



SYSTEM UPGRADE FREQUENTLY ASKED QUESTIONS (FAQs):

Why is Emerald Credit Union upgrading its processing system?

ECU is upgrading 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.

Will Emerald CU branches be open during the system upgrade weekend?

No. ECU branches will be closed Saturday, December 1st and Sunday, December 2nd. Complete all necessary in-branch transactions prior to the close of business on Friday, November 30th. Both branches will resume regular business hours Monday, December 3rd (please note that the Bedford branch is closed on Mondays).

Will my MasterCard Debit Card be available for use during the system upgrade weekend?

Yes! MasterCard Debit Cards will function normally for Point-of-Sale transactions and ATM withdrawals, however balance inquiries will not be available. You may plan ahead by having extra cash on hand or alternate payment methods available, such as checks or your ECU Platinum Visa Credit Card.

Will my MasterCard Debit Card account number or PIN change?

No. The system upgrade will have no impact on your existing MasterCard Debit Card account number or PIN.

Will the My Mobile Money app be available during the system upgrade weekend?

Yes! My Mobile Money usage alerts and possible fraudulent transaction alerts will function normally, and users will have the ability to turn their MasterCard Debit Card on and off through the app. However, balances and low balance alerts will not be available.

Will my Platinum Visa Credit Card be available for use during the system upgrade weekend?

Yes! Your ECU Platinum Visa Credit Card will be available for use throughout the system upgrade weekend.

Will Online Banking or Mobile Banking be available during the system upgrade weekend?

No. You will not be able to access these services. Complete all necessary online or mobile transactions prior to 5:30 p.m. on Friday, November 30th. Online Banking and Mobile Banking access will resume Monday, December 3rd, however you will be required to re-enroll in each service.

Will Online Bill Payer be available during the system upgrade weekend?

No. You will not be able to access Online Bill Payer beginning at 8:00 a.m. on Monday, November 26th through Sunday, December 2nd. Although you will not be able to access Online Bill Payer, any payments scheduled to be paid on or before December 2nd will occur.

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

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

Will Call-24 Audio Response be available during the system upgrade weekend?

No. You will not be able to access this service beginning 5:30 p.m. on Friday, November 30th through Sunday, December 2nd. Call-24 Audio Response access will resume Monday, December 3rd.

Can I access my eStatements during the system upgrade weekend?

No. You will not be able to access this service beginning 5:30 p.m. on Friday, November 30th through Sunday, December 2nd. eStatement access will resume Monday, December 3rd, however you will be required to re-enroll in this service. You may plan ahead by printing or downloading your recent eStatements prior to 5:30 p.m. on Friday, November 30th.

Will my direct deposits, or pre-authorized electronic withdrawals or payments be affected by the system upgrade?

No. We do not anticipate any interruption or required changes to be made for current direct deposits (including payroll, pension, social security, or other government checks), or pre-authorized electronic withdrawals or payments. Please note this does not include payments set up or scheduled using Online Bill Payer.

Will my account number change?

No. However, all account suffixes will change 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

Will Popmoney and Account-to-Account Transfers (between ECU and other financial institutions) be available through Online Banking after the upgrade?

No. Popmoney and Account-to-Account Transfers will no longer be available through Online Banking after the upgrade.