

Member Conversion Packet

Data Processing Conversion – Effective 9/8/2012

Your credit union is changing Data Processors, which will help us offer you many new and improved features! The staff has been preparing for months in hopes to make this a smooth transition.

The new data processing system will help us operate more efficiently, allowing us to spend our time and resources on better serving you. In the months and years to come, you’ll experience further improvements as we take advantage of the many capabilities our new system has to offer.

**General Questions:**

1. **What is a Data Processing** **Conversion** – Our Data Processor is the computer system we use to maintain member’s accounts and to process transactions. We have chosen to upgrade our computer system to help improve our efficiency and enable us to offer new products and services to our members.
2. **When is the Data Processing Conversion** – The Data Processing Conversion is scheduled to begin at the end of the business day on Friday September 7th, and to be completed by the opening of the business day on Tuesday September 11th. All Branches of Greater Niles Credit Union will be closed during the conversion.
3. **Will I receive my statements as usual** – You will not receive your August statement at the usual time. Your last statement with our old data processor will be from August 1, 2012 through September 7, 2012. You should receive this statement by mid-September. Dividends will be paid as of this statement period.

Your September statement will be produced by our new data processor. The effective date of this statement will be September 8, 2012 through September 30, 2012, and dividends will be paid as of this statement period.

Your September statement will have a new look. Please review it for accuracy and report any discrepancies immediately. You should start receiving statements regularly beginning in October.

1. **Will my member number change** – No, your base member number will stay the same as what you are used to, however, your share, certificate, IRA and loan identification numbers (called suffixes) will change. You will see the new suffixes on Home Banking, Telephone Banking and on your statement. Please refer to the chart on page 3 for a list of old and new suffixes.
2. **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 the conversion.
3. **Will the Credit Union’s routing and transit (ABA) number change** – No, our routing and transit number will not change. The number is 272483387. This is the number you will need when setting up payroll direct deposit or when setting up electronic withdrawals from your account.
4. **Will I have access to my funds during the conversion –** You will have limited access during the conversion**.** Home Banking, Telephone Banking and Bill Pay **WILL NOT BE AVAILABLE** until Tuesday September 11th. ATM cards and Debit cards will be available but with limited access. **Please make arrangements to have the cash you need prior to conversion**. You will still have access to writing checks and using your Greater Niles Credit Union Visa Credit Card.
5. **Will my Home Banking change –** Yes, and we are very excited about this change. Beginning Tuesday September 11th, you can log on to our new Home Banking via our website [www.gncfcu.org](http://www.gncfcu.org) and clicking on the **IT’S ME 247** on-line banking button. You will be required to re-enroll. Enter your member number and your temporary password (which will be the last four digits of the primary member’s Social Security number). For security purposes, you will be prompted to change your temporary password to a permanent password and set up security questions in order to finish logging in the first time.
6. **Will my Telephone Banking change –** Yes. Just like Home Banking, you will you be required to re-enroll. The new Telephone Banking (called CU\*Talk) number is 1-855-429-7478. This is a TOLL FREE number. You will need to enter your member number and press #. Next you will be prompted to enter your PIN. (Your new temporary PIN will be the last four digits of the primary member’s Social Security number). For security purposes, you will be prompted to change your temporary PIN to a permanent PIN in order to finish the set up process.
7. **Will my direct deposit/payroll change –** No, you should not see any changes to your direct deposit or payroll. Any distributions that you had established prior to conversion should be set to distribute into the same accounts. Please review your account for accuracy and report any discrepancies immediately.
8. **Will my electronic withdrawals change –** No, any electronic withdrawals you had set up prior to conversion should continue to route properly to your account. However, please note your new share and loan suffixes on Home Banking, Telephone Banking, or your statement so that any new electronic withdrawals you set up will use the correct numbers.
9. **Will my Greater Niles Credit Union Visa credit card change –** No, your credit card will not be affected by the conversion.
10. **Can I save my account history before conversion –** Yes, if you were signed up for eStatements (through the My Kept Data), you will be able to see your previous statements until the deactivation date of November 7, 2012. If you need to print or save any of your statements, log on to the My Kept Data site at <https://vault.mykeptdata.com/Login.aspx> prior to November 7th.
11. **Will my Bill Pay change –** With the exception of some upgrades, your Bill Pay service will not change. All of your existing Payees and history will convert to the new system. You will notice that you will no longer need to sign in to Bill Pay with a separate log in. Simply log in to **It’s Me 247** (our new Home Banking site) and select the **Pay My Bills** icon.

CHART OF OLD AND NEW SUFFIXES

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| **Suffix Description** | **Old Suffix** | **New Suffix Range** |
| **SAVINGS AND SUB SAVINGS ACCOUNTS** | | |
| Share Account | S1 | 000 |
| Sub Share | S5 | 100 |
| Youth Share Account | S1 or S9 | 009 |
| Premier Share Account | S2 | 002-003 |
| Sub Accounts | S50-S57 | 030-057 |
| Vacation Club | S58 | 58 |
| Christmas Club | S59 | 059-060 |
|  |  |  |
| **CHECKING ACCOUNTS** | | |
| Share Draft Checking | S13, S18 or S19 | 13 |
| Business Draft Checking | S14 | 14 |
| Reg Business Draft | S15 or S16 | 15 |
| Health Savings Account | S17 | 17 |
|  |  |  |
| **INVESTMENTS** | | |
| Certificates | I3, I6, I12, I18, I24, I36, I48, I60 | 300-354 |
| IRA Certificates | I90, I91 or I92 | 400-450 |
| Traditional IRA | S20 | 70 |
| Roth IRA | S22 | 075-076 |
|  |  |  |
| **LOANS** | | |
| Auto Loans | L1 | 600-606 |
| Recreational Vehicle | L3, L4, L5, or L6 | 610-615 |
| Share Secured | L60 | 620-625 |
| Unsecured | L40 | 630-636 |
| First Mortgage | L90 | 700-705 |
| Home Equity | L92, L97 or L98 | 710-715 |
| Unsecured LOC | L7 | 800-810 |
| HELOC | L96 | 830-831 |
| Home Equity Int Only | L94 | 840-845 |

**Thank you for your patience as we prepare ourselves   
to better serve you in the future.**

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| **Niles - Main Office**  507 E. Main Street  Niles, MI 49120  Phone: 269-684-6005  Fax: 269-684-6173 | **Cassopolis – Branch Office**  1050 E. State Street  Cassopolis, MI 49031  Phone: 269-445-1951  Fax: 269-445-1974 | **Edwardsburg – Branch Office**  68925 M-62, Suite A  Edwardsburg, MI 49112  Phone: 269-414-4327  Fax: 269-414-4329  (Open September 24, 2012) |
| Website: [www.gncfcu.org](http://www.gncfcu.org). For Home Banking, click on **IT’S ME 247**  General E-mail: info@gncfcu.org  Visa Credit Card Website: [www.ezcardinfo.com](http://www.ezcardinfo.com)  CU\*Talk Telephone Banking : 1-855-429-7478 for 24 hour account information  Lost or stolen ATM/Debit Card: 800-528-2273  Lost or stolen Visa Credit Card: 800-991-4961 | | |