



Phase I FAQs – Former River Valley Credit Union Members

What's New or Updated?

- **New and improved Online & Mobile Banking – More streamlined for a better user experience.**
- **Online Account Opening and Loan Applications for existing members – once securely logged in, the system will now pre-fill your personal information for a quick and easy process.**
- **Set alert notifications within online banking and the mobile app such as a low balance or transaction amount alerts.**
- **You will now be able to enroll for online banking from your mobile device.**
- **The Mobile app allows you to view a quick balance securely, without logging in.**
- **The Mobile app will include bill pay as well as facial/fingerprint recognition depending on your device.**
- **E-notifications allow you to receive notices electronically that are normally mailed. (ex. Loan Bills, CD Renewals)**
- **Enhanced Telephone Banking System.**
- **Temporary Checks will now be available.**
- **Automation and integration at our teller line will allow our staff more time to work directly with you!**
- **A person-to-person payment program will be added in 2022.**

Will my account numbers change?

They are changing slightly. We are able to use your current account number and type.

Example: If your checking account number is 123456-08 your account number will now be 1234568. If your share savings account is 123456-S1, your number will be 1234561. We will remove the dash in both examples and the account type code (S, in the second example).

Will my debit/credit cards still work?

Yes, our current card processor is not changing. We are currently working on implementing our new name/logo so you will receive a new card with our new design when your current card expires or when we change all the cards in the distant future.

Do I need new checks?

Not yet, your current checks will work for now. Sometime in the future, we will be changing the account/routing numbers on your checks- but this is not something you need to worry about for the upgrade. We ask that if you have to order checks between now and the system upgrade, please order a small supply.

Will my direct deposit or withdrawal still happen as scheduled?

Yes. We will convert your old account number to your slightly changed new number and these will continue to post automatically. We will send Notifications of Change out directly to companies/employers to change your account information.

Are my online banking login and password going to change?

In some cases. If you currently use a UserName other than your account number, we will be able to bring that ID over to the new system as your new UserName if it meets the criteria of the new system: 6-25 characters: a-z, A-Z, 0-9. For security purposes, you will not be able to use your account/member number to log in. You can find/change your UserName within the current online banking platform and pre-register prior to the upgrade. Instructions for this are available on our website.

What will happen with my online banking scheduled transfers?

The scheduled transfers you currently have set up in online banking will be set up for you in our new online banking system.

How will my bill pay work?

We will be switching online bill pay providers and will provide you with specific details of this transition via mail. We will be converting over 6 months of bill pay history to the new provider.

Will I see my online banking history in the new online banking?

We will be converting over 16 months of transaction history.

Will my eStatements carry over to the new system?

No. Because of the different formatting in our new online banking system, we are not able to carry over eStatements. We suggest that you download and/or print any old statements you wish to retain prior to our System Upgrade. We will always have a copy in our internal records if you need to reach out for historical eStatements. **Please note: For the April statement, everyone will receive a paper statement in May, even if you are registered for eStatements. This is because our upgrade takes place over an end-of-month weekend.**

Will my statements look different?

Yes, they will be more streamlined and user friendly but will contain all of the same account information.

How will the mobile banking app work?

We will have a new 802 Credit Union app that will be available after the upgrade and the old app will need to be deleted.

What is the schedule for the system upgrade and what services will be affected?

Our upgrade is scheduled for the weekend of April 30th and May 1st, 2022. Several services will be impacted during this time. Please see the Schedule of Availability on our website.

Who can I contact for more information?

If you have any questions as we go through this upgrade process, please feel free to contact us at 800-728-5871.