



## Frequently Asked Questions (FAQ)

January 2025

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

**A:** Some members may experience a change in their member number. If you are affected, we will notify you with your new number closer to the system conversion date.

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**Q: Will I need new checks? And will I be charged for the new checks?**

**A:** If your member number is affected by the change, we will mail new checks to your home address. You will not be charged for the new checks. If your member number is not changing, you can continue using your current checks.

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**Q: Will my ACH direct deposits and/or debits still be processed with my PFCU account information?**

**A:** Yes, your ACH direct deposits and/or debits will continue to be processed as usual. However, members affected by the member number change will need to update their account and routing number on any existing automatic deposits/payments.

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**Q: Will the Prospectors FCU routing number change?**

**A:** Yes, your new routing number will be **322275429**. We encourage members not affected by the member number change to update their routing number on any existing automatic deposits/payments.

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**Q: Will my debit card number change? Will my PIN change?**

**A:** Yes, you will be issued a new contactless chip debit card. We are issuing new cards in January. Some members may receive theirs as early as January 20th, while others may receive them closer to the end of the month. You will be able to personalize your PIN and activate your card on February 3rd. In the meantime, your current debit card remains active.

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**Q: I have a Prospectors FCU credit card. Will my credit card number change?**

**A:** Yes, you will be issued a new MORE Rewards VISA credit card in early February. Some members may receive theirs as early as February 8<sup>th</sup>, while others may receive them closer to February 18<sup>th</sup>. **You will receive your new Certified Federal credit card before it is ready for use. Please continue to use your current card until we notify you it is ready for use.**

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**Q: I have a Prospectors FCU credit card. Will my rate change or will my current credit limit change after the conversion?**

**A:** No, your interest rate and credit limit will not change. You will receive a new MORE Rewards VISA credit card with a new card number. Your current rate, balance, and available line will all transfer over.

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**Q: Will the Mobile Banking App and Online Banking System change?**

**A:** Important changes are coming to your mobile and online banking services:

- The current Prospectors FCU mobile and online banking services will no longer be available after January 31, 2025 at 5:00pm.
  - You will not have access to online and mobile banking during the conversion weekend (January 31-February 2)
  - Starting February 3, 2025, you will need to:
    1. Download the new MyCFCUMobile App
    2. Enroll as a new user
    3. Access online banking through <https://cfcuonline.certifiedfed.com>
    4. Set up your BillPay accounts
  - To ensure a smooth transition, please verify that your email address and cell phone number are current in our system.
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**Q: Will the \$500.00 per day ATM withdrawal limit remain the same?**

**A:** Yes. The \$500 per day ATM withdrawal limit will remain the same. However, your daily maximum can be raised by request to our Member Services Contact Center.

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**Q: Will the \$500.00 daily maximum for debit purchase (POS) transactions change?**

**A:** The standard daily limit will remain the same. However, your daily maximum can be raised by request to our Member Services Contact Center.

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**Q: What is the mailing address for Certified Federal?**

**A:** Certified Federal Credit Union  
P.O. Box 8023  
El Monte, CA 91734

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**Q: Does Certified Federal offer online loan applications?**

**A:** Yes, once the conversion is completed, you will have access to our online loan application process through our website and mobile banking application.

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**Q: How will my existing loan be transferred to Certified Federal?**

**A:** After the system conversion, all loan balances, payments and terms will convert to the new system.

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**Q: Does Certified Federal charge any fees that Prospectors FCU does not currently charge?**

**A:** A schedule of fees is available on our website, [www.certifiedfed.com](http://www.certifiedfed.com) for your convenience.

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**Q: What is the daily limit for Mobile Check Deposit?**

**A:** \$10,000.00. However, that limit can be changed as requested.

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**Q: What is the benefit of Shared Branching and when will I have access to use it?**

**A:** Hundreds of credit unions have teamed up to make banking easier for members. You can access your account and do business at any CO-OP Shared Branch across the country, just like at your home branch, starting February 3, 2025. To view shared branching locations near you, please visit [co-opcreditunions.org](http://co-opcreditunions.org)

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