



## 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. This computer software upgrade is designed to enhance your overall banking experience. And although the impact to most members will be minimal, we know that you probably have a few questions.

The following information addresses some of the most common questions with regard to your accounts and Online Banking. 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 login information change?**

Absolutely not! One of the many benefits of the system upgrade is that your current login information will not change. Neither will the alternate IDs that you have set up in place of your Member Number.

Please note: If your account is an organizational or commercial account (excluding DBAs), you will be receiving a separate mailing detailing your login information and procedures for Online Banking, as these will change as a result of our system upgrade.

### **Will my account number change?**

No. We're just changing the name. Instead of an account number, you will have a Member Number that will give you access to all of your accounts under one login name and password. If you have multiple accounts, your lowest current account number becomes your Member Number. For a more detailed explanation, click "Understanding Your Member Number" at [ExtraCreditUnion.org/systemupgrade](http://ExtraCreditUnion.org/systemupgrade).

### **When I log in to Online Banking, will I be able to see all of my accounts?**

Yes! That's the great thing about joining all of your accounts. One Member Number gives you access to everything with one login and password.

Please note: Since your accounts will be combined under one login, if you have provided Online Banking or Personal Anytime Teller (PAT) access 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.

### **How will I distinguish between my accounts?**

Each account will have a unique number, but we recommend setting up nicknames for instant recognition. For example, name your additional savings account "Mediterranean Cruise" or your second checking account "eBay Junkie"!

**Will my account nicknames change?**

Unfortunately, yes. Your existing account nicknames will not be carried over to the new system. You will need to set up these account nicknames again for any existing accounts on May 18, after our upgrade.

**Will I still be able to make transfers between my accounts within Online Banking?**

Absolutely! However, transfers from vacation and holiday accounts are no longer allowed. These accounts are designed for short term savings goals, such as holiday shopping, and are not transactional accounts.

**Will I be able to set up scheduled and recurring transfers via Online Banking?**

Yes! Since you now have the ability to see all of the accounts on which you are a joint-owner, it is easy to transfer funds between accounts all within Online Banking.

Please note: You will need to set up any currently scheduled or recurring transfers again on May 18, after our upgrade.

**Can I still transfer funds to an account on which I am not a joint-owner?**

Although we currently allow transfers to an account on which you are not a joint-owner, after our upgrade, those transfers will no longer be allowed. This is primarily a security issue which we are enforcing for your protection. A great alternative would be to contact the credit union to set up a recurring automatic transfer.

**When will this upgrade take place?**

Extra Credit Union's System Upgrade is May 15–May 18.

**Will I be able to access Online Banking and bill payment that weekend?**

During our system upgrade, our system will need to be shut down. This will temporarily limit access to your accounts. Therefore, Online Banking and bill payment will be unavailable from 4 p.m. on Friday, May 15 through Monday, May 18. However, any bills already scheduled for payment will be processed during our downtime.

**Will the new system notify me of a low balance in my account?**

Absolutely! In fact, you can set up alerts for a variety of different things. Set up an alert when your balance falls below a certain point, when you have a bill that is due, or when a check clears. You can even choose where you want your alert sent—your email or your cell phone!

Please note: Any existing alerts/notifications on your account will need to be set up again on May 18, after our upgrade.

**Can I still access my monthly statement from Online Banking?**

Yes. And remember; if you have E-Statements for any of the accounts on which you are the primary member, you will be able to access all your account statements online with one login name and password.

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](http://ExtraCreditUnion.org/systemupgrade).

**ONLINE BANKING**