



## FREQUENTLY ASKED QUESTIONS

**Q:** Why is the 2024 system upgrade necessary?

**A:** Our upgrade, which is very common among financial institutions, builds a more robust backbone to support members' financial needs well into the future. You will have more services available to you and your experience will be easier, better and faster.

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**Q:** How does the system upgrade benefit me?

**A:** You will be able to do your business faster and will be able to do more things. Your debit and credit cards' capabilities will increase, you will have much greater capability to transfer funds, you will receive FREE credit monitoring and much more!

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**Q:** Are my funds and personal data safe during the upgrade?

**A:** Yes. Your funds are completely safe and secure during this upgrade.

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**Q:** What do I need to do for this upgrade?

**A:** As June 28 nears, you may need to prepare a little depending on which services you use with us, as you will not have access to your accounts until sometime late July 1. Your MORE Reward credit, debit and ATM card will work during the upgrade. **We just wanted to give you plenty of advanced notice about that weekend.**

Depending on what services you use today, we will explain what you will need to do via a communication around June 1. We will give you specifics in plenty of time, so please look for that communication. For now, there is nothing for you to do.

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CERTIFIED FEDERAL CREDIT UNION  
FREQUENTLY ASKED QUESTIONS

**Q:** Will my statement look different?

**A:** Your member statement will look similar. And if you enjoy our excellent MORE Rewards Visa credit card, that Visa statement will also look very similar.

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**Q:** Will I lose my account history?

**A:** Everything will remain the same. As you do today, you will have immediate access to a full year of your account history within Online Banking and your Mobile Banking App. Online statement history will still go back 13 months.

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**Q:** Will there be a delay in receiving my statements?

**A:** No. Statements will be mailed and posted online, as scheduled.

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**Q:** Will my member account number change?

**A:** Your account number is staying the same. On some documents you may see that your account number will now have a string of zeroes added at the beginning to reach 10-digits, as we are standardizing all accounts with 10-digits. However, for most services, you will still use your current member account number.

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**Q:** Will I be able to access online and mobile banking during the system upgrade?

**A:** In order to upgrade our internal systems, online banking and mobile banking will be offline and unavailable starting Friday, June 28th at 4:00p. They will be offline until late on July 1. We will inform you when those services are up again.

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**Q:** How will my direct deposit, bill pay and automatic payments work during the upgrade weekend?

**A:** All direct deposit, bill pay transactions and scheduled transfers will run and process as normal on July 1st.

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CERTIFIED FEDERAL CREDIT UNION  
FREQUENTLY ASKED QUESTIONS

**Q:** Will recently written checks get processed and cleared? Will checks in my current checkbook still work?

**A:** Your checks will process on July 1 and your current checks will continue to work.

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**Q:** Will I be able to access audio-response banking during that weekend (Moneyline)?

**A:** Moneyline will be offline during the system upgrade starting at 4:00p on June 28.

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**Q:** Will I be able to use the ATM to get cash or make deposits?

**A:** Yes, you will be able to make deposits and withdrawals from ATMs during the upgrade.

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**Q:** Will my debit, ATM and/or credit card still work?

**A:** Yes, you will be able to use your debit, ATM and credit card all weekend during the upgrade.

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