



Exciting Changes Coming!

*We Are Growing For You!*

October 1, 2024

2<sup>nd</sup> Notification

Dear Mohave Community FCU Member(s),

At Mohave Community Federal Credit Union, our mission is to provide you with competitive and innovative offerings, ensuring you receive exceptional member service from us! To achieve this, we are thrilled to announce a significant technology upgrade, set to go live on November 4<sup>th</sup>, 2024.

#### **What You Need to Know**

- **Upgrade Date:** Friday, November 1<sup>st</sup>. (We will be **CLOSED** Friday, November 1, 2024)
- **Purpose:** To enhance your banking experience by providing seamless interaction
- **Benefits:** Improved services and innovative features for our valued members

#### **Stay Informed:**

Although the upgrade is a month away, we want to keep you informed and prepared.

#### **Action Required:**

To ensure our communication strategies are effective, we need your current contact information. Please confirm your email address, phone numbers, and mailing addresses the next time you visit a branch or call us.

Thank you for your continued loyalty. We appreciate your membership!

Kind regards,

Carol Roby  
President/CEO

## Core System Conversion FAQ's

Q. What is a "Core System"?

A. The Core System is the computer software and supporting hardware that MCFCU Credit Union uses to maintain members' deposit and loan accounts, process transactions, and support services such as debit cards and online banking.

Q. When will the Core Conversion take place?

A. October 31<sup>st</sup> at 5 pm – November 3<sup>rd</sup>.

### As a result of the Core Conversion, the credit union will be able to provide:

- A more convenient and streamlined online and mobile banking experience
- Enhanced account access with additional security measures and controls
- More personalized account features and functionality to better manage your money
- Improved efficiencies in service online, on the phone and in the branch

Q. Will branch hours be affected during the conversion period?

A. Yes. We will be closed on Friday, November 1<sup>st</sup>. We will reopen on Monday, November 4<sup>th</sup> at our normal business hours.

Q. Is my personal and financial information safe and secure?

A. Yes. The safekeeping of your account and personal information is the credit union's top priority. Personal data and account information will be safe and secure throughout the entire conversion process.

Q. Will my paper statement for October be delayed due to the conversion?

A. NO. If you receive paper statements, you will receive your October statements on time.

Q. If I receive eStatements, will I be able to view and/or download October's eStatement?

A. NO. You will not be able to access your eStatements after October 31, 2024. Your banking eStatement for October will not be available online and can instead be mailed to you per your request by calling 928-753-8000.

Q. Will previous eStatements prior to the conversion be available through online banking after October 31st?

A. NO. We suggest that you log into your online banking prior to October 31<sup>st</sup> to save and/or print any of your previous eStatements.

Q. Will my debit and credit cards work during conversion?

A. \*YES. There will be special monetary limits between October 31<sup>st</sup> – November 4<sup>th</sup>.

*\*A note regarding Debit Card Balance Inquiries: Starting on October 31<sup>st</sup> at 5 pm PST, balance inquiries may not reflect all transactions until Monday, November 4<sup>th</sup>. Spending from debit accounts should be tracked carefully to avoid overdrafts.*

Q. Will I be able to use Mohave Community FCU's ATM?

A. \*YES. You will access to the onsite ATM during this time. You will not, however, be able to view balances, make transfers, etc. on your account.

*\*A note regarding Debit Card Balance Inquiries: Starting on October 31<sup>st</sup> at 5 pm PST, balance inquiries may not reflect all transactions until Monday, November 4<sup>th</sup>. Spending from debit accounts should be tracked carefully to avoid overdrafts.*

Q. Will I be able to access Online or Mobile Banking during conversion?

A. No. Online and Mobile Banking will be unavailable from approximately 5:00 pm on Thursday, October 31<sup>st</sup> until Monday, November 4<sup>th</sup>.

Q. Will I be able to access Online Bill Pay?

A. NO. However, if you have payments due during the core conversion process, bill pay service will remain up and active (even when inaccessible through online banking) throughout this process. All payments will continue to process as normal without interruption.

Q. Will I have access to the CU 24 Line?

A. No. The banking telephone system will not be available from Thursday, October 31<sup>st</sup> at 5 pm until Monday, November 4<sup>th</sup>.

Q. What should I do if I have questions?

A. If you have questions, please call us at (928) 753-8000.