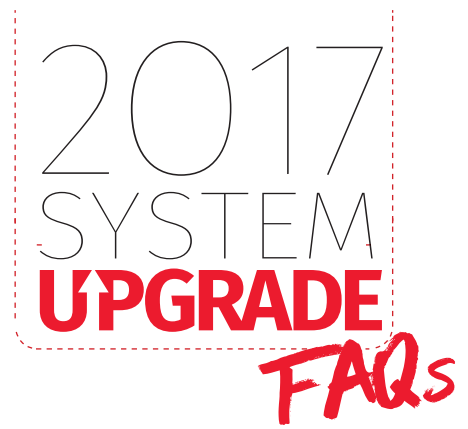


# First American Credit Union System Upgrade FREQUENTLY ASKED QUESTIONS



## 1. What is a System Upgrade/core conversion?

The core processing system is the computer database that First American uses to conduct transactions and maintain member information. A core system upgrade entails updating the core processing system for better service.

## 2. Why is First American converting to a new core processing system?

As the credit union continues to grow, it is necessary to enhance our core processor in order to provide our members with efficient products and services.

## 3. Is my personal data safe during the system upgrade?

Yes, your personal data is safe and secure.

## 4. Are my funds safe and secure?

Yes, your funds remain safe and secure. Accounts are fully insured by National Credit Union Association (NCUA) up to \$250,000.

## 5. What will change after the system upgrade?

**Online Banking** will have a new log in process; you will need to sign up for Online Banking at FirstAmerican.org on or after December 4, 2017.

To sign up, visit FirstAmerican.org click, Online Banking, click sign up. Complete the online form. After your information is verified, we will provide a new one-time password.

Be sure to check out question 12 for more information on how to save your eStatements and account history prior to the system upgrade starting November 30.

**Online Bill Pay** will be upgraded during this time. Please schedule any bills that are due between November 24, 2017 and December 4, 2017 no later than November 22, 2017 to ensure there are no interruptions.

You will not need to re-enter payee information and account numbers on the new bill pay system.

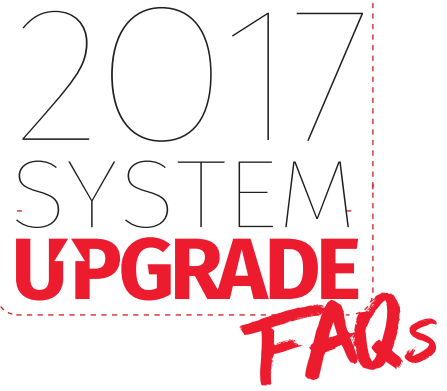
**The First American Mobile App** will have an enhanced look and feel. On or after December 4, 2017 please delete the former app and download the new app from the Apple App Store or Google Play Store.

Telephone banking will undergo upgrades; you will need to re-enroll in telephone banking.



**First American**  
CREDIT UNION

[FirstAmerican.org/Upgrade](http://FirstAmerican.org/Upgrade)



## 6. What is not changing after the system upgrade?

- First American MasterCard
- First American Debit cards and PIN numbers
- Pre-authorized payments
- Direct deposits
- Account Number
- Routing Number
- Member Number
- Checks

## 7. What are the new benefits after the system upgrade?

Improvements to Online Banking, First American Mobile App, Online Bill Pay, eStatements, Telephone Banking. Faster service when you visit one of our branches. Our online and electronic banking products will offer easier navigation and enhanced functions. You will also discover more personalized service and efficient transaction process throughout our service delivery systems.

## 8. When will members see the changes?

The new system changes will be implemented on December 4, 2017.

## 9. Will I need new deposit slips?

No, you will not need new deposit slips.

## 10. Will I still be able to use my checks?

Yes, you will be able to use your checks after the system upgrade.

## 11. Will I notice any changes on my statements?

Yes, the look of your statements will be updated, but your account information will remain the same.

## 12. Will I be able to view my previous statements in online banking after the system upgrade?

No, you will not be able to view your previous statements or account history in online banking. We recommend downloading 6 months worth of your statements prior to November 30, 2017. You may visit a branch to view your account history. Statements printouts are available at \$5 per statement.

To download your statements follow the steps below:

- Log into Online Banking
- Click eStatements (remember to allow pop-ups within your browser)
- Within the Statement Portal, choose the statement you want to download and click View (PDF)
- Then proceed to click Download at the top of the eStatement window.

## 13. What will happen to my direct deposit or ACH debits?

Your direct deposit and ACH debits scheduled for December 1, 2017 will be credited on November 30, 2017.

## 14. Will my Automatic Payments continue to work?

Yes, all Automatic Payments and Direct Deposits after the system upgrade will continue to post as usual.

## 15. Will my debit card continue to work during the system upgrade?

Prepare for limited access to funds December 1, 2017 - December 4, 2017. Withdraw enough cash to cover expenses over this weekend.

## 16. Will I receive a new credit or debit card?

You will not need a new credit card or debit card. All information will remain the same.

**17. Will I be able to use the ATM on the weekend of December 1, 2017?**

You will have limited access to ATMs. Onsite ATMs will not be available November 30, 2017 at 5pm - December 4, 2017.

**18. Will my First American MasterCard Credit Card work?**

Yes, your First American MasterCard Credit Card will be available during the system upgrade.

**ONLINE BANKING QUESTIONS**

Online Banking will have a new log in process; you will need to sign up for Online Banking at FirstAmerican.org on or after December 4, 2017.

To sign up, visit FirstAmerican.org click Online Banking, click sign up. Complete the online form and after your information is verified, we will provide a new one-time password.

**19. Will I need to set up my automatic recurring transfers?**

Yes, you will need to set up recurring transfers.

**20. Will my Online Banking user name change?**

Yes, you will need to set up a new user name.

**21. Will my Online Banking password change?**

Our Online Banking will have a new login process that will require you to create a new password.

**22. Will I be able to access Online Bill Pay?**

You will not be able to access Online Bill Pay during the upgrade. After the upgrade, please verify payees, dates, and amounts via online bill pay to ensure efficiency.

**23. Will I be able to access Online Banking?**

Online Banking will be unavailable during the system upgrade process. Services will resume on Monday, December 4, 2017.

**24. Will I be able to access telephone banking?**

You will not be able to access telephone banking during the upgrade process. Services will resume on Monday, December 4, 2017.

**25. What can members do to prepare for the system upgrade (before and after)?**

- ☑ Prepare for limited access to your account and cover any banking needs ahead of the System Upgrade Weekend (Friday, December 1, 2017 through Monday, December 4, 2017)
- ☑ Please plan ahead to have sufficient cash and back up forms of payment available until December 4, 2017
- ☑ Login to Online Banking to download your eStatements and account history from the past 6 months.
- ☑ Schedule any bill payments that are due between November 23, 2017 and December 04, 2017 to be paid no later than November 22, 2017 to ensure there are no interruptions.
- ☑ Credit cards and checks are alternative payment methods for the upgrade period.
- ☑ Please be sure all of your contact information is up-to-date with us. It is very important for us to have your current mailing address, phone numbers, & email addresses.
  - Login to Online Banking to make changes to your personal information
  - Complete the Account Update Notification form
- ☑ Sign up for Online Banking and Bill Pay on or after December 4, 2017
- ☑ Download the new mobile banking app
- ☑ Please visit our website FirstAmerican.org/Upgrade

