



Core Conversion Questions

Q: What is a core processing system?

A: Our core processing system, also known as a core system, is the software that manages our major banking functions. These functions include:

- Opening and managing accounts
- Originating and serving loans
- Processing cash deposits and withdrawals
- Maintaining account holder information
- Processing transactions
- And more

Q: Why is 1st Choice Credit Union upgrading its core system?

A: In order to improve our services, efficiency, and accommodate growth, we are upgrading our core system. Our new core system will allow us to offer you more capabilities, offerings, and enhance your experience with us.

Q: Will business hours change during the core conversion process?

A: Yes, Online Banking and Telephone Banking will be down starting @5pm EST Tuesday October 31, 2023. The Branches will be closed until 12pm EST on Wednesday November 1, 2023 to bring the system live and ensure all services are ready for member use.

Member Safety and Security Questions

Q: Will my account and financial information stay secure during the core conversion process?

A: Yes, keeping your information secure and private is a top priority for us. The core conversion process will not compromise your safety or the safety of your information in any way.

Q: Will my funds be safe and secure?

A: Your funds will remain safe and secure. All accounts are fully insured by NCUA for up to \$250,000.

Q: Will I have access to my funds during the conversion?

A: All accounts will be impacted from 10/31 @5pm until 11/1 @12pm.

Q: Will my account number and checking account number change?

A: No change, to account numbers or checking account numbers.

Benefits and Changes



Q: How will the new core benefit me as a MEMBER?

A: With our new core, we will operate more efficiently and be able to provide you with more services. After November 1, 2023, we will have several improved or new services available to you. These include:

- Expanded Wire Transfer Capability
- Mobile Check Deposit
- Person to Person Transfers
- New Mobile Banking

Q: What will change after the core conversion?

A: Online banking will have a new log-in process, our mobile app has a new look and feel,

Q: What services will not be affected by the core conversion process?

A: The following services will function normally during our conversion process:

- Debit cards
- Credit Cards

Q: Do I need to do anything to prepare for the core conversion?

A: While most of the core conversion process will take place behind the scenes, there are a few things you can do. We recommend:

- Taking note of when the conversion is taking place. We will keep you informed throughout the whole process via letters, social media, and on our website.
- Adjusting your recurring Online Bill Pay payments before November 1, 2023 (since Online Bill Pay will be affected by the conversion).
- Making a small withdrawal from one of our branches or one of our ATMs to make sure you have some cash on hand (since there will be some system limitations during this time).
- Download your e-statements. Only 90 days of transaction history will be available after the core conversion. We recommend printing a year's worth of statements for your records.
- Make sure your information is still correct. Please contact us at 404-832-5800 if you have any new information or would like to check your current information.

We have also put together a core conversion to-do list for your convenience. It can be found on our website.

Product Centered Questions

ATMs



Q: Can I still use an ATM while the core conversion is underway?

A: You will have limited access to our ATMs and your funds from October 31, 2023 @5pm through November 1, 2023 @12pm. There will be times when our ATMs are down, and you will have limited access to your funds. Please plan accordingly.

Q: What happens if I exceed my ATM withdrawal limit?

A: If you exceed your ATM withdrawal limit, your transaction may be denied.

Checks & Deposit Slip

Q: Will I need to get new deposit slips?

A: Our core conversion will not require you to get new deposit slips.

Q: Can I use my checks during the core conversion?

A: Yes, you may still use your checks like normal. However, you will need to make sure you have sufficient funds in your account to cover any checks you write during the conversion.

Q: Can I still use my current checks after the core conversion?

A: Yes, no changes will happen to your checking account so you can continue using your current checks like normal.

Q: Do I have to order new checks?

A: No

Debit Cards

Q: Will I receive a new debit card because of the core conversion?

A: All information will remain the same, and you will not receive a new debit card.

Q: Will my PIN change?

A: No, both your debit card number and PIN will remain the same even after the core conversion.

Q: Can I use my 1st Choice Credit Union debit card at other ATMs?

A: Yes. In fact, you can use your debit card at all the places you have used it in the past surcharge free.

Q: Will the core conversion affect my debit card?

A: It will slightly impact your debit card. You can still use your debit card, but your limits may be impacted. Your limits will be restored after the core conversion is complete on November 1, 2023



Q: What happens if I exceed my ATM withdrawal limit?

A: If you exceed your debit account withdrawal limit, your transaction may be denied. If you are denied, you may run your debit card as a different point of access, like a credit.

Online Banking

Q: Can I still access Online Banking during the core conversion?

A: Starting at 5pm on Tuesday October 31, 2023 until Wednesday November 1, 2023 @12pm your online banking will not be available

Q: Will I be able to view my e-statement history in Online Banking after the core conversion?

A: You will only be able to view 90 days history of your e-statement history in your Online. We recommend you download 1+ year for your records.

With this in mind, we recommend downloading and printing a year's worth of statements for your records before 10/31/2023. This can be done by:

- Log into Online Banking
- On the left panel e*statements is listed
- Click to download each statement, save, or print.

Q: Will my Online Banking username change?

A: – Yes, your username will change. After November 1, 2023 after 12pm you will need to re-register for Online Banking again. To do this, simply go to our Online Banking service and use your current log-in credentials. The system will then prompt you to register again. Please make sure to have your MEMBER NUMBER ready for verification purposes. That's it! All other information, such as Bill Pay information, will be transferred automatically and not have to be re-entered.

Q: Will my Online Banking password change?

A: Once the core conversion is complete, our Online Banking will have a new log-in process. Part of the process is changing your password. When you log-in after 11/1/2023 for the first time, your password will default to the last four digits of your social security number. Our system will then prompt you to change your password and select security questions.

Q: Can I access Online Bill Pay during the core conversion?

A: You will not be able to access Online Bill Pay during the core conversion process. We highly recommend adjusting any payments that are due during our core conversion timeframe to ensure a timely payment.

Q: I have some payments due during the core conversion process. What should I do?

A: Since you will not have access to Bill Pay after 5pm on Tuesday October 31, 2023. Please schedule all online bill payments to be paid before November 1st.



Payroll & Direct Deposit

Q: How will Automatic Payments/Direct Deposit be affected by the core conversion?

A: Good news, they will not be affected by the core conversion. They will continue to function normally.

Q: Can I still receive a Direct Deposit or make an electronic payment during the conversion?

A: If the Direct Deposit or electronic payment was made before our core conversion date, which is 10/31/23, it will be posted. Any Direct Deposit or electronic payment made during the conversion will be posted when we re-open on 11/1/23 How will the core conversion process affect Direct Deposits, Pay Roll deductions, or automatic payments?

A: You should not notice a difference. Everything should continue to operate as scheduled.

Statements

Q: Can I still receive paper statements every month after the conversion?

A: Monthly paper statements will still be provided for those who would like to receive them. We also offer an e-statement option with more storage and easier navigation.

Q: What will happen to my e-statement history when the core conversion takes place?

A: 90 days of your e-statement history will be available in the new system.

Q: Will my statements look different or change after the conversion?

A: You will notice a difference when it comes to looks, but otherwise your information and the content in the statement will remain the same.

Q: Will my account analysis change?

A: The fee schedule and calculations will remain the same, but the settlement date will change for fees caused by an analysis deficit balance. These fees will be charged on the 1st of the next month following a monthly, quarterly, or annual settlement period.

Q: Will the core conversion affect my e-statements?

A: Your e-statements will not be affected by the core conversion.