

# Upgrade Guide

System Upgrade 02/01/2022

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**Federal Employees of Chippewa County  
Credit Union**



# FAQs

In keeping our commitment to providing efficient and advanced banking services, we are upgrading our core processing system on February 1, 2022.

**What is a core processing system?** The core processing system is the computer system used to maintain accounts and process transactions.

**Why is FECCCU upgrading the core processing system?** Our new core processing system will allow us to serve you more efficiently and enable us to offer new products and services.

**Is my personal data safe during the conversion?** Yes, your personal data and account are safe and secure, as always.

**Are my funds still safe and secure?** Yes, your funds remain secure. All FECCCU accounts are insured by the National Credit Union Administration (NCUA) Share Insurance fund up to \$250,000.00 per account.

**Will I have access to my old statements after the upgrade?** No, members should download or print their eStatements prior to 01/31/2022. All members will receive a printed statement for month-end January.

**Will I be able to see my transaction history online and in the mobile app?** No, you will only see transaction history moving forward.

**Will my account number change?** No, member account numbers will not change.

**Will my account suffixes change?** Yes, please see the conversion guide under New Suffixes.

**Will I need to order new checks?** No, your current checks will continue to work with your account, however, you will see a slightly different number at the bottom of your checks when you do place a new order after conversion.

**What about my direct deposit or ACH, do I need to update the suffixes?** No, FECCCU staff will handle this behind the scenes. The system will post by transaction code so it may route back to what you originally set-up with the source. Please review your account for accuracy and report any discrepancies immediately.

**Will my electronic withdrawals change?** No, any electronic withdrawals you had set up prior to conversion should continue to route properly to your account.

**Will I be able to use my debit card during the upgrade period?** Yes, you will be able to use your Debit and ATM card with stand-in-limits, which are lower than standard limits.

**Will my statements still look the same?** Your month end January statement will not change, however, your month end February and going forward statements will be more streamlined and easier to read.

**Will my online banking change?** Yes, and we are very excited about this change. Beginning Thursday, February 3<sup>rd</sup> you can log on to your new Online Banking via our website [www.fecccu.com](http://www.fecccu.com) and clicking on the It'sMe247 online banking button. You will be required to re-enroll. Click on First Time User, enter your member number and request a one-time authorization code to be texted, emailed or both. For security purposes, you will be prompted to change your user id, temporary password, and create new security questions.

## FAQs continued

**Why does the mobile app state TBD in the schedule?** The mobile app must be certified by Apple and the Google Play store, they allow 3-5 days for this certification process, although we expect it sooner, we can't control this piece of the upgrade.

**Will my Bill Pay change?** Yes, just like online banking you will be required to re-enroll and re-establish payees. We acknowledge that this is an inconvenience, and we will be available to assist you. Prior to conversion, please take note of the payments and payees that you have set up, as well as any recurring payments scheduled. More details to follow.

**What can I do to prepare for the upgrade?** Print or download your eStatements, have extra cash on hand, consider using your FECCCU credit card to pay for larger purchases, and make sure you get to know your FECCCU account number.

**Will the upgrade be seamless?** A system upgrade is one of the biggest, most challenging changes a credit union and its members can experience. As with any change this size, there may be some road bumps along the way. We have been working hard to minimize any service disruption, but there will be some minor inconveniences as systems go offline and our credit union closes for the upgrade. However, we are providing you with the enclosed information to ensure you are fully prepared and experience a smooth, successful transition. **Here is what we do know:** **ACH Deposits:** If you have an ACH direct deposit and you had the credit union link your original deposit to a different suffix, it may post to the suffix you originally set it up for. If this happens, please contact us and we can re-link your deposit to the suffix of your choice. **Online Banking:** You will need to create a USER ID; your account number will no longer be used after your initial login. **Online Bill Payment:** You will need to re-enroll and re-set up your payees.

**Reminder:** At the end of the day, this system upgrade is for you. We hope that you will bear with us as we move our system forward and we thank you in advance for your patience and understanding as we work through our system upgrade.

# Schedule

## Computer system upgrade schedule: Plan Ahead.

### Monday, January 31, 2022

#### *What Happens*

- Our office will be open for business with extended business hours from 9:00 a.m. – 6:00 p.m.
- Shared Branching will become unavailable until Wednesday, February 2<sup>nd</sup>.
- Online Bill Payment will become unavailable and payments scheduled after 01/30/2022 will need to be added to the new version.
- Online Banking and Mobile Banking will become unavailable.
- All ACH Deposits pending will be posted by the end of the day.
- Last statement processed on the old computer system.
- ATM & Debit Cards will be subject to offline limits until Wednesday, February 2<sup>nd</sup>.

#### *How to Prepare*

- You will not be able to schedule bill payments using the new version until Thursday, February 3<sup>rd</sup>. Please schedule payments accordingly.  
**PLEASE NOTE:** You will have to re-enroll and re-establish payees. We acknowledge that this is an inconvenience, and we will be able to assist you.
- You will want to complete all online and mobile transactions prior to 5:00 p.m.
- You will want to print or download your eStatements if you have not done so already.

### Tuesday, February 1, 2022

#### *What Happens*

- Our office will be closed for business.
- Shared Branching will be unavailable.
- Limited Debit and ATM card access available.
- There will be no access to Online and Mobile Banking.

#### *How to Prepare*

- Have extra cash on hand.
- Although Debit and ATM card access is available, consider using your FECCCU VISA Card to pay for larger purchases.

### Wednesday, February 2, 2022

#### *What Happens*

- Our office will be closed for business.
- Limited Debit and ATM card access available.

#### *How to Prepare*

- Have extra cash on hand.
- Shared Branching will be available.

# Schedule continued

## Thursday, February 3, 2022

### *What Happens*

- Our office will be open for business with extended business hours 9:00 a.m. – 6:00 p.m.
- The Call Center will be answering ALL phone calls.
- Debit and ATM cards will be returned to standard limits.
- New Online Banking, Bill Payment, and Telephone banking services will be available.

## Friday, February 4, 2022

### *What Happens*

- Our office will return to normal business hours 9:00 a.m. – 5:00 p.m. and all electronic services will be available to the membership with the exception of Mobile Banking.
- The Call Center will be answering ALL phone calls.

Mobile App and Remote Deposit Capture: To be determined.

**The Credit Union will be closed for business on:  
Tuesday, February 1, 2022 and Wednesday, February 2, 2022**

# What's New?

We are so excited about the new features and products we are adding with the upgrade! Check some of them out here:

## **Online Banking**

You will notice a new and enhanced online banking platform: It'sMe247 makes it so easy to bank online. View all account information online, from savings and checking accounts to certificates, loans and credit card accounts. You will now be able to see images of cancelled checks with a click of the mouse! Please see conversion guide under It'sMe247.

## **Apply for Loans Online**

Apply for loans online wherever and whenever you want! The new online loan application will even calculate your monthly payment.

## **Online Bill Payment**

You will notice a new and enhanced online bill payment platform. You will access online bill payment by clicking the Pay Bills link in the online banking; It'sMe247 main menu. New features include E-bills; receive your bills electronically; Sears, Visa, MasterCard, and Verizon are just a few of the companies from which you can choose to receive E-bills. You can also monitor the status of your payments any time – stop wondering if your payment was received.

## **Mobile Banking**

You will notice a new and enhanced online mobile banking platform with remote deposit capture.

## **Telephone Banking**

We are bringing telephone banking back!

## **Text Banking**

Get quick information about all your FECCCU accounts with our new Text Banking!

## **Person-2-Person Payments**

### **Statements**

### **Estatements**

### **E-Notices**

## **Debit Card Round-up**

This feature allows you to “save your change” by rounding up each debit card purchase. At the end of each day, the change from the debit card purchase will be automatically transferred to the account suffix of your choice.

## **Member Transfers**

Automatic transfers formerly periodic payments will now be taking place at the end of the business day. Automatic transfers to loan payments will try every day and make partial payments until the payment amount is satisfied. Automatic transfers for share-to-share will only try one time and reschedule for the next reoccurring transfer date if funds are not available to transfer.

# New Suffixes

Account Suffixes are three-digit numbers used to designate a specific sub-account, like a checking.

Your base account number will stay the same. Example: If your base account number is 123456, when referring to your checking account, you would list 123456-080.

Personal Accounts	New Suffix
Regular Prime Share	000
Special Savings	020-029
Christmas Club Savings	090
IRA Savings	296-298
Checking Account	080
Money Market	050
Certificate of Deposits	300-325

Loan Accounts	New Accounts
New Auto	500-510 and 540-550
Used Auto	520-530 and 560-570
New Recreational	580-590
Used Recreational	600-610
Share/CD Secured	620-630
Unsecured	660-670
Line of Credit	800-801
Real-Estate	710
Vacant Land	700

# It'sMe247

You will notice a new online banking platform as a result of our computer system upgrade. As such, you will need to re-enroll in this service when you access it for the first time.

## Accessing Online Banking

You will continue to go to [www.fecccu.com](http://www.fecccu.com) to access our Online Banking platform. If you have previously bookmarked an old login page, you will need to update your bookmark. You will not have access to online banking after 5:00 p.m. on Monday, January 31, 2022. The new online banking link will be available Thursday, February 3, 2022.

## Login ID:

For all users, you will want to click on First Time User, enter your member number and request a one-time authorization code to be texted, emailed or both. You will be prompted to create a new "USER ID" after you log in.

 This User ID **CAN** consist of:

- Letters (Can be upper or lower case – the ID is not case-sensitive)
- Numbers
- Spaces

 The User ID **CANNOT** consist of:

- Your FECCCU account number
- Your first or last name
- Special characters (such as: !, @, #, \$)

## Passwords:

You will be prompted to change your password. For security purposes, passwords must be a minimum of eight characters and contain a combination of three of the following in the password: lowercase letter, uppercase letter, number and special character.

## Security Settings

As part of your re-enrollment, you will select new security questions and answers.

## eAlerts

You will need to re-establish your alerts in our new online banking platform. The last day you will receive eAlerts from our current online banking platform will be January 31, 2022.

## Mobile Banking

The Mobile Banking app will not be available for 3-5 days after the upgrade. You will need to delete the current app and download the new mobile app. We will notify you via email, our website, and Facebook page when the new app becomes available for download.



# Online Bill Payment

You will notice a new online bill payment platform as a result of our computer system upgrade. As such, you will need to re-enroll and re-establish payees.

## Accessing Online Bill Payment

To access, simply log in to Online Banking; It'sMe247 and click the Pay Bills link from the main menu. Step-by-step, point and click instructions will guide you through enrollment and setup.

## Important Online Bill Payment Reminders

You will not be able to schedule any bill payments to be paid after January 30, 2022. All future and re-occurring online bill payments must be re-established in the new platform. Prior to conversion, please take note of the payments and payees that you have set up, as well as any recurring payments scheduled. Credit Union staff will be on hand to help you re-establish payees in the new platform.

# Telephone Banking

Access your account information 24 hours a day, 7 days a week from any phone. You can check balances, transfer funds, and retrieve recent transactions.

## Accessing Telephone Banking

You can access telephone banking by calling 800-860-5704. You will need to enter the access id number of 336, and press #. Enter your member number, and press #. Enter a temporary pin; last four digits of the primary account holder's social security number. You will then be promoted to enter a new PIN, and press #. Confirm your new PIN.

## Menu Options

1:	Account inquiries; including balance and recent transactions.
2:	Funds Transfer.
3:	Hear current rates or calculate estimated loan payments.
4:	Change your PIN.
5:	Change to a different member number.
6:	Other CU Services – including location and hours.
8:	Repeat this menu.
9:	End call.
0:	Telephone Tutorial (press * to exit the tutorial and return to the main menu.)

# Text Banking

Receive banking information in a convenient way by texting FECCCU at IM247 (46247). Through this option your credit union can keep you informed with real-time alerts about account information.

## Accessing Text Banking

You can enroll in Text Banking by clicking on the “GO MOBILE” button in Online Banking; It’sMe247 toolbar. Then select Text Banking Home to access the enrollment screens. After enrollment, text commands to IM247 (46247).

# Statements

Statements and receipts will have an updated design making transaction details easier to read. Beginning in February your statements will reflect this new design.

# eStatements

Due to the System Upgrade all members, including eStatement users, will receive a paper statement containing January activity. These statements will be mailed to the current address we have on file.

## eStatement Availability

If you are enrolled in eStatements and have not already done so, please download or print at least 12 months of your eStatements as you will no longer have access to this history after January 31, 2022.

## eStatement Enrollment

You can enroll in eStatements by clicking on the “eStatements” option in Online Banking; It’sMe247. Choose the enrollment option you wish from the list at the bottom of the page. Enter your email address, then click Accept.

# Call Center

During the two weeks post-upgrade we will have a call center dedicated to serving your phone call needs, answering your questions, helping you get set up with our new online banking services.

Dates Available	Operating Hours	Required Information
Call center begins Thursday, February 3, 2022 and ends on Wednesday, February 16, 2022.	Monday – Friday 8:00 a.m. to 5:00 p.m.	Members will need to know their account (member) number. You will also be asked at least one verification question.

## Services Include:

- ☎ Assist with It'sMe247 and Telephone Banking setup.
- ☎ Complete PIN and Challenge question resets.
- ☎ Member service requests; balances, checks clearing, transfers, loan history, and updating member contact information.
- ☎ Provide hours of operation.

***We want to thank you in advance for your patience and understanding while we work through this upgrade. Wait times in our lobby may be longer than normal as we assist members with our new products and services.***