

Core System Upgrade: Frequently Asked Questions (FAQs)

Your go-to guide for everything you need to know about Accentra's system upgrade.

Access & Login

Q: How will I log in to the new online banking system?

A: Starting on Monday, August 4th, you'll log in by selecting "Forgot Password" on the login screen. Your username will be your 6-digit account/member number. Please do *not* use the number from your checks or your debit/credit card—those are different. For your security, we cannot provide your member number over the phone. If you're unsure of your 6-digit member number you can find it on:

- A previous statement
- Your laminated membership card
- Or, stop by any branch location for help.

Q: Will I need to download a new mobile app?

A: Yes. Our current app will be replaced. Instructions for downloading the new app will be shared as we get closer to go-live. You will be able to download our new app on or after Monday, August 4th.

Q: Will I need to re-enroll in online banking?

A: No full re-enrollment will be required, but you may need to update your password and verify your identity when logging in for the first time.

Accounts & Information

Q: Will my account number or routing number change?

A: Your main account number(s) and our routing number will stay the same. However, all account suffixes will change—**especially important for direct deposits to savings.** If you currently have a direct deposit going into a savings account you will need to resubmit a direct deposit form. We recommend resubmitting your direct deposit form prior to the conversion, beginning July 1, 2025.

You can download our Direct Deposit form <u>here</u>.

Q: Do I need to update my direct deposit if it goes into my savings account?

A: Yes. If your direct deposit is currently going into a **savings account**, you'll need to update the account number suffix with your employer or benefits provider, beginning July 1st. We recommend getting this completed prior to the conversion on July 31, 2025.

To find out your new savings account suffix, please contact us at 800-533-0448 or stop by a branch—we're happy to help you!

Q: Do I need to update my direct deposit if it goes into my checking account?

A: No. Direct deposits going into your **checking account will not be affected** by the upgrade—you do **not** need to make any changes.

We only recommend action for members whose **direct deposits go into a savings account**, as those account numbers may be impacted.

Q: Will I need to order new checks after the upgrade?

A: No—your current Accentra checks will still work as usual. You do **not** need to reorder checks. Everything will continue to process correctly after the upgrade.

Q: Will I still have access to my old statements or check images?

A: Past eStatements will not transfer. **June 2025 will be the final statement available** in the current system. We recommend downloading any statements you may need before July 25th, 2025.

• July 31st Statements:

All members will receive their **final pre-upgrade statement by mail**—there will be no eStatement available for July 2025.

Need a copy after the upgrade? Just stop by any branch, give us a call, or ask us to securely email you a copy.

Q: Will all my account history carry over?

A: Transaction history may be limited at first. We'll provide more info as the upgrade date approaches.

Q: Is my information safe during the upgrade?

A: Yes—your personal and account information remains secure throughout the entire upgrade process.

We take data security seriously, and every step of this system transition is being handled with strict safeguards in place. Our upgraded core system meets industry standards for privacy and protection, just like the one it's replacing.

While the look and feel of some services may change, your information is protected every step of the way.

Bill Pay, Transfers & Payments

Q: Will my Bill Pay payees and scheduled payments carry over?

A: No. Bill Pay will no longer be available after the upgrade. If you currently use this service, you'll need to switch to an alternate payment method. Please document all your payee details by June 25th so you have time to get set up before the service ends.

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Here's what to save:

- Bill Payee Name (e.g., Utility Company ABC)
- Account Number (e.g., ABC123456)

- Amount Owed (e.g., \$100.00)
- Due Date (e.g., 8/7/2025)
- Payee Phone (e.g., 123-456-7890)
- Payee Address (e.g., 123 Utilities Ln, Austin, MN 12345)

Q: What exactly is "Bill Pay" and how do I know if I'm using it?

A: Accentra's Bill Pay is a feature you access by logging into online banking and clicking the **"Bill Pay"** tab. If you've used that tab to set up companies or vendors to receive payments (like utilities, phone, insurance, etc.), you're using Bill Pay.

If you click "Bill Pay" and don't see any Payees listed, you're likely **not using Bill Pay**, and instead may be using another payment option—like an **ACH payment** set up through us or directly through a service provider. These alternate payment methods will **not be affected** by the upgrade.

If you're unsure which method you're using, please contact us. We'll be happy to help clarify and guide you on next steps.

Q: Why is Bill Pay going away and what are my options?

A: Bill Pay is being retired on July 25th as part of our core system upgrade on August 1, 2025. We understand this is a big change—especially for members who've used it regularly.

Here's what to do:

- Review and document your current Payees within Bill Pay before June 30
- Choose an alternate payment method such as:
 - Paying directly on your biller's website or app
 - Most companies let you pay by debit or credit card, and you can often schedule recurring payments. Bonus: you'll earn uChoose Rewards points when you use your Accentra debit or credit card.
 - Many utilities and service providers offer secure apps where you can pay bills and set reminders.
 - Setting up recurring debit/credit card payments
 - Using a third-party app (Venmo, PayPal, etc.) where appropriate

Need help making the switch?

If you'd like help making the transition, we're here for you. Call or visit a branch to set up an appointment—we'll assist with documenting your Payees and finding the best alternative for your needs.

Q: What happens to recurring transfers and external transfers?

A: Scheduled transfers and external account connections (bank-to-bank) will not transfer. We recommend documenting your transfer details before July 25th at 3:00pm.

Q: Is P2P (Pay Anyone) going away?

A: Yes, our current P2P (Pay Anyone) service will be discontinued after July 25, 2025.

We recommend using trusted third-party apps like Venmo, PayPal, Apple Pay, or Google Pay going forward.

Please note: Any P2P transfers scheduled after July 25th at 3:00pm will not be processed.

Q: What about Bank-to-Bank (A2A) transfers?

A: Our existing Bank-to-Bank (also called Account-to-Account or A2A) transfer service will also end after July 25, 2025. To ensure processing, **complete all transfers by July 25th at 3:00pm**.

The good news? Our new online and mobile banking system will include an A2A feature! We're still working out the details and will share more information as soon as it's available.

In the meantime, if you depend on A2A transfers and need help planning ahead, please reach out—we're happy to assist.

Debit/Credit Cards & ATMs

Q: Will my debit or credit card still work during the upgrade?

A: Yes, but debit cards will operate in 'stand-in mode' from August 1–3 with limits on transactions.

Q: What is "stand-in mode" and how does it affect my card?

A: During the upgrade, debit cards will operate in what's called stand-in mode. This means transactions will still be authorized, but they'll be based on limited account information. In this mode, we temporarily lower spending limits to ensure continued card functionality and prevent overdrafts.

You can withdraw cash up to \$300/day at an ATM and spend up to \$300/day (combined \$600/day limit). Transactions above this will be declined. Please take out any cash you need for the upgrade weekend prior to July 31st.

Q: Will my daily limits change during the conversion?

A: Yes. Daily limits for ATM withdrawals and purchases will be reduced. These will return to normal on August 4.

During the upgrade weekend, August 1st-3rd your debit card usage limit is as follows:

You can withdraw cash up to \$300/day at an ATM and spend up to \$300/day (combined \$600/day limit). Transactions above this will be declined. Please take out any cash you need for the upgrade weekend prior to July 31st.

Q: What do I do if I need to spend more than the limits set in place during the Upgrade weekend?

A: If you anticipate needing access to more funds during the Upgrade weekend, we recommend planning ahead by withdrawing cash prior to July 31st.

You may also want to <u>apply for an Accentra Visa® Credit Card</u> in advance to use as a backup during this time. In order to have this as a backup during upgrade weekend please apply by July 1st, 2025.

Q: Will my card numbers or PINs change?

A: No. Your card numbers and PINs will remain the same after the upgrade. You can continue using your current card numbers and pins without interruption.

Q: Will ATMs still be working during the upgrade?

A: All Accentra ATMs will be down August 1–3. Use surcharge-free Kwik Trip ATMs in your area instead. However, debit cards will operate in stand-in mode, meaning daily spending limits will be temporarily reduced. Please refer to our Upgrade Timeline here.

fi Branch & Service Availability

Q: Will branches be closed during the upgrade?

A: Yes. All Accentra locations will be closed on Friday, August 1 and Saturday, August 2 to complete the conversion.

Q: Will online and mobile banking be available during that time?

A: No. Online and mobile banking will be unavailable during the upgrade weekend. For lost or stolen cards, call 1-800-472-3272.

Q: Can I still call the credit union for support?

A: Our branches and call center will be closed during the upgrade weekend, August 1st through the 3rd. Support will resume when branches reopen on Monday, August 4. In the meantime, we recommend reviewing our Upgrade HQ for answers to common questions.

IIII Timeline & Transition

Q: When is the upgrade happening?

A: The upgrade takes place August 1–3, 2025. Service returns on August 4th. Download our Upgrade Calendar Timeline <u>here</u> to understand closures, service availability during the upgrade week and more.

Mark your calendar for Thursday, July 31—this is the last day to access online banking and withdraw cash before our system upgrade weekend begins. We encourage you to plan ahead and take care of any important transactions before that date.

Q: What should I do to prepare?

A: Download our Upgrade Checklist here.

- Review and update your contact information in online banking
- Know and write down your 6-digit member/account number, you will need this to login into the new
 online banking system. Do not use the number from your checks or your debit/credit card, those are
 different. To find your 6-digit member/account number check a previous statement, your membership
 card, or stop in to a branch and we will assist you.
- Save your Bill Pay payee list and scheduled payments
- Download and save any statements needed prior to July 25th (June 2025 will be the last eStatement available)
- Make any necessary transfers ahead of time, prior to July 25th at 3:00pm

- Write down any Pay Anyone (P2P) or bank-to-bank transfers (A2A) you currently have set up
- Note downtime for Online & Mobile banking
- Withdraw any cash you may need before July 31, as services will be down August 1–3
- Know your account balances as of July 31st, as you won't have access to check during the upgrade weekend
- Download our Upgrade Timeline Calendar <u>here.</u>

Don't wait until the last minute!

Complete your <u>upgrade checklist</u> **well before July 31**st to avoid disruptions. Prepare early!

As a backup payment option, we recommend using your Accentra Visa® Credit Card during the upgrade weekend. You can also use it to access funds through cash advances.

- To set up a PIN for cash advances on your Accentra Visa Credit Card, call 888-776-8615
- For more information and questions about cash advance options, speak with an Accentra representative.
- Apply for an Accentra Visa® Credit Card <u>here</u>.
 Note: To receive your card in time, you must apply by July 1, 2025

Q: Will I be able to check my balance during the upgrade?

A: No. You won't be able to view account balances using online or mobile banking from Friday, August 1 through Sunday, August 3rd. We recommend reviewing your accounts before the weekend and keeping track of your spending until services resume on Monday, August 4.

Q: Will I receive reminders?

A: Yes! We'll provide updates through email, our website, direct mail, in-branch materials, and social media.

Understanding the Upgrade - General Questions & Support

Q: What is a core system?

A: A core system is the behind-the-scenes technology that powers nearly everything we do at the credit union. It processes transactions, manages your accounts, handles payments, and keeps all the parts of your banking experience running smoothly.

Q: What is a core conversion?

A: A core conversion is when we upgrade or replace the main system that processes all of our member transactions, loans, accounts, and more. It's one of the most important projects a credit union can take on, and it helps ensure we can continue providing reliable, secure service to our members.

Q: Why is Accentra upgrading its system?

A: Our current core system is being phased out, so it's time for an upgrade. We've chosen a more modern and efficient platform that will support our day-to-day operations and help us serve members more effectively.

While you may not see major changes right away, this upgrade is an investment in our future—allowing us to streamline processes, improve security, and maintain strong value for our members over time.

Q: How does this affect Accentra employees?

A: Our team has been training behind the scenes and working hard to prepare for the new system. During the conversion weekend, our employees will be focused on making sure everything transitions smoothly and is ready for members when we reopen. We appreciate your patience while our team works through this important change!

Q: Who can I contact if I have questions or need help?

A: Visit our **Upgrade HQ** at accentracu.org/upgrade or you can:

- Email us at ask@accentracu.org
- Call us at 800-533-0448
- Or stop by your local branch

Please note: Our **call center will be unavailable August 1–3** during the upgrade weekend. After the upgrade, we expect **higher-than-usual call volumes**, so we appreciate your patience as we work through any issues that arise. Whenever possible, feel free to visit a branch for in-person support.

Q: What if something isn't working right after the upgrade?

A: In the first week or two following the upgrade, you may notice some hiccups or delays as we adjust to the new system. While we've prepared extensively, some disruptions are expected—and we'll be working hard to resolve them quickly.

Please be patient with our team as we navigate this transition. We're committed to supporting you every step of the way.

For updates and transparency, keep an eye on our website and social media channels, where we'll share the latest information.

Heads-Up: What Services are Changing

A few services are being retired or replaced as part of our upgrade—see what to expect and how to prepare.

Q: Are money orders still available?

A: As of May 31, 2025, money orders will no longer be offered. Members can use alternatives such as cashier's checks or bill pay through online banking.

Q: Is Pay Anyone (P2P) going away?

A: Yes. Our Pay Anyone (P2P) service will be discontinued after July 25, 2025. We encourage members to use alternative apps such as Venmo, PayPal, Apple Pay, or Google Pay.

Q: What about Bank-to-Bank (A2A) transfers?

A: Our current Bank-to-Bank (also called Account-to-Account or A2A) transfer service will no longer be available after July 25, 2025. If you use this feature, please plan ahead and explore alternative options. We'll be sharing details soon about a new A2A feature in our updated online & mobile banking app.

Q: What's happening to the Money Management tool?

A: The Money Management tool currently found in online and mobile banking will no longer be available after July 31, 2025. If you rely on this tool to track budgets or spending, we recommend saving any important data before the conversion.

Good news: If you use third-party tools like Quicken/Intuit, those will still be supported in our new system.

Q: Will any services be temporarily unavailable during the upgrade?

A: Yes. Online and mobile banking will be unavailable during the upgrade weekend, August 1–3, and branches will be closed during this time. Full access will return when we reopen on Monday, August 4th.

Q: Will I still be able to access my Bill Pay payees and scheduled payments?

A: No. Bill Pay will be discontinued on July 25th and all payee info will be lost. Please save all relevant details ahead of time and switch to a new payment method by July.

Q: Will past eStatements still be available?

A: Past eStatements will not transfer to the new system. June 2025 will be the last statement available in our current system. We recommend downloading any important statements before Friday, July 25th.