

## Frequently Asked Questions – General Information on Del-One FCU System Enhancements

Updated as of 5/3/21

### **Why did Del-One FCU upgrade its system?**

This upgrade will allow us to take advantage of technological advancements, increase our process efficiencies, and ultimately provide a more seamless experience for you, our members. It will also allow us more flexibility in providing expanded products and services to you in the future.

### **Will the Contact Center have extended hours due to the system upgrade?**

The Contact Center will provide extended hours until 7:00 pm Monday through Friday, through May 14<sup>th</sup>.

### **Do I need to order a new VISA® Debit/ATM or credit card after the system upgrade?**

No, your cards will not be affected by this upgrade.

### **Is my member number changing?**

If you only have one member number with the Credit Union, your member number will remain the same.

If you have multiple member numbers, your oldest member number will remain as your sole surviving member number. All accounts under any other member numbers will be consolidated under this surviving member number. See the question below on **Consolidated Member Numbers** for more information.

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### How would I know if my member number is consolidated?

If you are the primary owner on more than one account (i.e. you receive more than one statement addressed to you), your oldest account will now be your surviving member number.

All accounts (i.e.: Savings, Money Markets, Rewards Accounts, etc.) within your membership(s) will be given a unique account number. The account numbers are formed with a base of the member number along with the two-digit suffix or four-digit certificate/loan number (if number less than 4 digits will prefill with 0). For checking, money market, and lines of credit, the account number will be what appears on your checks.

Please see below for examples:

Sample Account Type	Current Member Number			After Upgrade-Account Number
	Member Number	Added Format	Existing Suffix	
Primary Share Account	12345	00	01	123450001
Additional Share Account, Christmas Club, Vacation Club, WINcentive Savings Account	12345	00	02, 03, 04, 05, 06, 07, 08, 09, 10, 13	123450002, 123450003, 123450004, 123450005, 123450006, 123450007, 123450008, 123450009, 123450010, 123450013
Share Certificate	12345	7	0101	1234570101
Loan	12345	5	0101	1234550101
Checking Accounts	12345		75,76,78	See the MICR line at the bottom of your checks
Money Market Accounts	12345		79	
H/E Line of Credit	12345			

## Frequently Asked Questions –

### General Information on Del-One FCU System Enhancements

Your May 31<sup>st</sup> statement will include your new account numbers. You may still access all your accounts using your main member number at branch locations, online or via automated telephone banking. You will not need to order new checks.

#### **Do I need to order new checks?**

No, you do not need to order new checks. They will continue to post as usual.

#### **Will my direct deposit or automatic payments continue to post during and after the system upgrade?**

Yes, they will continue to post as usual. No further action is needed.

#### **Will my automatic transfer(s) between my Del-One FCU accounts continue to post after the system upgrade?**

Yes, these will continue to post as usual.

#### **Will my dividend payments be affected by the system upgrade?**

Dividends for April will post at the end of the month on April 30<sup>th</sup>. For the Rewards Account, dividends for April will post by May 3<sup>rd</sup>. Dividends will be calculated using the Daily Balance method starting May 1<sup>st</sup>.

#### **Will my PIN change for my VISA<sup>®</sup> Debit/ATM card?**

No, your PINS for using your VISA<sup>®</sup> Debit/ATM card will not change.

#### **Will my PIN change for the automated telephone banking service?**

As part of this upgrade, the automated telephone banking menu options will change. The first time you call Audio Access after May 3<sup>rd</sup>, you will need to use the last four digits of your Social Security Number to login. You will be prompted to change your PIN at that time, and you may change it back to your previous PIN if you choose to do so.

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### ONLINE/MOBILE BANKING

#### **Will the system upgrade affect how I login to Online or Mobile banking?**

When you login to Online banking and Mobile banking after the upgrade, all accounts you are associated with will be visible. This means you will no longer need to login separately to view additional accounts. Our new system features easy-to-use, enhanced navigation and shows all accounts that you are associated with, either as a primary or joint owner. If multiple sign-on IDs existed previously, only one will survive. That sign on ID and password will not change.

#### **What if I do not want to see all my accounts when I log into Online banking or Mobile banking?**

There may be accounts that you access infrequently and do not want to see each time you login. Within Online banking, there is an option to hide accounts if you choose to not have them in view. To do this, click on *Settings* then *Accounts*, then click on the account you would like to hide and select *Save*. There is also an option in Online banking to hide accounts for your mobile device. To do this, click on *Manage Mobile Banking Devices*.

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### **Will I have to redo future dated or recurring payments after the system upgrade?**

Any future dated or recurring payments after April 30<sup>th</sup> through Zelle or TransferNow will be canceled and will need to be redone after May 3<sup>rd</sup>. Bill Pay payments will not be affected. Any bill pays previously set up on a consolidated account will need to be created under the surviving ID.

### **Can I rename my accounts within Online banking to easily distinguish between them?**

Yes, you can nickname your accounts. To do this, click on *Settings*, then *Accounts*, then click on the account you would like to nickname. Enter the nickname and select *Save*.