

Member Conversion Update

Data Processing Conversion – Effective 3/1/2013

MidUSA is changing Data Processors, which will help us offer you many new and improved features! The staff has been preparing for months in hopes of making 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, our **member-owners**. 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 Thursday February 28th, 2013, and to be completed by the opening of the business day on Monday March 4th, 2013. ***All branches of MidUSA Credit Union will be closed during 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 242278742. This is the number you will need when setting up payroll direct deposit or when setting up electronic withdrawals from your account.
4. **Will my account number change –** For most members, your base account number will stay the same. You will also see changes to your suffix numbers on certain accounts. For members whose account number contains personal information, your number will change as of March 4th, 2013. We understand that having a new account number is a big change, but with the increase in identity theft and plastic card fraud, having a random number not associated with any personal information is preferred. NOTE: If you would like to change your account number prior to March 4th, please stop in and we will walk you through this easy process! More details will be communicated to impacted members.
5. **Will I have access to my funds during the conversion –** You will have limited access during the conversion**.** Online Banking, Telephone Banking and Bill Pay **WILL NOT BE AVAILABLE** until Monday, March 4th. 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 MidUSA Credit Union Visa Credit Card.
6. **Will my Online Banking change –** Yes, and we are very excited about this change. Beginning Monday March 4th, you can log on to your new Online Banking via our website [www.midusacu.org](http://www.midusacu.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.
7. **What if I didn’t have access to Online Banking prior to conversion –** Great news! All members will now have access to online banking, and your account history will be available through this channel.
8. **Will I have access to my account history after conversion –** Yes, you will have access to history through online banking or through eStatements if you are enrolled prior to conversion.
9. **Will my Tellerphone Banking change –** Yes, with new and improved menu options! Just like Online Banking, you will you be required to re-enroll. The Telephone Banking (called CU\*Talk) number is unchanged, 1-800-238-1969. 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.
10. **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.
11. **Will my electronic withdrawals change –** No, any electronic withdrawals you had set up prior to conversion should continue to route properly to your account.
12. **Will my MidUSA Credit Union Visa credit card change –** No, your credit card will not be affected by the conversion. However, there will be new features to view and pay your credit card available to you through online banking. Stay tuned for details.
13. **Will my Bill Pay change –** Yes, just like online banking you will be required to reenroll and reestablish payees. We appreciate that this is an inconvenience, and we will be available to assist you. Prior to conversion, please take note of the payments and payees that you have set up, as well as any recurring payments scheduled. More details to come.
14. **Will my statements look the same –** Your month end February statement will not change. However, month end March and going forward statements will be more streamlined and easier to read. In addition, there will be a variety of statement formats that you can choose to fit your needs, including a larger font style. More details to come.
15. **Will I have access to mobile and text banking –** Yes, all members will be able to access mobile banking from any smart phone, simply by visiting our website and clicking **IT’S ME 247**. Text banking is available for members without access to a smart phone.
16. **What’s New -** New features will be available to you effective March 4th. One example is DEBIT CARD ROUND UP! This feature allows you to “save your change” by rounding up each debit card purchase. At the end of each day, the change from each debit card purchase will be automatically transferred to your savings account. More new features to be shared soon!

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

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