



## WHAT'S AVAILABLE & WHAT'S NOT

### SYSTEM UPGRADE SCHEDULE: MAY 28 – JUNE 1, 2021

	MAY 28	MAY 29	MAY 30	MAY 31	JUNE 1
ALL BRANCH LOBBIES & DRIVE-THRU'S	Open Normal Business Hours	Closed	Closed	Closed	Open Normal Business Hours
NIGHT DEPOSIT DROPS	Available Will be posted 6/1/21	Available Will be posted 6/1/21	Available Will be posted 6/1/21	Available Will be posted 6/1/21	Available
ONLINE BANKING	Available until 5:00PM	Not Available	Not Available	Not Available	Available
MOBILE BANKING	Available until 5:00PM	Not Available	Not Available	Not Available	Available
ONLINE BILL PAY	Available until 5:00PM	Not Available	Not Available	Not Available	Available
LOAN APPLICATIONS	Available In-Branches	Not Available	Not Available	Not Available	Available In-Branches
ATM WITHDRAWALS	Available	Available	Available	Available	Available
DEBIT CARD PURCHASES	Available	Available	Available	Available	Available
CREDIT CARD PURCHASES	Available	Available	Available	Available	Available
CHECKS	Available	Available	Available	Available	Available
SHARED BRANCHING (services at other credit unions)	Available	Not Available	Not Available	Not Available	Available

## NEED TO ACCESS YOUR FUNDS DURING OUR SYSTEM UPGRADE WEEKEND?

**REMINDER:** This is a Holiday weekend. Be sure to withdraw any additional cash needed before close Friday, May 28, 2021.

### HERE'S HOW:

- ✓ Use your Credit Card or ATM/Debit Card
- ✓ Withdraw cash at the ATMs
- ✓ Write checks

Visit our upgrade website for complete details:  
**[Impactcu.org/upgrade](https://impactcu.org/upgrade)**

## SYSTEM UPGRADE FAQ's

### WHY IS IMPACT CREDIT UNION UPGRADING ITS SYSTEM?

As we continue to grow, so does the value of implementing new, user-friendly tools and services for your benefit. To offer these improvements, we are upgrading our banking system, which will be more flexible, efficient and allow our staff to serve you better.

### IS THE UPGRADED SYSTEM SECURE?

Absolutely! Data security is a top priority for Impact Credit Union, and we have thoroughly vetted and tested our upgraded systems. Your financial data is safe and sound! Your account information will remain protected as we complete this upgrade.

### IS MY MEMBER NUMBER CHANGING AFTER THE UPGRADE WEEKEND?

No, there will be no change to your member number.

### WILL THE IMPACT CREDIT UNION ROUTING NUMBER CHANGE?

No. The Impact Credit Union routing number will stay the same.

### WILL MY DIRECT DEPOSIT OR PAYROLL DEDUCTION BE AFFECTED BY THE UPGRADE?

Any automatic deposits into your account, including Direct Deposit or Payroll Deduction, will not be affected by the upgrade. They will continue as scheduled.

### CAN I USE MY IMPACT CREDIT UNION DEBIT AND CREDIT CARDS DURING THE UPGRADE?

Yes, Impact CU cards (debit, credit, and ATM) will be available and functioning normally during our upgrade weekend.

### I HAVE ADDITIONAL QUESTIONS. WHERE CAN I GO FOR HELP?

Please visit our website at **[impactcu.org/upgrade](https://impactcu.org/upgrade)** for a list of additional questions and helpful information to guide you through this upgrade. You can also call us at **800.848.8255**. We are always happy to assist you!



## TECHNOLOGY UPGRADE

### YOUR GO-TO GUIDE FOR OUR SYSTEM UPGRADE



**MAY 28 – 31, 2021**

# WE ARE IMPROVING OUR IMPACT FOR YOU



To better serve you, our member, we will be enhancing our banking systems. Our goal is to provide you the best banking experience possible – now and in the future.

**To complete the upgrade, we will be closed Saturday, May 29, 2021, and will reopen Tuesday, June 1, 2021.**

**It is important to note there will be no changes to your member number, routing number, checks, and Debit/Credit Cards. However, you will notice some changes in the way things look, particularly in online and mobile banking.**

Please keep this guide handy throughout the upgrade period so you can refer to it if any questions arise. Here, you'll find account details, answers to frequently asked questions, and even a schedule of branch closures and service interruptions during the upgrade weekend.

We greatly appreciate your patience throughout this time and apologize in advance for any inconvenience this may cause.

**For more information:  
800.848.8255 or [impactcu.org/upgrade](https://impactcu.org/upgrade)**

# PREPARING FOR THE UPGRADE

## TAKE THESE STEPS NOW:

- ✓ **VERIFY YOUR CONTACT INFO**  
Confirm your address, phone number, and email by logging in to Online Banking or reviewing your statements. You are also welcome to call us at **800.848.8255** or come into any branch.
- ✓ **TAKE NOTE OF YOUR MEMBER NUMBER**  
You will need to know your full member number to enroll in our new Online Banking and Mobile Banking systems. Currently you can find this number within Online and Mobile Banking, or you can stop by the credit union to request this information.
- ✓ **MARK YOUR CALENDAR**  
The upgrade will take place Saturday, May 29, 2021, through Monday, May 31, 2021. During this time, all branch locations, online, and mobile banking will not be available. We will re-open on Tuesday, June 1, 2021.
  - Any deposits that would normally post on June 1, 2021 will be received and posted on May 28, 2021.
  - All May mortgage payments, whether online or at a branch, must be made before 12:00 noon on May 28, 2021. Payments made after the cutoff will be credited on or before June 1, 2021. Payments processed before the 10-day grace period are not considered late.
- ✓ **SCHEDULE ONLINE BILL PAYMENTS IN ADVANCE**  
You will NOT be able to set up or cancel payments during the system upgrade. Bill Pay will not be available from Friday, May 28, 2021, at 5:00PM through Monday, May 31, 2021. Bills previously scheduled will be processed as scheduled. Please remember, we never process Bill Pay payments on Saturdays & Sundays.
- ✓ **HOLIDAY WEEKEND REMINDER**  
The upgrade is taking place over the Holiday Weekend. Be sure to withdraw any additional cash needed before close Friday, May 28, 2021.

# DURING THE UPGRADE: MAY 29 – 31, 2021

## AVAILABLE

- ▶ **IMPACT CREDIT CARDS** will work as normal.
- ▶ **IMPACT ATMS:** During the upgrade, ATMs will be available for cash withdrawals only.
- ▶ **IMPACT ATM/DEBIT CARDS:** Card transactions, including ATM withdrawals, will post to your account after the upgrade. Cardholders who have opted to allow for Privilege Pay for ATM/Debit Card transactions **WILL NOT** have this option available during the upgrade weekend.
- ▶ Previously scheduled automatic deposits, withdrawals, transfers, and payments will process normally.
- ▶ **LOAN PAYMENTS:** Payments scheduled to happen during the upgrade will be processed on or before Tuesday morning, June 1, 2021. You will not be able to set up new loan payments or cancel existing payments during this time.
- ▶ 24-hour Credit Card Customer Service will be available throughout the upgrade weekend. You may locate the 800 Customer Service phone numbers on the back of your Credit Card.
- ▶ Loan and Mortgage applications will only be available by clicking on an “apply now” button on our product pages on our website. If you apply during the upgrade weekend, our response time will be delayed.

## NOT AVAILABLE

- ▶ **IMPACT CREDIT UNION BRANCHES & DRIVE-THRU** will be closed.
- ▶ **IMPACT CREDIT UNION CALL CENTER & EMAIL SUPPORT** will **NOT** be available.
- ▶ **ONLINE & MOBILE BANKING:** You will **NOT** be able to access Online and Mobile Banking during the upgrade weekend.
- ▶ **ONLINE BILL PAY:** You will **NOT** be able to set up or cancel payments during the system upgrade. Bill Pay will not be available from Friday, May 28, 2021, at 5:00PM through Monday, May 31, 2021.
- ▶ **SHARED BRANCHING:** You will not be able to access your account or conduct any transactions at shared branches.

# STAYS THE SAME AFTER THE UPGRADE

- ▶ Your member number.
- ▶ Your current checks will still be valid after the upgrade is complete and direct deposits will not be affected.
- ▶ Impact Credit Union Debit and Credit Card numbers and PINs.
- ▶ Impact Credit Union routing and transit number.
- ▶ Our bill pay system will remain the same, and everything will transfer over.
- ▶ All scheduled deposits, transfers, and payments that you have set up with any of your accounts.

Visit our upgrade website for complete details: [impactcu.org/upgrade](https://impactcu.org/upgrade)

# AFTER THE SYSTEM UPGRADE

## MEMBER NUMBERS & ACCOUNT SUFFIXES:

**Your membership number is staying the same.**  
Rather than suffix, such as an S80, your account will be assigned a unique share ID. You may view this number within Online Banking and Mobile Banking beginning Tuesday, June 1, 2021.

## ONLINE & MOBILE BANKING:

You **MUST** re-enroll and establish a **NEW** username and password for Online and Mobile Banking. You need to know your full member number to enroll. Currently, you can find this number within Online and Mobile Banking or you can stop by credit union to request this information.

## JOINT ACCOUNTS:

This is one of the **most significant differences with the new system.** All members, primary and joint, can now create an Online Banking login for their SSN. Every person can create their own unique username and can have their own access to any account they can transact business on within Online and Mobile Banking.

**STAY UP-TO-DATE AT:  
[impactcu.org/upgrade](https://impactcu.org/upgrade)**