



BREAKING NEWS!

impact
credit union
TECHNOLOGY UPGRADE

WE WILL BE CLOSED FOR TECHNOLOGY UPGRADES
MAY 28 @ 6:00PM - JUNE 1 @ 8:30AM

Most services will be **UNAVAILABLE**, including online banking. Be sure to plan ahead and complete your transactions **BEFORE FRIDAY, MAY 28 @ 6:00PM**.

Questions? Call 800-848-8255

WHAT TO EXPECT AT A GLANCE:

Here's a brief overview of what you need to know about our upgrade weekend:

Friday, May 28, 2021

- Online Banking will be unavailable starting at 6:30pm Friday, May 28 through Tuesday, June 1.
- Bill Pay (inside online banking) will be unavailable during the upgrade weekend. Be sure to schedule any bill payments in advance.

Saturday through Monday, May 29- May 31, 2021 (Memorial Day Weekend)

- All branches will be closed. Shared branching will be unavailable.
- You can access cash at ATMs.
- Balance inquiries will not be available at ATMs.
- If you're planning a large debit card purchase, have an alternative payment method, such as a credit card, available.

Tuesday, June 1, 2021

- Upgrade will be complete.
- Registration for Online Banking will begin. **We expect large call volume associated with the re-enrollment and registration process therefore, longer wait times may occur. We appreciate your patience.**
- All services, like Online and Mobile Banking will be available.
- Branches, ATMs, and Member Services will be open.

To help you prepare and eliminate any inconvenience, please refer to the following checklist.

UPGRADE CHECKLIST

- Save these dates on your calendar:
 - **Friday, May 28 at 6PM** – Online and Mobile Banking will become unavailable.
 - **Saturday, May 29 through Monday, May 31** – All offices will be closed.
 - **Tuesday, June 1** – All offices will be open and all services available.
 - Registration of Online Banking available at 12:00 pm for membership enrollment at www.impactcu.org
- Take note of your Account/Member Number for re-enrollment of Online Banking. This can currently be located in Online Banking or you can stop by the credit union to request this information.
- Visit an office before **5PM Friday, May 28** for any special in-office transactions which need conducted. Such as wire transfers or cashier's checks. **Please note: This is a HOLIDAY WEEKEND so we recommend you withdraw any additional cash needed before we close Friday.**
- Schedule bill payments or make changes prior to **6PM of Friday, May 28** before the system becomes temporarily unavailable.
- Tuesday, June 1** – Re-register for Online and Mobile Banking at www.impactcu.org beginning at 12:00 pm. **All members MUST re-enroll** in Online and Mobile Banking individually. There will no longer be shared log-ins.

FREQUENTLY ASKED QUESTIONS

Why is Impact CU upgrading?

We are upgrading to the best to better serve our membership by implementing a significant upgrade to our technology infrastructure. This will allow us to be more efficient and flexible to serve you. The upgrade is mostly behind the scenes and will have limited impact on your banking.

Why will the offices be closed for three days?

Though it seems like a long time, this timeframe is typical for an upgrade of this magnitude. We are taking the time necessary to ensure our system is running properly before it is made available, which required extensive testing by our staff. Our teams will be working diligently throughout the weekend to make this happen. This project is actually a yearlong project culminating with this final conversion weekend.

YOUR ACCOUNT:

Is my member number changing?

No. There will be no changes to your account number, routing number, checks and or Debit/Credit Cards at this time. You might notice additional zeros on your statement, but your member number will not be affected by the upgrade.

What is an account suffix or type code, and where will I find it?

Account type codes identify the different accounts you have under your membership, such as your savings, checking or loans. For example, your primary savings account (S1 today) will change to a four-digit code (0100) after upgrade weekend. This unique identifier is separate from your member number.

You will use your new account type codes on deposit slips and for member-to-member transfers in online banking. After upgrade weekend, members will see their new account type codes on their Impact CU statements and in online banking. Even though account type codes are changing, your account descriptions (Primary Savings, Free Checking, etc.) will stay the same.

Will my Impact CU debit card work properly during the upgrade weekend?

All debit card transactions including ATM withdrawals will be available. There may be temporary spending limits in place during the upgrade weekend (May 28-June 1). If you are planning a large debit card purchase, please have an alternative payment method, such as a credit card, available.

ONLINE and MOBILE BANKING:

IT IS IMPERATIVE THAT YOUR CURRENT EMAIL IS ON FILE WITH THE CREDIT UNION. YOU CAN UPDATE THIS WITHIN ONLINE BANKING THROUGH YOUR PROFILE OR BY CONTACTING US DIRECTLY. WITHOUT A VALID EMAIL ADDRESS, YOU WILL NOT BE ABLE TO RE-ENROLL FOR ONLINE BANKING. IF YOU CURRENTLY SHARE A LOG-IN, A VALID EMAIL ADDRESS WILL NEED TO BE ON FILE FOR EACH INDIVIDUAL.

Will Online Banking change after the upgrade?

Yes, our Online and Mobile Banking platforms will be upgraded as well. **Each member will need to enroll or re-enroll in online banking beginning at 12:00 p.m. June 1, 2021.** Login credentials will need established for individual users that currently may share access to accounts via one login. This primarily impacts joint account holders. Each individual will need to register with their own Social Security Number and Date of Birth to create their own unique username and password.

How do I re-enroll or register for Online Banking?

You will go directly to impactcu.org for online enrollment. Click on Online Banking which will take you directly to the log in screen. You will click the "Enroll" button and enter the following. Member Number, Social Security Number and Date of Birth. You will utilize your own personal information here for enrollment, not someone else's (ex. a spouse who is primary). You will be asked to verify your device with a security code.

How do I enroll or re-enroll for Mobile Banking?

You will need to download the new Impact CU Mobile App effective June 1st. You can find the new App in the app stores by searching Impact Credit Union.

Beginning June 1st, you can log in to the new Impact Credit Union App. The first time you log in to the new app, you will need to know your username and password (even if you had previously enabled fingerprint or facial recognition). You will be asked to verify your device with a security code. Once logged in, you can authorize fingerprint and facial recognition for your security. You will see significant enhancements with the new App.

I use online banking to transfer money to other Impact CU members. Will I need to change the way I request the transfer?

Yes. After upgrade weekend, you will need to set up the recipient as a contact. To do so, you will simply need the recipient's name and email address or mobile phone number. The recipient will then need to accept the invitation. Once complete transfers can be sent as often as needed. This is a one-time set up and is a security measure to prevent account numbers from needing to be shared

SERVICES:

Will I have access to shared branching during the system upgrade?

Just like our branches, shared branching will be unavailable during upgrade weekend.

Will I be able to use my ATM card during the upgrade?

Yes. You can use your ATM card.**

Will I be able to view my balances through the ATM over the weekend?

Obtaining accurate balances will not be available until Tuesday, June 1st.

Can I use my Debit Card and Credit Card to make purchases over the weekend?

Yes, you will be able to use your Debit or Credit Card.

Is Bill Pay Changing?

Our Bill Pay system will remain the same, and everything will transfer over. Note: the system will be unavailable during the system upgrade from Friday, May 28th at 5:00pm through Monday, May 31st. Payments previously scheduled will be processed as scheduled.

Will my Automatic Loan Payments, Transfers or direct Deposits change?

No. All scheduled transactions will be carried over and you should not see any change.

Will my statement continue to have the same look after the upgrade?

For the most part, there are not any substantial changes to member statements. Mortgages will begin receiving a separate statement from your normal monthly statement.

*** ATM transactions may be subject to surcharge fees charged by the individual ATM owner.*