

**IMPORTANT INFORMATION REGARDING YOUR
NEIGHBORS UNITED FCU ACCOUNT
PLEASE READ**

Over this past year, Neighbors United Federal Credit Union has been working on a major data processing project that will affect your account. Below is a FAQ (Frequently Asked Questions) list to prepare you for the changes that will occur. This list may not cover every question you may have regarding this event, but rest assured our staff will be available to answer any questions you may have before and after the conversion.

1. **What are your business hours the weekend of the conversion?**
 - Friday, May 31 8:30 a.m. to 5:30 p.m.
 - Saturday, June 1-CLOSED
 - Sunday, June 2- CLOSED
 - Monday, June 3- 8:30 a.m. to 5:00 p.m.

2. **Will my account number change?** Your routing and account numbers will stay the same. All direct deposits, ACH debits and checks written from your account will continue to process with no interruption.

3. **Will my Debit Card work during and after conversion?** Members debit cards will work during the weekend of the conversion, however your card will have reduced authorization limits in place from 6:00 p.m. Friday, May 31st to 9:00 a.m. Monday, June 3rd. In the event you need to make a large purchase during this timeframe, we recommend writing a check or withdrawing cash before the end of business on May 31st. After the conversion, your card will work as it normally did.

4. **Can I arrange for my debit card limit to be raised the weekend of conversion?** Unfortunately, we will not be able to raise card limits for the conversion weekend.

5. **Can I access my account through Online Banking or the Mobile App during the weekend of conversion?** Online Banking **will not** be available during the conversion. Access to your account via online banking will be unavailable from 6:00 p.m. Friday, May 31st until 9:00 a.m. Monday June 3rd. If you regularly download account history into a money management software, please do so prior to May 31, 2019.

6. **How will I access my account online after conversion?** The link that is currently on our webpage (www.mynucu.org) will be updated to access our new online banking product. After clicking on the Online Banking link, you will be asked to enter your User Log-In ID. If you currently have access to our current online banking product PCU, you will enter the USER ID that you currently use. When prompted for the password, you will enter the last four digits of your social security number. You will then follow the prompts to complete the security enrollment features. If you currently don't use online banking, you should click on **Enroll Now**.

7. **Will the Touch Banking App still work?** The current Mobile App will not be available during, and after conversion. Neighbors United FCU will have a new and improved Mobile App! You will need to complete step 6 above, then visit your App store and search for Neighbors United FCU Mobile App. You may also have the link sent directly to your phone from the Online Banking site.
8. **Can I access my Bill Pay system during the weekend of conversion?** Access to your Bill Pay account will end 6:00 p.m., Friday May 31st. Scheduled payments in our current bill pay system will not process after May 30, 2019. On the morning of June 3rd, you will be able to access our new and improved bill payment system (**Check Free**) by logging into Online Banking. We apologize for the inconvenience, but unfortunately, you will have to set up all your current payees and if applicable, recurring payments in the new Bill Payment System.
9. **During conversion, when will my direct deposit post to my account?** All pending direct deposit transactions will be posted by the end of the day Friday, May 31st. If your deposit is dated Monday, June 3rd, you should expect to receive your deposit by 9:00 a.m. on June 3rd.
10. **When will I receive my direct deposits after the weekend of conversion?** Currently the credit union will credit member deposits between 4:30-5:30 p.m. on the business day before the date of the deposit. Going forward, direct deposits will go in between 12:00 a.m. and 2:00 a.m. on the business date of the deposit. For Example: If your pay day is normally Friday, you may currently receive your deposit by 5:30 p.m. on Thursday. Going forward, if your pay day is Friday, you will receive your deposit by 2:00 a.m. on Friday.
11. **What is Courtesy Pay (Overdraft Privilege)?** Courtesy Pay is an overdraft protection plan the credit union will begin offering to our members beginning June 3, 2019. Accounts approved for Courtesy Pay must meet requirements set by the credit union. To learn more about Courtesy Pay or if you prefer to Opt-Out of Courtesy Pay, please stop by one of our offices or email us at msr@mynucu.org.
12. **What is Remote Deposit Capture (RDC)?** Remote Deposit Capture is a mobile app feature that allows you to take a picture of a check and send the image remotely for deposit to your account. RDC will be available July 1st. Please visit our website for registration options.
13. **What is Audio Response?** Audio Response is a 24 hour, 7 days a week phone service that will allow you to get information and make transactions on your account without having to speak to a staff member at the credit union. All members will have access to this service beginning June 3rd, 2019. To activate Audio Response dial 1-800-445-6695. You will need your account number and the last four (4) digits of your social security number.