) 638-7628. Additional information is also available online at ExtraCreditUnion.org/systemupgrade.