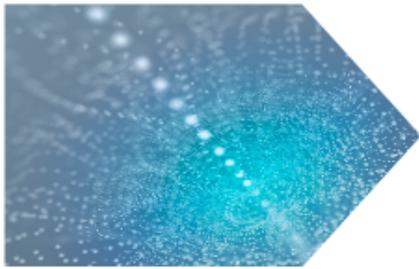




2016

## Core Conversion Member Guidebook

Inside this Guidebook is important information regarding the credit union's conversion to a new core operating system. Please read carefully and contact the credit union with any questions or concerns that may arise.



## Fairless Credit Union Conversion Information

**PLEASE NOTE:** Our Core System Conversion begins Friday, April 29th 2016 at 6:00 p.m. We will be closed for business Saturday, April 30th, 2016, and we will resume normal operating hours on Monday, May 2nd, 2016.

### **WHAT IS A CORE PROCESSING SYSTEM?**

The core processing system is the computer system that Fairless Credit Union uses to maintain members' information, along with processing transactions.

### **WHY WE ARE CONVERTING TO A NEW SYSTEM?**

We appreciate your membership with Fairless Credit Union and the trust you have placed in us. Our purpose has centered on excellent member service, quality products and services, and competitive rates and fees. To enhance efficiency and meet the long-term growth objectives of the credit union, we will be converting to a new core system. The conversion will take place beginning Friday, April 29th, 2016 through Monday, May 2nd, 2016.

### **IS MY PERSONAL DATA SAFE DURING THE CONVERSION?**

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

### **ARE MY FUNDS STILL SAFE AND SECURE?**

Yes, your funds remain secure. All Fairless Credit Union accounts continue to be insured by the National Credit Union Share Insurance Fund (NCUSIF) up to \$250,000 per account.

### **WILL MY MEMBER/ACCOUNT NUMBER CHANGE?**

**Your member number will change.** The account number will change to the full account number and the first digit of your suffix. Account number 123456-789 would now be 1234567. If you need help with the change, no problem! Call the credit union for assistance.

### **WILL THE CREDIT UNION'S ROUTING NUMBER CHANGE?**

No, our current routing number of **231382458** will remain the same.



## **CHECK CLEARINGS, ACH AND PAYROLL DEDUCTIONS QUESTIONS**

**The account number change will have no affect on these items.**

### **WHAT WILL HAPPEN TO MY DIRECT DEPOSIT OR ACH DEBITS?**

Your direct deposit and ACH debits will continue to post as normal.

### **WILL MY FAIRLESS CREDIT UNION AUTOMATIC TRANSFERS STILL WORK?**

Yes, your automatic transfers will still work.

### **WILL I STILL BE ABLE TO USE MY CHECKS?**

Yes, you may continue to use your current supply of checks as normal.



## **CARDS AND ATM QUESTIONS**

### **WILL MY DEBIT CARD/ATM CARD CONTINUE TO WORK DURING THE CONVERSION?**

Yes, your debit card will continue to work during and after the conversion, and your card will work for withdrawals at the ATM machine. Although cash and purchase limits will be reduced during the weekend of conversion beginning 6:00pm on Friday.

### **WHAT IF I WAS PLANNING TO TRAVEL OR MAKE A LARGE PURCHASE DURING CONVERSION WEEKEND?**

Please notify the credit union well in advance if you plan to be out of the area or make a large purchase and we will accommodate you.

### **WILL I RECEIVE A NEW DEBIT OR CREDIT CARD?**

No, the conversion will not require you to receive a new card.

### **WILL MY FAIRLESS CREDIT UNION CREDIT CARD WORK?**

Yes, your FCU credit card will work after the conversion and will continue to work as normal without being affected by the conversion.



## **TELEPHONE BANKING**

### **WILL I STILL BE ABLE TO CALL THE AUDIO BANKING SYSTEM TO CONDUCT TRANSACTIONS?**

Beginning Friday, April 29th through Monday, May 2nd, Fairless Credit Union's Audio Response Telephone Banking Services will be unavailable. Services will be restored on Monday, May 2nd. You may access the new Telephone Banking 24/7 by calling 267.202.6170. Please refer to the help section of this guide for instructions on accessing the new system



## **ONLINE BANKING, MOBILE BANKING AND BILL PAY**

### **HOW WILL MY ONLINE BANKING AND BILL PAY BE AFFECTED?**

Fairless Credit Union will have a new home banking and bill pay program with a new look! Starting May 2nd, you will be able to access the new online banking system using [www.fairlesscu.org](http://www.fairlesscu.org). You will find further instructions in the help section of this guidebook.

### **HOW WILL MY MOBILE BANKING APP BE AFFECTED?**

The current mobile banking app will be unavailable after April 29th. A new and improved mobile banking app will be available for download 30-60 days after conversion. More details will be released as information becomes available.

## Be Prepared...Your Conversion To-Do List

Taking action prior to April 29th will minimize any inconvenience or interruption to your Fairless Credit Union services.

### **Note the conversion dates on your calendar:**

The conversion will begin at 6:00 p.m. on Friday, April 29th and will continue through Monday, May 2nd. The Fairless Hills branch will be closed during this time and many services will be unavailable. The branch will reopen Monday, May 2nd at 8:30am.

### **Schedule online bill payments in advance of the conversion:**

Your payments will be made as scheduled, even if the date falls during the conversion as long as they were set up prior to April 29th. Please note access to online banking and bill pay will not be available throughout conversion.

### **Print E-Statements:**

After the conversion no online history will be available to you through online banking. If you need statement history after the conversion, please contact the credit union for assistance. Members who receive paper statements will continue to receive their statements on a monthly or quarterly basis without interruption.

**NOTE: Due to Conversion ALL members will receive a paper statement for April 2016.**

### **Keep enough cash on hand:**

ATM withdrawal amounts will be limited during the conversion process.

### **Write down your account numbers for easy reference:**

Your account numbers will change during the conversion, but we recommend that prior to Friday, April 29th, you record your account numbers and keep them for reference after the conversion. Your new account number will be the full account number before the dash and the first digit after the dash. For instance, account number 123456-78 would now be 1234567. If you need help locating your current account number or assistance with the change, please feel free to call the credit union.

The Fairless Credit Union team is working hard to ensure the conversion process is as seamless as possible for our members. The new system will not only make the credit union better by using the latest technology available, but will also dramatically improve the overall member experience. Thank you in advance for your patience during this positive transition for your credit union. Should you have any questions or concerns regarding this conversion and how it will affect your account, please contact us at the credit union at 267.580.0230.



# Help Section



## NEW AUDIO RESPONSE INSTRUCTIONS

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First Time Access Beginning  
**May 2nd:**

- Call **(267) 202-6170**
- Enter your newly assigned account number and press #
- You will be prompted to enter your social security number
- Enter your new 4-digit PIN (write down your PIN)
- You will then be prompted to re-enter your account number and newly assigned PIN to begin your call
- Listen carefully to the prompts
- Press 9 anytime for assistance or
- Press \* to return to the main menu

## NEW ONLINE BANKING INSTRUCTIONS

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First Time Access Beginning  
**May 2nd:**

- Log onto **www.fairlesscu.org**
- Your user ID will be your newly assigned account number.
- You will be prompted to enter your password, which will be the first initial of your first name, first initial of your last name and last four digits of your social security number  
Ex. John Doe 123-45-6789 ( JD6789 )
- You will then be prompted to set-up Multifactor Authentication on the new site
- Enjoy the new look of our online banking!
- For assistance call the credit union at 267.580.0230