



POST SYSTEM UPGRADE FREQUENTLY ASKED QUESTIONS (FAQs):

Updated 01-02-2019

Why did Emerald Credit Union upgrade its processing system?

ECU has upgraded to a more robust processing system that will increase efficiencies, support future technologies, and provide enhanced capabilities to better maintain the service needs of our members.

Has my account number changed?

No. However, all account suffixes have changed from a letter to a two-digit number (00-99). Please refer to the table below:

Account Type	Current Suffix	New Suffix
Share Savings Account	A	00
Checking Account - Personal, Fresh Start, or Business	X	01
Money Market	Any suffix, except A, D, or X	02
Special Savings Account (current Club Account)	Any suffix, except A, D, or X	03 - 11
Christmas Club	D	12
IRA Accumulator Account	Any suffix, except A, D, or X	13 - 19
Share Certificate & IRA Certificate	Any suffix, except A, D, or X	20 - 49
All Loans	Any suffix A - Z	50 - 99

What do I do if my direct deposit distributions or pre-authorized electronic withdrawals or payments are not correct?

Contact us immediately. We were promised by our old processing system that direct deposit distributions (including payroll, pension, social security, or other government checks) and pre-authorized electronic withdrawals or payments would transfer seamlessly to our new processing system. Unfortunately, this was not the case for all our members. If you notice an error on your account with any of these items, please contact your nearest branch immediately. We will work diligently and correct the issue as soon as possible.

Will I have to re-enroll in Online Banking?

Yes. A brand-new Online Banking platform is available due to the system upgrade, and all previous Online Banking users must re-enroll.

Will I have to re-enroll in Online Bill Payer?

No. All of your Online Bill Payer information has transferred to the new Online Banking platform. Once you re-enroll in Online Banking, your Online Bill Payer information will populate, including account numbers and payment addresses.

Will I have to re-enroll in eStatements?

No. If you were previously enrolled in eStatements with our old Online Banking platform, you will not have to re-enroll. **However, you must re-enroll in Online Banking before you are able to access your eStatements.** If you do not re-enroll in Online Banking, a paper statement will be mailed, and you will be subject to paper statement fees beginning January 31, 2019.

Do I have access to previous eStatements?

No. The eStatements produced with our old processing system are not available through the new Online Banking platform. If you need copies of past statements, we will be happy to provide those to you for free. Simply contact your nearest branch for assistance.

Are Popmoney Transfers and Account-to-Account Transfers (between ECU and other financial institutions) available through the new Online Banking platform?

No. Popmoney transfers and Account-to-Account Transfers are no longer be available through Online Banking.

What if I don't know my Call-24 PIN?

Your default Call-24 PIN is the last four digits of your social security number. You are encouraged to change your PIN once you are logged into the system with your default PIN. PIN changes are located in the Member Account Menu, as option number five.