

## **CLOSING & UPGRADING SERVICES – FREQUENTLY ASKED QUESTIONS:**

### **Q. What is the “system” you’re upgrading?**

The core data processing system is the software and supporting hardware that AAFCU uses to maintain members’ deposit and loan accounts, process transactions, and support services such as debit cards and online banking.

### **Q. How does the upgrade benefit me?**

As a result of the upgrade, AAFCU will be able to provide its members with a more streamlined banking experience, and provide for our future growth and advances in technology. The system we had used for many years could not accommodate future needs.

### **Q. Is my personal and financial information safe and secure?**

Yes. The safekeeping of member account and personal information is the Credit Union’s top priority. Personal data and account information will be safe and secure throughout the entire conversion process.

### **Q. Will my statement have a new look?**

Yes. Statements will be new and improved, with a clear layout for your different accounts.

### **Q. Will there be a delay in receiving my statements because of the upgrade?**

No. You may actually receive additional statements during the end of 2020. Everyone will receive a statement with transactions as of October 31, 2020, whether you normally receive monthly or quarterly statements, closing out the information from our old system. The new system will begin processing information and providing statements as of November 1, 2020.

### **Q. Will I still be able to access my e-statements history?**

Yes. When the upgrade is complete, your statement history will be available.

### **Q. Will branch hours be affected during the upgrade period?**

Yes. On Friday, October 30<sup>th</sup>, the West Hills office will close at 4:30 p.m. and the Ford City office will close at 6 p.m. All AAFCU branches will remain closed through the weekend and will re-open at 1 p.m. on Monday, November 2.

### **Q. Will my account number change?**

No. Your account number will remain the same.

### **Q. Will I be able to access Virtual Branch/Online Banking during the upgrade?**

No. Virtual Branch and all associated services (Bill Pay, Mobiliti mobile app, e-statements, Credit Sense) will be unavailable from 6:00 p.m. on Friday, October 30 until 1 p.m. on Monday, November 2.

### **Q. Will I be able to access Online Bill Pay?**

No. Online Bill Pay will be unavailable during the conversion. If you have scheduled bill payments set up in Bill Pay prior to October 30 they will be processed as normal. After the conversion, please verify payees, dates, and amounts to ensure accuracy.

### **Q. Will I be able to use my mobile app?**

No. The mobile app will not be available from 6 p.m. on October 30 until 1 p.m. on November 2.

**Q. Will my Visa Debit Card or Visa Credit card work?**

Yes. Our Visa Debit and Visa Credit cards will work during the upgrade time period. Funds may be limited.

**Q: I need cash during the upgrade time. Will ATMs work?**

If you need cash you can still visit any ATM. If you are not near an ATM, we suggest using your debit card to make a small purchase at a grocery or convenience store and choose cash back.

**Q: I currently have direct deposit set up – will it work while you're closed?**

Yes. Rest assured that any automatic deposits or automatic withdrawals you currently have will continue to work as usual, if they were set up prior to October 30.

**Q: Will my scheduled transfers in Online Banking continue to work?**

Any transfers you have scheduled will be processed as usual. Please note that you will not be able to see these transfers until November 2 at 1 p.m.

**Q: Will anything change in Online Banking or Mobile Banking after this upgrade?**

Yes. Virtual Branch will also be upgraded and have a new look and navigation. Mobile Banking will not be changed as a result of this upgrade, but we do plan to make some updates to this service in 2021.

**Q: Will mobile banking be available?**

No. Mobile banking will not be available from 6 p.m. on October 30 until 1 p.m. on Monday, November 2.

**Q: Will online banking be available?**

No. Virtual Branch (Online banking) will not be available from 6 p.m. on October 30 until 1 p.m. on Monday, November 2.

**Q: Will shared branching be accessible during this time?**

No, shared branching will not be available from 6 p.m. October 30 until 1 p.m. November 2, **to or from** your AAFCU account. If you have an account at another credit union, that will not be affected by our upgrade.

**Q: If my loan or credit card payment comes out of my automatic payroll deduction and I am paid on the 31, what happens?**

Payments will process as normal. However, you will not see this until November 2 when statements and online banking become available again.

**Q: I have a payment due on October 31, how do I make sure it is paid on time?**

Make any payments on October 30 or November 2.

**Q: Will my checks still work?**

A: Yes. You can continue to use your current checks just as you always have.

**Q. What should I do if I have questions?**

If you have questions, please call **724-763-1172**.

# AVAILABILITY & TIMELINE

	Friday, October 30	Sat, October 31 & Sun, November 1	Monday, November 2
<b>Branch Hours</b>	West Hills closes 4:30 p.m. Ford City closes 6:00 p.m.	All locations CLOSED	All locations will open at 1 p.m.
<b>Virtual Branch</b> <i>including Bill Pay, mobile app, Remote Deposit</i>	Available until 6 p.m.	Not Available	Available beginning at 1 p.m.
<b>Bill Payments and Automatic Transfers</b>	Will process if set up prior to October 30.	Will process if set up prior to October 30.	Will process; New payments and transfers can be scheduled.
<b>Online Loan Applications</b>	Available until 6 p.m.; will be processed November 2.	Will be processed November 2.	Returning to regular processing.
<b>Visa Debit Cards/ATMs</b>	Will function as usual. Funds may be limited.	Will function as usual. Funds may be limited.	Will function as usual.
<b>Visa Credit Cards</b>	Will function as usual.	Will function as usual.	Will function as usual.
<b>ACH/EFT</b>	Will process as scheduled and credited October 30 until 6 p.m.	Will process as scheduled; will be credited November 2.	Will process as scheduled; credited November 2.
<b>Checks</b>	No changes.	No changes.	No changes.
<b>Shared Branch Network</b>	Available until 6 p.m.	Not Available.	Available beginning 1 p.m.
<b>Night Drop</b>	Items deposited after 8:30 a.m. Oct 30 will process at 1 p.m. November 2.	Items deposited after 8:30 a.m. Oct 30 will process at 1 p.m. November 2.	Items deposited after 8:30 a.m. Oct 30 will process at 1 p.m. November 2.