

# **SYSTEM UPGRADE**

FEBRUARY 28 - MARCH 2

OVERVIEW

FREQUENTLY ASKED QUESTIONS

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## General

### **Why are the systems being upgraded?**

Keeping our members' information secure and private, and in its best technological health, is a top priority for the long-term care of HPCU. We are upgrading to new, more advanced systems to meet the anticipated needs of our members and keep our organization technologically fit for the future.

### **When are the systems being upgraded?**

The system upgrade has been underway since early 2019. We have been preparing all our connecting systems, such as our online and mobile sites and our bill pay and eStatement services, to prepare for the system upgrade. We will be transitioning officially to our new systems from Friday, February 28<sup>th</sup> through Monday, March 2<sup>nd</sup>.

## Service Availability

### **Will HPCU's branches, call center and drive up be open during the system upgrade?**

HPCU employees are expected to be on site as scheduled at branch locations during this time but will be inaccessible to the membership as they work to quickly complete various tasks related to the upgrade. HPCU's branches, call center and drive up will close to the membership on Friday, February 28<sup>th</sup>, and will remain closed from Saturday, February 29<sup>th</sup> through Monday, March 2<sup>nd</sup>. Normal operating hours for the membership are expected to resume on Tuesday, March 3<sup>rd</sup>.

### **Will I receive my direct deposit during the system upgrade?**

It depends. If your direct deposit is received during the normal processing times on Friday, February 28<sup>th</sup>, it will post to your account. Direct deposits received after normal processing times on Friday, February 28<sup>th</sup> will not be processed until Tuesday, March 3<sup>rd</sup>.

### **Will ATMs be available during the system upgrade?**

Yes, ATM withdrawals will be available but limited during the upgrade. Excessive and/or large ATM transactions are subject to be declined. Access to account balances and ATM transfers will not be available during the upgrade. ATM deposits at ATMs owned and operated by HPCU will be available. ATM deposits made on or after 4:30pm CST on Friday, February 28<sup>th</sup> will not be processed until Tuesday, March 3<sup>rd</sup>. All deposits are subject to the funds availability policy. ATM services will be restored on Tuesday, March 3<sup>rd</sup>.

### **Will I receive credit for my night deposit during the system upgrade?**

It depends. If the night deposit is received prior to 4:30pm CST on Friday, February 28<sup>th</sup>, it will post to your account and be available for use during the upgrade. All deposits are subject to the funds availability policy. Night deposits received on or after 4:30pm CST on Friday, February 28<sup>th</sup> will not be processed until Tuesday, March 3<sup>rd</sup>.

### **Will I be able to use my HPCU VISA debit card during the system upgrade?**

Yes, you will be able to use your HPCU VISA debit card during the upgrade. However, your access will be limited for purchases and cash withdrawals. Excessive and/or large debit card transactions are subject to be declined. It is recommended that you have an alternate form of payment. VISA debit card services will be restored on Tuesday, March 3<sup>rd</sup>.

**Will I be able to use my HPCU MasterCard credit card during the system upgrade?**

Yes, your HPCU MasterCard credit cards will not be impacted by the upgrade. Keep this option in mind if you find yourself needing an alternate method of payment.

**Who should I contact if I have problems with my HPCU VISA debit card or HPCU MasterCard credit card during the system upgrade?**

**HPCU VISA Debit Card:** If you need to report a lost or stolen card during the upgrade, please call 800.554.8969 for assistance.

**HPCU MasterCard Credit Card:** If you need to report a lost or stolen card during the upgrade, please call 855.510.4590 for assistance.

**Will I be able to access online and mobile banking during the system upgrade?**

No, online and mobile banking services, including the HPCU mobile app, will be unavailable starting at 6:30pm CST on Friday, February 28th. Mobile deposits must be made prior to 3:00pm CST on Friday, February 28<sup>th</sup>. All deposits are subject to the funds availability policy. If you need immediate access to the funds, it is recommended that deposits be made directly at a branch on or before Friday, February 28<sup>th</sup>. Online and mobile banking services will be restored on Tuesday, March 3<sup>rd</sup>.

**Will I be able to access bill pay during the system upgrade?**

No, bill pay services will be unavailable starting on Monday, February 24<sup>th</sup>. It is recommended that you schedule all payments that you would normally schedule between the 24<sup>th</sup> and the 2<sup>nd</sup> of each month on or before Sunday, February 23<sup>rd</sup>. All payments scheduled prior to Monday, February 24<sup>th</sup> will be processed to your payees as you have indicated. Bill pay services will be restored on Tuesday, March 3<sup>rd</sup>.

**Will I be able to access Quicken during the system upgrade?**

No, Quicken will not be available during the upgrade. QFX/QBO file downloads for Quicken must be done prior to 6:30pm CST on Friday, February 28th.

**Will I be able to access telephone banking during the system upgrade?**

No, telephone banking will not be available during the upgrade.

**Will I be able to access the CO-OP Shared Branch network during the system upgrade?**

No, the CO-OP Shared Branch network will not be available to perform your HPCU transactions at other participating credit unions during the upgrade. It is recommended that all transactions, including deposits, withdrawals and payments, be made directly at a branch or through online or mobile banking on or before Friday, February 28<sup>th</sup>.

## **Service Updates**

### **Accounts**

**Will my account/member number change after the system upgrade?**

No, your account/member number will not change after the upgrade. Also, your savings and checking account numbers will not change.

**Will the dividends earned on my account be affected by the system upgrade?**

No, the dividend earned for the month of February 2020 will be calculated and posted with an effective date of Sunday, March 1<sup>st</sup>. However due to the transition to our new systems from Friday, February 28<sup>th</sup> through Monday, March 2<sup>nd</sup>, the annual percentage yield earned (APYE) will not be calculated and disclosed.

**Will my account statements look different after the system upgrade?**

Yes, your statements for your savings, checking and loans—excluding mortgages owned by HPCU and serviced by CU Members Mortgage and credit cards—will have an enhanced look after the upgrade. There is an important change to note. The dividend earned for the month of February 2020 will be calculated and posted with an effective date of Sunday, March 1<sup>st</sup>. However due to the transition to our new systems from Friday, February 28<sup>th</sup> through Monday, March 2<sup>nd</sup>, the annual percentage yield earned (APYE) will not be calculated and disclosed.

**Can I still use my current checks after the system upgrade?**

Yes. Since your checking account numbers will not be changing, there is no reason to have your checks reprinted after the upgrade. You will not need to order new checks.

**Should I expect anything new when I visit a branch after the system upgrade?**

Yes. For your security and protection, our employees will ask you for a photo ID after the upgrade since we will need to scan your ID and attach it electronically to your account again.

**Online**

**Will my online and mobile banking look different after the system upgrade?**

Yes, online and mobile banking services, including bill pay, will have an enhanced look after the upgrade. There are some important changes to note including, but not limited to, the following:

- Usernames will remain the same
- Passwords will need to be recreated
- Share and loan nicknames will need to be recreated
- Share and loan IDs will display as four (4) digits instead of three (3)
- Enrollment in some services will require acceptance of updated disclosures

**Can I still view my account history online after the system upgrade?**

Yes, your account history will be available online after the upgrade.

**Can I still view scanned images of my cleared checks online after the system upgrade?**

Yes, your cleared checks will be available online after the upgrade.

**Can I still view my IRS forms online after the system upgrade?**

Yes, your IRS forms will be available online after the upgrade.

**Will the shared account access, granted to my family and friends, remain the same after the system upgrade?**

No. The shared account access, granted to my family and friends, will need to be recreated after the upgrade.

**Will the shared account access, granted from my family and friends, remain the same after the system upgrade?**

No. The shared account access, granted from my family and friends, will need to be recreated after the upgrade.

**Will the additional usernames and passwords (i.e. sub users) I have created to enable my family and friends to access my account remain the same after the system upgrade?**

No. The additional usernames and passwords you have created to enable your family and friends to access your account will need to be recreated after the upgrade.

**Will my scheduled transfers and payments continue after the system upgrade?**

It depends. Scheduled transfers and payments set up internally by HPCU will continue after the upgrade. However, scheduled transfers and payments set up through online banking to another member's account will need to be recreated after the upgrade. There is an additional important change to note. Effective Tuesday, March 2<sup>nd</sup>, scheduled transfers and payments will process daily including federal holidays and weekends.

**Will my external (ACH) transfer account setup (i.e. from HPCU to another financial institution, or from another financial institution to HPCU) remain the same after the system upgrade?**

It depends. External (ACH) transfers set up internally by HPCU will continue after the upgrade. However, external (ACH) transfers set up through online banking will need to be recreated after the upgrade.

**Can I still view my bill pay and Popmoney history online after the system upgrade?**

Your bill pay history will be available after the upgrade. However effective Friday, February 28<sup>th</sup>, we are replacing the Popmoney payment service. You will need to enroll in the new person-to-person payment services after the upgrade.

**Will my eBills remain the same after the system upgrade?**

No, your eBills will need to be recreated after the upgrade.

**Can I still view my eStatement history online after the system upgrade?**

Yes, your eStatement history will be available online after the upgrade.

**Will my eAlerts and eNotifications remain the same after the system upgrade?**

No, your eAlerts and eNotifications will need to be recreated after the upgrade.

**Mobile**

**Will I need to download a new HPCU mobile app after the system upgrade?**

It depends. iOS users will need to update the current HPCU mobile app after the system upgrade. However, Android users will need to delete the current HPCU mobile app and download the new one after the system upgrade.

**Will the new HPCU mobile app look different after the system upgrade?**

Yes, the HPCU mobile app will have an enhanced look after the upgrade. There are some important changes to note including, but not limited to, the following:

- Usernames will remain the same
- Passwords will need to be recreated
- Share and loan nicknames will need to be recreated
- Share and loan IDs will display as four (4) digits instead of three (3)
- Enrollment in some services will require acceptance of updated disclosures

**Will my mobile deposit history remain the same after the system upgrade?**

No, your mobile deposit history will start over after the upgrade.

**Will my text message alerts remain the same after the system upgrade?**

No, your text message alerts will need to be recreated after the upgrade.

## Telephone

**Will telephone banking be different after the system upgrade?**

Yes, telephone banking services will be enhanced after the upgrade. There are some important changes to note including, but not limited to, the following:

- Account/member numbers will remain the same
- PINs will remain the same

## Cards

**Can I still use the CardValet app to manage my HPCU VISA debit card and HPCU MasterCard credit card after the system upgrade?**

Yes, the CardValet app will not be impacted by the upgrade.

**Can I still use my HPCU VISA debit card after the system upgrade?**

Yes, your HPCU VISA debit card will not be impacted by the upgrade.

**Can I still use my HPCU MasterCard credit card after the system upgrade?**

Yes, your HPCU MasterCard credit card will not be impacted by the upgrade.