

Systems Upgrade coming February 1, 2020

FAQs to help guide you through the upgrade process

Branch Closing Notice: Both branch locations will be closed from 5:00 pm on Friday, January 31 through the morning of Monday, February 3

Will my account number(s) change?

No, accounts will retain their current numbers.

Will any part of my direct deposits, payroll deductions, or automatic payments change?

No, you should see no change in your direct deposits, payroll deductions, or automatic payments. Everything should still come into the same accounts and distribute to the accounts requested.

Are my funds still safe and secure?

Yes, your funds remain secure at CU of Atlanta. All CU of Atlanta accounts will continue to be insured by NCUA (National Credit Union Administration) for up to \$250,000 per individual account holder. Refer to NCUA.gov for more information.

Is my personal data still safe and secure?

Yes, your personal data and account information are safe and secure as always.

Will transactions in the branches change after the upgrade?

Yes, you will no longer need to supply deposit or withdrawal tickets to perform transactions at the teller line, or sign printed paperwork at member service desks because our branches will be equipped with electronic signature pads for you to authorize your transactions and new account requests.

How can I save my online account history before the upgrade?

Online Banking members can print, copy/paste/save statements, or download account history to a money management software program such as Quicken® or MS Money® on or by January 31.

Will I be able to complete an online loan application during the upgrade?

No, our online consumer loan and mortgage loan applications will NOT be available during the upgrade process.

DEPOSIT ACCOUNTS

Will I have to order new checks?

No, you will not need to order new checks. The MICR number on your current checks remains the same after the upgrade.

Will the CU of Atlanta routing number change?

No, the routing and transit number will not change. The CU of Atlanta routing number is 261071140.

ATM/DEBIT CARDS

Will my ATM/Debit Card number and PIN change?

No, your current CU of Atlanta ATM/Debit Card number and PIN will remain the same. You will not be able to do balance inquiries or balance transfers at any ATM beginning at 4:00 pm EST on January 31 until approximately 9:00 am on February 3. You will see a message "Transaction Currently Unavailable" should you try and perform any of these actions during the upgrade. Deposits made at our ATM from January 31 to February 2 will not post to your account until February 3.

STATEMENTS AND NOTICES

Will my account statements change?

Yes, your savings and checking account statements will have a fresh, new, updated look. Statements are mailed to Primary Account Owners only.

Will I receive paper statements or eStatements?

With our upgraded system, if you have elected to receive eStatements for one or more of your accounts, all of your account statements (for which you are the Primary Owner) will be eStatements.

Will I be able to see check images through Online Banking?

All check images may be conveniently viewed, accessed, or downloaded from Online Banking after the system upgrade.

Will I continue to receive an IRA statement?

Rather than an annual statement, you will now receive quarterly statements. If you have other deposit accounts with CU of Atlanta, your IRA information will be combined on the same statement.

LOANS

Will automatic payments to my loans continue as scheduled?

Yes, after the upgrade your payments will continue to automatically transfer from your savings or checking account as requested unless you cancel or change the payment request.

ONLINE BANKING AND BILL PAY

Will the upgrade change the Online Banking and Bill Pay service?

Yes, you will see enhancements and new features added to Online Banking and Bill Pay with the upgrade.

Will I still see my Online Banking account pseudo names or nicknames?

No, pseudo names or nicknames will not be brought over to the new Online Banking platform.

Will I still see all of my accounts in Online Banking?

Yes, you will see all of the accounts and some additional loan information will display. However, account history prior to February 1 will not be available.

Online Banking members can print, copy/paste/save statements, or download account history to a money management software program such as Quicken® or MS Money® on or by January 31.

Will I still receive the alerts I have set up in Online Banking?

No, your alerts will not carry forward to the upgraded system. You will need to set these alerts up in the new Online Banking platform.

Will account history be accessible in Online Banking after the upgrade?

No, account history will not carry over from the old system. Account history will build forward starting February 1.

Online Banking members can print, copy/paste/save statements, or download account history to a money management software program such as Quicken® or MS Money® on or by January 31.

Please visit CUATLANTA.ORG for the most up-to-date information regarding these exciting changes.

If you have any questions or concerns about our upgrade, please call [404.658.6465](tel:404.658.6465), or visit the branch nearest you.

How do I access Bill Pay after the upgrade?

After the upgrade, you will access Bill Pay via Online Banking. You must first enroll in the new Online Banking platform and then click on the Bill Pay tab which will bring you directly to your Bill Pay site.

What if I have scheduled bills to be paid during the system upgrade?

All online bill payments scheduled to occur during or after the upgrade will process normally. New Online Banking and Bill Pay functionality will be available with the upgraded system beginning the morning of February 3.

Will my pending payments still be set up in Bill Pay?

No, your pending payments will not carry forward to the upgraded system. You will need to set up your payments again in the new Bill Pay system.

Will my payees still be set up in Bill Pay?

No, your payees will not carry forward to the upgraded system. You will need to set up your payees in the new Bill Pay system.

Will my Bill Pay history transfer over to the new system?

No, we recommend you print or download your Bill Pay transaction history by January 31.

ACE AUDIO BANKING

Will ACE Audio Banking be available during the upgrade?

No, ACE Audio Banking will not be available during the upgrade. You can access the new platform on or after February 3, 2020.

Will the ACE Audio Banking phone number change after the upgrade?

No, the number will be the same as before: toll-free 888.427.9397.

Will my PIN for ACE Audio Banking change?

No, when you call on or after February 3, 2020 to access audio banking, you will use your current password/PIN.

