

Software Upgrade

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Frequently Asked Questions and Instructions

The following services will not be available after 7:00 pm on January 31, 2024 and will resume on February 2, 2024:

- ✓ Express Line Teller (our 24-hour Audio Response Service)
- ✓ Online Banking
- ✓ Mobile Banking and Mobile Check Deposit
- ✓ Bill Pay will be unavailable after January 25, 2024
- ✓ Lobbies at both branches will close at 5:00 pm

Q: Why is Family First CU making this change?

A: With technology changing rapidly over the past few years, FFCU has made the decision to update our internal and external system, which will enhance our products and services for members.

Q: When will this change take place?

A: This change will take place on **Thursday, February 1, 2024**. Because of the complex nature of this transition, our Hapeville & Roswell branches will close on that day. Our Online Banking, Mobile Banking and Express Line Teller will not be available during this time. FFCU ATMs will be unavailable after 5:00 pm. Use our Allpoint Network to find the closest ATM. However, your FFCU debit and credit cards, as well as checks, will still be available for cash and purchases. Debit Cards will have a temporary daily purchase limit of \$700 and an ATM temporary daily withdrawal limit of \$400 during this time. **Our branches will re-open on Friday, February 2, 2024 and will return to our normal purchase and withdrawal limits.**

Q: Is the credit union merging with someone else?

A: No, we are not merging with another credit union.

Q: How will I be able to access my money and / or accounts when you are closed on February 1, 2024?

A: You can access the funds in your account at Allpoint Network ATMs, or by using your VISA® debit or credit card. If you have a Prestige, Family First Checking, or Basic Checking Account, you can always write checks.

Q: My TRS Retirement Funds and Social Security are supposed to arrive at FFCU on February 1, 2024 – How do I get my money if you are closed?

A: Funds that are scheduled for Direct Deposit on February 1, 2024 will be available for withdrawal on January 31, 2024, if received before the end of business day on January 31, 2024.

Q: Are my accounts safe and secure? How safe is this process?

A: Yes, your accounts and your personal information are secure. The safety and security of your accounts and your personal information are always paramount to us. Our new infrastructure uses the latest advances in data security. In addition, your funds are insured by the National Credit Union Administration per individual for up to \$250,000.

Q: What is going to change on my account?

A: Your accounts with us WILL NOT change.

LISTED BELOW ARE ITEMS THAT WILL STAY THE SAME:

- ✓ Your member / account number
- ✓ Your debit and credit card numbers
- ✓ Your checks (if you have a Family First Checking, Prestige, or Basic Checking share draft account)
- ✓ FFCU's routing and transit numbers
- ✓ Online & Mobile Banking – Member Login ID numbers will remain the same except for those members with unique Login ID's.

PLEASE NOTE: If you've created a unique username, it will revert back to your Member ID Number on February 2, 2024.

LISTED BELOW ARE THE CHANGES TO EXPECT:

- ✓ **E-Statements** – Your past 6 months' e-statements will be available. You may want to print account history and your last few statements from Online Banking for your reference. All members will receive a paper statement for their January 2024 activity.
- ✓ **Scheduled Transfers and Shared Accounts** – Any scheduled transfers or shared accounts **MAY** need to be re-established after February 2, 2024.
- ✓ **Mobile App** – The Credit Union's mobile app will be changing after February 2, 2024. This is an app replacement and members will need to delete the old app

and download the new app which will be in the app store as “Family First Credit Union of GA”.

- ✓ **Bill Pay** – If you normally log in to Bill Pay to pay or schedule payments, you will need to complete this process before January 21, 2024. Payments scheduled to be sent by January 25, 2024 will be paid as normal. Payments scheduled to be sent after January 25, 2024 will not be processed (Including recurring payments previously authorized). This service will resume on February 2, 2024.

Please Note: Payee information will not transfer from the old bill pay service and must be re-established to ensure vendor information is up-to-date and accurate. Payments scheduled to be paid after January 25, 2024, will need to be rescheduled once the service resumes on February 2, 2024.

- ✓ **Online & Mobile Banking** – Online and Mobile Banking passwords **WILL NOT** convert over to the new system. However, Online and Mobile Banking usernames will remain the same except for those members with unique Login ID’s.

Please Note: If you’ve created a unique username, it will revert to your Member ID Number on February 2, 2024.

Q: How will I log in to Online and Mobile Banking?

A: For our current and old Online Banking system, January 27, 2024 is the last day to enroll in Online Banking. We do not recommend enrolling in online banking after the 27th of January, as member usernames and passwords will need to be changed after February 1, 2024, due to our upcoming conversion. Also, the old mobile app will be removed from the app stores on January 27, 2024.

Beginning February 2, 2024, members will need to delete the old app and download the new app which will be in the app store as “Family First Credit Union of GA”.

To log in to Online and Mobile Banking, you will use your member number as your username and need the following information:

- Primary Account Holder’s Social Security Number
- Primary Date of Birth
- Email Address