

## **Chattahoochee Federal Credit Union Data Conversion 8/1/10**

### **What You Can Expect during the Data Conversion**

Dates, times and events to help get you through this upgrade

#### **Last week of July**

Home Financial Service (HFS) users should download your account history to your computer for permanent storage. After the upgrade, these past transactions will not be available via online banking.

#### **Friday, July 30**

Online Banking and Audio Response: At 4:30 pm, these systems will be taken down and will not be available until Tuesday, August 3 at 8:00 am.

Main Office: Our office will also close at 4:30 pm.

#### **Saturday, July 31**

Main Office: Closed

Debit Card Users: Debit Card Usage will continue as normal.

#### **Sunday, August 1**

Direct Deposits: Most automatic deposits scheduled for this date should be posted to your account on Friday, July 30.

Share certificate renewals: If it is set up to automatically renew on July 31, it will be renewed as scheduled. If your share certificate is not set up to automatically renew, you may contact the credit union the week before July 31 or August 3 through August 6, to make changes to your certificate.

#### **Monday, August 2**

We will be closed as we make the conversion from the old system to the new.

Direct Deposits: Direct deposits scheduled for today will be available for your use on Tuesday, August 3.

Contacting CFCU: Telephone operators will be available from 9:00 am to 4:30 pm. As they will not have access to the core system, they will not be able to perform transactions or provide balance information.

#### **Tuesday, August 3**

CFCU will be open as usual.

(ALMOST) EVERYTHING YOU NEED TO KNOW ABOUT THE UPGRADE!  
Below, you'll see highlights from a Frequently Asked Questions document we've prepared for the impending technology upgrade.

## Conversion FAQs

General Questions:

### **What is a Core Processing System Conversion?**

The Core Processing System is the computer system that Chattahoochee FCU uses to maintain members' accounts and loans and to process transactions. This conversion will upgrade our capabilities, and allow CFCU to improve our efficiency and enable us to offer new products and services in the future.

### **When is the date of the conversion?**

The computer system upgrade will occur on Monday, August 2, 2010. CFCU will be closed that day.

### **Is my personal data still safe and secure?**

Yes. Your personal data and account information is safe and secure as always.

### **Are my funds still safe and secure?**

Yes. All CFCU accounts will continue to be insured by the National Credit Union Administration up to \$250,000 per account.

Will CFCU staff be available to answer questions and provide balance information during the conversion?

Our telephone operators will be available Monday, August 2, from 9:00 am to 4:30 pm. They will not have access to the core system during this time and will not be able to perform transactions or provide balance information.

### **What if I don't want my accounts converted?**

All CFCU accounts will be part of the conversion. The features of your accounts will remain the same.

### **Will my account numbers change?**

No. Your account numbers will not change and you will NOT need to order new checks. Account features will remain the same.

### **Will I have access to my funds during the conversion?**

We will begin the conversion process after our office closes on Friday, July 30. The new system will be up and running at 8:00 am on Tuesday, August 3. During this time, you will have access to your funds through your Visa Debit card. Access to home banking (HFS) and audio banking will not be available.

### **I have a share certificate (CD) coming due on July 31, 2010. When will I be able to make changes to this account?**

If your share certificate is set up to automatically renew, it will be renewed as scheduled. If not, you may contact the credit union during the week ending July 31 or August 3 through August 5, to make changes to your certificate. CFCU certificates have a

ten-day grace period at maturity during which you can make changes to the certificate without penalty.

### **Loans**

**I have payroll deduction for my CFCU loans. Will any part of payroll deduction payments change?**

No. Your payroll deduction will not change. All your transactions will remain the same.

**Will my automatic loan transfer payments change in any way?** Your payment will continue to automatically transfer from your savings or checking account as requested. After conversion, the payment will be deducted on the exact due date even if that date falls on a non-business day, such as Saturday, Sunday or a holiday.

### **Debit Cards**

**During the conversion, Debit Card Usage will continue as normal.**

**Will CFCU ATM be available during the conversion?** CFCU ATM will be available for your convenience.

**Will my card work at other ATMs?** Yes. Your card will work at other ATMs as usual.

**What if I lose my debit card during conversion weekend?** If you lose your VISA Debit card during the conversion weekend, please call (800) 991-4965 to report it lost. We will be able to order you a new card when we re-open on Tuesday, August 3.

### **Direct Deposit/Payroll Deduction & Automatic Payments**

**I have direct deposit into my account on the first of the month. When will my funds be available?**

Your deposit will be available August 3.

**My paycheck, retirement, etc. is scheduled to be deposited on July 31. Will I still receive my deposit?** Yes. You will receive your deposit. The timing of your deposit will depend on when we receive notice of the incoming deposit. We will receive notice of most of the month-end deposits by Friday, July 30. These will all be posted on Friday, July 30 in advance of the funds. If the deposit notice is not received until August 2, the deposit will be available on August 3.

**Will Direct Deposit or Payroll Deduction change?**

No. All your transactions will remain the same.

**I have an automatic debit from my account on the last day of the month. When will this payment be made?** On the last business day of the month, as scheduled.

### **Dividends**

**When will dividends post to my account?** July dividends will be posted thru July 31 and you will receive a monthly statement for July. Then your third quarter statement will reflect your dividends from August 1 thru September 30.

## **Online Banking**

### **Will my online banking login change?**

Yes. Your new login will be your account number, and your initial password will be the last 4 digits of the Social Security number of the primary account holder.

**When will I not have access to online banking?** It will be offline at 4:30 pm July 30, and available August 3 after 8:00 am.

### **Will my full account history be accessible in online banking after the conversion?**

No. Only activity from August 1, 2010, going forward will be accessible in the new online banking system.

### **Can I save my online banking account history from before the conversion?**

Yes. You can download your account history to a money management software program such as Quicken .

**How do I access account history prior to August 1, 2010?** All members will receive a paper copy of their July statement so they have the latest account information. Be sure to save this statement for your records. Members who need account history prior to July may request a copy of their previous account statements

### **If account history is unavailable, how will I know what transactions and deposits have cleared my account?**

You may review your July statement for your latest account information. If you have questions, you may also contact us or visit our office.

## **Audio Response**

**What is the phone number for Audio Response?**The phone numbers to access Audio Response will not change. The phone numbers are (800) 356-4501 or (334) 756-7027.

### **Will Audio Response service be available during the conversion?**

The audio system will not be available from 4:30 pm, Friday, July 30 through Tuesday, August 3, at 8:00 am.

**Will my password for Audio Response change?** No. Your access code will remain the same.

### **Will the transaction codes change?**

Yes. The transaction codes for the Audio Response system will change, so listen for the new menu items.

**Will my login for Audio Response change?** No. Your login for Audio Response will remain your full member number.