



MARCH
2023

ONLINE
BANKING
CONVERSION

**Get ready for a NEW Digital
Banking Experience at ACCU!**
MEMBER RESOURCE GUIDE



www.alabamacentral.org

(205) 595-5626

At Alabama Central Credit Union, we aim to provide you with continued technological improvements that will make banking an easy and convenient experience. As part of this, we will convert our online and mobile banking platforms into a single, improved system effective March 6, 2023.

This upgrade is an important advancement as it promises a more streamlined digital banking experience, improved security, enhanced services, and greater convenience. Upgrading to a newer technology provides you with a stronger, more efficient, and more user-friendly system today and it sets the stage for future functionality enhancements and integrations in years to come.

Our leadership and staff are committed to making this digital banking platform upgrade a smooth and easy process. Our organization has spent many months planning for this change, anticipating your questions and proactively preparing for your concerns. To help you understand how the change affects you, we've created this guide for your review. We've also designed an online Resource Center at www.alabamacentral.org which offers the timeliest information on the upgrade and steps to help you prepare.

We thank you in advance for your patience throughout the process and, as always, for your loyal membership.

Sincerely,
Brad Haddock
President & CEO
Alabama Central CU

ACCU 2023 CONVERSION

STAFF RESOURCE GUIDE

DIGITAL BANKING UPGRADE SCHEDULE	STEPS TO PREPARE
<p>FEBRUARY 15, 2023 RESOURCE CENTER AVAILABLE</p> <ul style="list-style-type: none">■ ACCU digital banking online information center launches.	<ul style="list-style-type: none">■ Make sure to visit our web page at www.alabamacentral.org often to get the latest information on our digital banking upgrade, what you can expect and steps you can take to prepare. This web page will be live from the launch date through the post-upgrade.
<p>NOW – MARCH 1, 2023 VERIFY/UPDATE INFORMATION</p> <ul style="list-style-type: none">■ Review the contact data on your account.	<ul style="list-style-type: none">■ Now is the time for you to log into your ACCU account to ensure your information is accurate and up to date. Verify and/or update your physical address, phone number and email address so accessing your account on the new system will be an easy experience.
<p>NOW – MARCH 1, 2023 VERIFY/UPDATE INFORMATION</p> <ul style="list-style-type: none">■ Verify your current Internet browser ahead of launch and switch as needed.	<ul style="list-style-type: none">■ If you currently use Internet Explorer 11, we recommend switching to the latest version of Google Chrome, Microsoft Edge, FireFox or Safari to provide the optimal experience.
<p>FEBRUARY 24, 2023 FUNDS TRANSFER EDITING DEADLINE</p> <ul style="list-style-type: none">■ Last day to create or edit a scheduled or recurring transfer.	<ul style="list-style-type: none">■ This is the last day to create or edit a scheduled or recurring transfer prior to the rollout of our new digital banking platform. Current scheduled and recurring transfers will continue to process.
<p>FEBRUARY 24, 2023 BILL SCHEDULING DEADLINE</p> <ul style="list-style-type: none">■ Last day to schedule any bills to be paid via the current online banking bill pay service.	<ul style="list-style-type: none">■ Members should schedule any bills they need paid on the current online banking bill pay service for 2/24/23 or earlier. It's a good idea to download or print your bill pay history prior to bill pay being unavailable during the upgrade so you have record and can verify transactions post-conversion.■ If you have not logged into Bill Pay in the last 12 months you will need to re-enroll after March 6th, 2023

<p>ALL Branches will close early at 2:00 on Friday, March 3rd and will have delayed opening of 11:00 on Monday, March 6th</p>	<ul style="list-style-type: none"> ■ All branches will be closing early and have a delayed opening through the conversion. This allows our old systems to be brought down and the new banking platform to be brought up.
<p>March 3, 2023-March 6, 2023 Online Banking System Unavailable after 2:00 pm on March 3rd until March 6th, 2023</p>	<ul style="list-style-type: none"> ■ The existing ACCU online banking app will not be available during these dates. Once the upgrade goes live on March 6, 2023, the new mobile banking app will take effect. ■ If you have an iPhone with automatic updates, you will not need to download a new app. If you do not have this, you will need to delete the former "Alabama Central CU Mobile" app from your phone and then download the new mobile app after the upgrade is complete. Simply visit the App Store or GooglePlay and search for Alabama Central CU to download the new app.
<p>MARCH 6, 2023 NEW DIGITAL BANKING LAUNCH DATE</p> <ul style="list-style-type: none"> ■ ACCU will go live on the new digital banking platform. 	<ul style="list-style-type: none"> ■ You'll use your current online banking log in credentials (username and password) to log into the new ACCU online or mobile banking the first time. You will be prompted to verify your identity and set up a new password. Take this opportunity to create a very secure password using the following criteria: <ul style="list-style-type: none"> • Must be between 5 and 15 characters • Must contain at least 1 number • Password may not be the same as last 10 passwords. • May not be the same as current password ■ The new bill pay service will be available for members to use. Members should double check their data (and compare to their pre-conversion print out) to ensure all information is accurate and all payees and associated information transferred appropriately. ■ Review all of your account information to ensure all data has transferred appropriately. ■ Part of the system upgrade include a new mobile banking app. Members who have an iPhone with automatic updates will not need to download a new app. Members who do not have this will need to delete the former "Alabama Central CU Mobile" app from their phone and then download the new mobile app after the upgrade is complete. Members can visit the App Store or GooglePlay and search for Alabama Central CU to download the new app.
<p>MARCH 6, 2023 - MARCH 13, 2023</p> <ul style="list-style-type: none"> ■ ACCU staff remains available for support. 	<ul style="list-style-type: none"> ■ The ACCU call center staff will remain available to help with any concerns or issues you have with the new system and/or your account. If you need assistance, please call 800-223-2415.

IMPORTANT LOG IN CHANGES EFFECTIVE MARCH 6TH

■ **EXISTING Online & Mobile Banking Users:** Once Online and Mobile Banking become available on the new platform, existing members will log in with your current username and password. As you do so, you'll be prompted to change your password to something new using this criteria:

- Must be between 5 and 15 characters
- Must contain at least 1 number
- Password may not be the same as last 10 passwords.
- May not be the same as current password

Once your new login credentials are set up using either online or mobile banking, you will be able to access your accounts on any device easily as the online and mobile banking views will mirror one another.

■ **Multi-factor Authentication:** Once Online and Mobile Banking become available on the new platform, members will log in with your current username and password. Devices will require multi-factor authentication for first sign on.



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FREQUENTLY ASKED QUESTIONS (FAQS)

Q: Why is Alabama Central CU making this change?

A: This system upgrade is an important technological advancement for the credit union and for you. Upgrading to a new digital banking platform will provide you with a more streamlined online and mobile banking experience, improved security, enhanced services, and greater convenience.

Q: When will the new Online and Mobile Banking service launch?

A: March 6, 2023. We will send ongoing communications to help you best prepare for the new platform. To ensure you receive all communication, make sure the email address on your account is up to date, you follow our social media channels (Facebook & Instagram), and you visit our online Resource Center.

Q: How do I log into the new system?

A: Following the system upgrade, you can log into your account on your computer or mobile, just as you do today. You'll use your current online banking log in credentials (username and password) to log in the first time. You will be asked to verify your identity and prompted to set up a new password. Please take this opportunity to create a very secure password using the following criteria:

- Must be between 5 and 15 characters
- Must contain at least 1 number
- Password may not be the same as last 10 passwords.
- May not be the same as current password

Q: Will my Alabama Central mobile app still work the same?

A: Part of the system upgrade includes a new mobile banking app. If you have an iPhone with automatic updates, you will not need to download a new app. If you do not have this, you will need to delete the former "Alabama Central CU Mobile" app from your phone and then download the new mobile app after the upgrade is complete. Simply visit the App Store or GooglePlay and search for Alabama Central Credit Union to download the new app.

Q: Do I still need the Card Valet app for my card management?

A: No, we will not be using the Card Valet app for debit/credit card management for the new online and mobile banking platform. This will be adjusting in the next few months, where eventually it will all be integrated into the existing app. If you need to turn your card on or off please contact member services.

Q: Will Bill Pay be impacted by this change?

A: No, our Bill Pay service is not changing and your existing payees, payment history and recurring bill payments will be transferred to the new system. Make sure to follow the schedule of changes to see the deadlines for scheduling payments prior to the conversion.

Q: Where are my member-to-member transfer recipients?

A: Recurring scheduled member-to-member transfers will not transfer. You will need to add any member-to-member transfers by going to the Transfers page on either desktop of the mobile app and select "Add an Account." From there, you can add other Alabama Central CU members and instantly send them money from the Transfers page.

Steps: Transfers & Payments > Member to Member Transfer > Select Single Transfer or Link Account (for recurring payments) - Provide Recipient Information and Account Details > Submit.

After verification of linked accounts, the member will be listed as an account for future use.

Q: Will Pop Money be available?

A: No, after the conversion Pop Money will no longer be available. You will be able to send money with Member-to-Member transfer.

FREQUENTLY ASKED QUESTIONS (FAQS)

Q: Can I customize the order in which my dashboard accounts are shown?

A: Yes, simply drag and drop to a new location on the screen. Once you make this change, the change will be reflected on all devices.

Q: Can I change the names of my accounts in the new platform?

A: Yes, you can rename your accounts to your own preference.

Q: Will my online banking account alerts remain active?

A: No, the new digital banking platform is enhanced with new alert options which means your current alerts will not transition. You will need to set up new account alerts using the prompts below:
Settings> Alert Settings > Select (+) New Alert > Select you preference > Create Alert

Q: Will my password transfer over?

A: Passwords will transfer, however after the first log in you will be prompted to change your password.



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