



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 Personal Anytime Teller (PAT). We are committed to making our system upgrade 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?

The first time you log in to PAT after our system upgrade, you will use your Member Number as your login ID and the last four digits of your Social Security number as your temporary password. Once you enter the system you will be prompted to select a new password. For security purposes, you will not be able to enter the last four digits of your Social Security number as your new password.

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 PAT, 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.

When I log in to PAT, will I have access to all of my accounts?

Yes! One Member Number gives you access to everything with one login and password. You don't have to log in to the system multiple times to get the information you need. Log in once, and check all your accounts!

How will I distinguish between my accounts?

Each account will be assigned its own unique number so no two numbers will be the same.

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.

PERSONAL ANYTIME TELLER (PAT)

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 and set up a recurring automatic transfer.

Will I still be able to make transfers between my accounts?

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.

When will this upgrade take place?

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

Will I be able to access PAT that weekend?

During our system upgrade, our system will need to be shut down. This will temporarily limit access to your accounts. Therefore, PAT will be unavailable from 4 p.m. on Friday, May 15 through Monday, May 18.

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.

PERSONAL ANYTIME TELLER (PAT)