

Touchstone FCU System Upgrade – Frequently Asked Questions

Why Are We Upgrading Our System?

The updated technology will give us more flexibility in adding new safe and secure products and services for our members.

We ask for your patience. We have spent months preparing and testing to make the transition as smooth as possible. While our intent is to continue to provide the same level of service you have come to expect, please understand if our call volume is higher and transactional times are slightly longer as we become accustomed to the new system.

We appreciate your support as we adapt to the new system to serve you better.

Overview Questions

When will the upgrade take place?

Friday, July 31st after closing through August 3, 2009.

Do I need to order new checks or cards?

No, our routing and transit numbers will remain the same. Replacement checks and cards will not be necessary.

Will any important phone numbers be changing?

All of Touchstone's numbers will remain the same including the audio system (Touchstone Audio Response).

Member Number Questions

Is my member number changing?

Your primary member number and suffixes will remain the same.

Debit and Credit Card Questions

Will I need a new debit or credit card?

No, your existing debit and credit cards will not change.

Will my debit and credit card work on conversion weekend?

Yes, your debit and credit cards will not be affected during the conversion.



Statement Questions

How will the system upgrade affect my statements?

The layout will be similar to what you are accustomed to seeing. Share and loan types will remain the same. The biggest change will be that the statement cycle will go back to the end of the month instead of the 20th of the month.

How will the system upgrade affect my Visa statements?

Your Visa statements will have a little different look but the biggest change will be that your Visa statements will now be cut on the 20th of the month and the payment will be due by the 19th of the following month.

How will the system upgrade affect my e-Statements?

The only change to your e-Statements will be that the statement cycles will go back to the end of the month. Otherwise you will still access them through our home banking system, Touchstone@home.

Touchstone@home and Touchstone Audio Response (Internet and Phone Account Access)

Will Touchstone@home and Touchstone Audio Response be down during the system upgrade?

Yes, both will be down from Friday evening, July 31st through Monday August 3rd, and possibly, Tuesday August 4th.

How will the system upgrade affect Touchstone Audio Response?

When Touchstone Audio Response comes back online, you will simply call Touchstone's phone number (978-657-6256 or 1-800-459-2081) to access Touchstone Audio Response.

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How else will the upgrade affect Touchstone@home and Touchstone Audio Response?

Touchstone@home – You will use the same user name and password when logging in. Once you've logged in you will need to re-accept the Home Banking disclosure, then you will need to recreate your security questions and finally you will need to update your email address. If you lock yourself out, just call and we can reset your login.

Touchstone Audio Response – Your login information will remain the same. **THE MENU OPTIONS WILL CHANGE.** Please listen to the menu options before proceeding.

What about my scheduled recurring transfers in Touchstone@home?

These items will need to be reset after the upgrade has been completed. Please be sure to make note of any existing transfers to assist you in recreating the transfers. In Touchstone@home, click on the "Account Access" button and then click on scheduled transfers at the top. Your scheduled transfers will be listed at the bottom of that page. We recommend printing this page to make it easier to set them back up.

What if I've changed account names in Touchstone@home to help me better manage my accounts?

Any account nicknames you have set should not change.

Will I lose my history in Touchstone@home?

YES, no transaction history that occurred prior to the conversion will be available. To help with this we suggest that you either print your existing history in statement form, or you can print it by clicking on the "Account Access" button in Touchstone@home and then click the account you want to look at and then at the bottom of the page put in the history period you would like to view. You will only be able to see history from August 1, 2009 forward.

Will I lose my history in Touchstone Audio Response?

YES, no transaction history that occurred prior to the conversion will be available.

Bill Pay Questions

What's new about Bill Pay?

There will be no changes to Bill Payer.

Direct Deposits/Automatic Payments Questions

Will my direct deposit or automatic payments continue to post after the system upgrade?

Yes, the system changes will not affect direct deposits to Touchstone accounts. You will not experience any delay, and there is no need to contact those who make your direct deposit. Automatic withdrawals from Touchstone and automatic payments to Touchstone loans and lines-of-credit will also be unaffected. However, please check your statements for discrepancies as an added precaution.

Contact Information

Touchstone Federal Credit Union
www.touchstonefcu.com

Office Locations and Hours

Main Office

201 Lowell Street
Wilmington, MA 01887
Telephone: (978) 657-2223 or (800) 553-3220
Fax: (978) 658-7516
Open Monday through Friday
8 a.m. to 4:30 p.m.

Mt. Auburn Hospital Branch

330 Mt. Auburn Street
Clark Building, Lobby Level
Cambridge, MA 02138
Telephone: (617) 499-5036
Fax: (617) 492-6433
Open Monday, Thursday and Friday
9 a.m. to 4:30 p.m.
Tuesday and Wednesday
9 a.m. to 1:00 p.m.

Touchstone Federal Credit Union appreciates your loyalty, understanding and patience during this conversion. We look forward to being able to continue to serve you as we make things more efficient with this upgrade.