

# FREQUENTLY ASKED QUESTIONS: WHAT YOU NEED TO KNOW

## CURRENT ACCOUNT NUMBER

**Please begin using your updated member/share account number on February 1, 2021. All account numbers will now be a 7-digit number beginning with a prefix of 2.** For example; Account/member number - #1234 becomes #2001234; #12345 becomes #2012345.

## ACCOUNT ACCESS

**Will Checking Account numbers or checks change?** You may continue to use your Winslow Community FCU checks. Your checks will be updated with our name and logo on your next reorder.

**Will the routing and transit number change?** We will continue to clear items through both the Winslow Community FCU routing and transit number 211288970 and the Connected CU routing and transit number 211287353 for the foreseeable future. However, after February 1, 2021, if you set up any new direct deposits or automatic withdrawals, please use the Connected CU routing and transit number of 211287353.

**Will Overdraft Privilege limits change?** Effective February 1, 2021, all overdraft privilege limits will be changed from \$500 to \$300 for both business and consumer accounts.

**Will direct deposits and automatic withdrawals continue as scheduled?** Your direct deposits and automatic withdrawals will continue to post to your account just as they do today.

Starting February 1, 2021, if you set up any new direct deposits or automatic withdrawals, please use your new routing and transit number of 211287353 and either your updated Member Number (see above) for Savings transactions or your existing Checking Account Number for checking transactions.

**Will payroll deductions, automatic payments or scheduled transfers continue as scheduled?** You should see no change in your payroll deductions, automatic payments, or scheduled transfers. Everything should still come into the same accounts and distribute to the accounts requested.

**Will automatic payments to loans continue as scheduled?** After the systems conversion your payments will continue to automatically transfer from your savings or checking account as requested unless you cancel or change the payment request.

**Will I be able to access the website [connectedcreditunion.org](http://connectedcreditunion.org) during conversion?** You can still access the website during the conversion, but online banking will be unavailable Sunday, January 31, 2021 at 8:00 a.m. until Monday, February 1, 2021 at 8:00 a.m.

**Will I be able to complete an online consumer loan application during conversion?** Our online and mobile consumer loan applications **will not** be available during the conversion process, Sunday, January 31, 2021 through Monday February 1, 2021.

**Will branch locations be closed during the conversion?** Winslow and Augusta branches will remain open for regular business hours during the systems conversion.

**Will branch hours change during or after the conversion?** No, the hours will remain the same for both branches moving forward. Visit [connectedcreditunion.org](http://connectedcreditunion.org), to view the hours of operation at each branch.

**Will I be able to use Shared Branching at another credit union during conversion?** You will not be able to access your accounts through Shared Branching after 4:00 p.m. on Friday, January 29, 2021 through Monday, February 1, 2021.

## ONLINE AND MOBILE BANKING

**Will I be able to use Online/Mobile banking to access my accounts during the conversion?** Online banking, mobile banking will not be available. Please see important dates and times chart.

**Will I need to re-enroll in Online Banking after the systems conversion?** On or after February 1, 2021, you will need to re-enroll in online banking. Username and Password can remain the same or you can create new login credentials.

**Will I be able to see Online Banking transaction history after the systems conversion?** Transaction history before February 1, 2021 will migrate to the converted system. Once you re-enroll in online banking, your transaction history will be viewable as it is today.

**Will my eStatement history be available in Online Banking after the systems conversion?**

If you are enrolled in eStatements prior to the system conversion on February 1, 2021, your past eStatement history will migrate to the converted system. Once you re-enroll in online banking, you will be able to access your eStatements as you do today.

**Will I need to download a new Mobile App after the systems conversion?** It will be necessary to download the Connected CU mobile app.



## BILL PAY

**How do I access Bill Pay after the upgrade?** After you re-enroll in Online Banking, you will be able to continue paying your bills online. Click the Bill Pay tab, enter your current username and password. Your Bill Pay information will not change.

**What if I have scheduled bills to be paid during the system upgrade?** All online bill payments scheduled to occur during or after the upgrade will process normally.

**Will my pending payments still be set up in Bill Pay?** Your pending payments will carry forward to the upgraded system.

**Will my payees still be set up in Bill Pay?** Your payees will carry forward to the upgraded system.

**Will my Bill Pay history transfer over to the new system?** Your Bill Pay history will carry forward to the upgraded system.

## TELLERPHONE BANKING

**Will I be able to use TellerPhone banking to access my accounts during the conversion?** TellerPhone banking will not be available. Please see important dates and times chart.

**Will the TellerPhone Banking phone number change after the upgrade?** Yes. On or after February 1, 2021, you will access TellerPhone banking with the new numbers listed in the chart.

**Will my TellerPhone PIN change?** No. When you call on or after February 1, 2021 to access your accounts using TellerPhone, you will use your current password/PIN.

## PAPER STATEMENTS AND ESTATEMENTS

**Will member statements change?** Beginning in February, your statements will look the same as they do today, with the addition of the Connected Credit Union logo and contact information.

**Will I receive paper statements or eStatements?** If you receive paper statements or eStatements today, you will continue to receive your statements in the same manner after the conversion.

## DEBIT CARDS

**Will the conversion affect my Debit Card?** Your current Winslow Community FCU Debit Card and PIN will remain the same until January 29, 2021. A new Connected CU Debit Card will be mailed to you prior to January 29, 2021. The new Connected CU Debit Card will replace your Winslow Community Debit Card at 4:00 p.m. on January 29, 2021. Please continue to use your Winslow Community Debit Card until that time. When you receive your new card, please call the toll-free number on the sticker to activate the enclosed new card prior to January 29, 2021. A new personal identification number (PIN) will be assigned to your new card which will arrive in a separate mailer. Your current Winslow Community Debit Card will be deactivated at 4:00 p.m. on January 29, 2021, and should then be destroyed.

**IMPORTANT:** any existing debit card automatic payments to providers (i.e. E-ZPass®, gym membership, etc.), will no longer work after your card is deactivated on January 29, 2021. Please contact your providers with your new debit card information on or after February 1, 2021.

**Can I use my Debit Card during the conversion?** You will be able to perform ATM withdrawals and make purchases with your current Debit Card during the conversion process. However, you **will not** be able to do balance inquiries or balance transfers at any ATM beginning at 4:00 p.m. on Friday, January 29, 2021 until 8:00 a.m. on Monday, February 1, 2021. You will see a message "Transaction Currently Unavailable" should you try and perform a balance inquiry or transfer during the upgrade. Deposits made at an ATM on Friday, January 29, 2021 will post to your account on February 1, 2021.

## CREDIT CARDS

**Will the conversion affect my Visa® Credit Card?** Your Winslow Community Visa Credit Card will not be affected by the conversion. Your card will function as usual during the conversion process. You will receive a new Connected Visa Credit Card upon expiration of your existing card.

## IMPORTANT DATES AND TIMES THAT MAY IMPACT YOUR ACCESS TO ACCOUNTS DURING THE SYSTEM CONVERSION

SERVICE/PRODUCT	IMPORTANT DATES/TIMES	MEMBER ACTION REQUIRED	DETAILS
<b>Account/Member Number</b>	Monday, February 1, 2021 at 8:00 a.m.	YES	Your current member number will now be preceded by the numeral 2 and enough zeros to bring your account number to a total of 7 digits. <b>See FAQs for example.</b> This does <b>NOT</b> include your checking account number.
<b>Checking Account</b>	Monday, February 1, 2021 at 8:00 a.m.	NO	You may continue to use your existing WCFCU checks. All checking account information remains the same.
<b>Current WCFCU Debit Card</b>	Friday, January 29, 2021 at 4:00 p.m.	YES	Your WCFCU Debit Card will be shut down.
<b>New Connected CU Debit Card</b>	Friday, January 29, 2021 at 4:00 p.m.	YES	Begin using your new debit card. It will need to be activated upon receipt.
<b>WCFCU Credit Card</b>	Friday, January 29, 2021 from 4:00 p.m. until Monday, February 1, 2021 at 8:00 a.m.	NO	You may continue to use your Visa Credit Card for purchases over the weekend. <b>EZCardinfo.com will be available to make payments.</b> Making payments through Online Banking or the mobile app will not be available during this time.
<b>WCFCU ATM at 12 Monument Street</b>	Monday, February 1, 2021 from 8:00 a.m. until 11:00 a.m.	NO	Unavailable
<b>Online Banking</b>	Sunday, January 31, 2021 from 8:00 a.m. until Monday, February 1, 2021 at 8:00 a.m.	YES	Unavailable. WCFCU members will need to “re-enroll” using your <b>NEW 7-digit member number</b> by visiting <b>connectedcreditunion.org</b> beginning February 1 at approximately 8:00 a.m.
<b>Mobile Banking</b>	Sunday, January 31, 2021 from 8:00 a.m. until Monday, February 1, 2021 at 8:00 a.m.	YES	Unavailable. After re-enrolling in Online Banking, download the new Connected CU Mobile App from the app store to continue using Mobile Banking and mobile check deposit.
<b>Mobile Check Deposits</b>	Friday, January 29, 2021 from 4:00 p.m. until Monday, February 1, 2021 at 8:00 a.m.	YES	Unavailable. After re-enrolling in Online Banking, download the new Connected CU Mobile App from the app store, and then you may resume using mobile check deposit.
<b>Bill Pay</b>	Sunday, January 31, 2021 from 8:00 a.m. until Monday, February 1, 2021 at 8:00 a.m. New registrations will be temporarily disabled on Friday, January 29, 2021 at 10:00 a.m.	NO	Unavailable. Resume on Monday, February 1 after re-enrolling in Online Banking. Your current payee list and history will be brought over during the conversion.
<b>Shared Branching</b>	Friday, January 29, 2021 from 4:00 p.m. until Monday, February 1, 2021 at 8:00 a.m.	NO	Unavailable.
<b>TellerPhone Banking</b>	Sunday, January 31, 2021 from 8:00 a.m. until Monday, February 1, 2021 at 8:00 a.m.	NO	Resume Monday, February 1, 2021 at 8:00 a.m. using the following numbers: <b>Toll Free: 1-855-329-0933 • Augusta 207-629-3392 Waterville 207-313-5104</b>

See *Frequently Asked Questions* for additional details.

**Are my funds secure?** Your funds with Connected Credit Union are safe and secure. Administered by the NCUA, the Share Insurance Fund insures individual accounts up to \$250,000.00 and a member’s interest in all joint accounts combined is insured up to \$250,000.00.