

## eAlerts



**IMPORTANT:** Alerts from online banking will stop on Sat. Sept. 30 at 12 pm.

Only alerts will not transfer from the old online banking service and must be re-established.



**TAKE ACTION:** Enroll in online banking or mobile banking to setup Alerts in the new system.

## Internal Genesee Co-op Transfers

- Transfers set up through online banking will need to be set up again.
- Internal transfers established at the branch will transfer over to our new system.

## Dividends

- Dividends will be posted on Saturday September 30th as usual.
- Accrued dividends on certificates will transfer to the new system.

## Minimum Balance

The minimum share for all primary savings accounts will remain \$5.00.

## Debit and ATM Cards



**IMPORTANT:** Debit and ATM cards will function as normal, but will have lower limits during our conversion. Please plan ahead and have sufficient cash on hand.

Starting Friday, Sept. 29th through Monday, Oct 2nd, Debit and ATM cards will have the following limits:

- Debit card purchase limit - \$500 per day.
- ATM withdrawal limit - \$500 per day.

## Direct Deposit/Automatic Payments



**IMPORTANT:** Direct Deposits due to post on Friday, Nov. 1 will post as normal. Refer to your paycheck stub for your deposit amount. During the conversion use your Debit or ATM card to access your funds. (Note the lower limits as listed above).

- You do not need to make any changes with your employer and your Direct Deposit will continue as normal.
- Any Direct Deposit transfers currently setup to transfer to other GCFCU accounts will continue with the new system.
- Once the conversion is complete, any scheduled payments will be processed reflecting their normal posting date.

## Frequently Asked Questions

### Will my Account Number or Debit Card Number change?

- No. Your account number will remain the same. Some account suffixes will change, but the account descriptions you see in online banking and on your statements will remain the same.

### If I get paid on October 1st, how can I access my funds?

- All funds for October 1st, will be deposited on September 30th as usual. If you get paid via direct deposit, refer to your paystub for your pay amount.
- You can still use your GCFCU Debit and/or ATM card to access your funds. Debit Cards will have a daily limit of \$500.
- If you need to make a large payment or purchase, purchase, write a check, use another card, or consider having extra cash on hand during this time.

### How will I access my online banking?

- The new online banking system will be located in the same place on our website, on the home page at [genesee.coop](http://genesee.coop).

### These and many other FAQs are listed on our website i.e.:

- Can I view my transactions during the conversion?
- What are Bill Pay, eAlerts, eNotices, and eStatements?

More FAQs listed at [genesee.coop/upgrade](http://genesee.coop/upgrade).

| CORE SYSTEM UPGRADE CALENDER |          |          |        |        |
|------------------------------|----------|----------|--------|--------|
| Sept. 28                     | Sept. 29 | Sept. 30 | Oct. 1 | Oct. 2 |

Don't miss the calendar on the back of your letter. It includes important cut-off dates.



**Genesee Co-op**  
Federal Credit Union

**BE READY**  
*TO Upgrade!*

## SOFTWARE UPGRADE

*Better* TECHNOLOGY

*Better* SERVICES

*Easier* ACCESS

*Robust* APP

*More* EFFICIENCIES

**Interruption of services**  
**Sept. 29 - Oct. 2**



ONLINE  
BANKING



MOBILE  
BANKING



BILL  
PAY



REMOTE  
CHECK  
DEPOSIT



PHONE  
BANKING

Look for these icons  
throughout the upgrade



**IMPORTANT**  
info



Take  
**ACTION**



**PLAN**  
ahead



Good to  
**KNOW**



**CHECK**  
online

For more information about our  
software upgrade, visit  
[genesee.coop/upgrade](http://genesee.coop/upgrade).

## ONLINE BANKING



**IMPORTANT:** Online Banking will not be available beginning Saturday, Sept 30th at 12 PM, through Sunday, Oct. 1st.

Starting Oct. 2nd, enroll in our new online banking service by visiting our website at [genesee.coop](http://genesee.coop) and following the on-screen prompts.

Prior to creating a new user ID and password, you will be asked for:

- Your member number (primary account number).
- Last four-digits of the primary account holder's social security number.
- Other identifying information.

New features include:

- Access to view other GCFCU accounts you are associated with.
- Ability to create nicknames for your accounts.
- Enrollment in eNotices.

Transaction History:

2 years of transaction history will be available to be available online by enrolling in our FREE eStatement service.

Transfers:

Recurring transfers previously set up in online banking will need to be re-established when you enroll in the new online banking or mobile banking app.



**PLAN AHEAD:** Make sure to take care of any online banking needs you have (check your balance, transfer funds, etc.) prior to 12 pm on Sept 30th.

## BILL PAY



**IMPORTANT:** Bill Pay will not be available Thursday, Sept. 28th @ 5PM - Monday, Oct. 2.

Starting October 2nd, enroll in our new Bill Pay service, which will be available within online banking.

Features include:

- Access within online banking and mobile banking.
- Ability to login to other bill pay accounts (eBills)

**IMPORTANT INFORMATION FOR EXISTING BILL PAY USERS:**

- Payee information will transfer from the old bill pay service. Please take the time to ensure vendor information is accurate.
- **You will not be able to add, delete, modify, or schedule payments during the conversion.**
- Payments scheduled to be sent before Sept. 28 will be processed as normal.
- Payments other than ACH transfers scheduled after 5PM on Sept 28 from the old system will be processed from the new system (including recurring payments previously authorized).
- **Any direct ACH transfers must be set up again after October 2nd.**



**PLAN AHEAD:** Current bill pay users please keep track of any planned payments to ensure that payments transferred to the new system are properly made on time.



**TAKE ACTION:** Starting Oct. 2nd, enroll in our new Bill Pay service to establish payees and initiate payments.

**FAQs listed at [genesee.coop/upgrade](http://genesee.coop/upgrade).**

## MOBILE BANKING



**IMPORTANT:** Mobile Banking will not be available beginning Saturday, Sept. 30th at 12 pm, through Sunday, Oct. 1st.

Our new Mobile Banking app will be available for download starting Oct. 2nd from the Apple App Store or Google Play. **(Delete the old Genesee Co-op mobile banking app.)**



Good to KNOW

**GOOD TO KNOW:** When you sign up for Mobile or Online Banking the same username and password will work for both logins starting Oct. 2nd.

Features available with this free service will include:

- New options for log-in include touch ID or facial recognition.
- New Bill Pay service, which includes eBills.
- eStatements and check images.
- Improved Remote Check Deposit.

## eStatements



**IMPORTANT:** eStatements will not be available after 12 pm Saturday, Sept. 30th. You must re-enroll for this FREE service.

Starting Monday, Oct. 2nd, re-enroll in our FREE eStatement service through our new online banking or mobile banking app.

- When you enroll, you will have access to the last 13 months of eStatements.
- Paper statements will be sent to all members until they are set up for eStatements in the new system.

## REMOTE CHECK DEPOSIT



**IMPORTANT:** Remote Deposit will not be available from Friday, Sept. 29th 4 pm until Monday, Oct. 2nd.

Once you enroll in Mobile Banking, you will be able to access our new Remote Deposit system, which allows you to deposit checks by taking a picture on your mobile device. Remote Deposit will be available starting Tuesday, October 3rd.



**TAKE ACTION:** During the conversion, you can leave your deposits in our night deposit box. Deposits will be processed on Monday, Oct. 1st.

## PHONE BANKING



**IMPORTANT:** Phone Banking will not be available beginning Saturday, Sept. 30th at 12 pm, through Sunday, Oct. 2nd.

Our new Phone Banking will be available at the same number (585) 461-2230, option 1.

You will be prompted for the following information:

- Your member number / share account number.
- Other identifying information.
- Establish a secret PIN for future access.

**For more information about our software upgrade, visit [genesee.coop/upgrade](http://genesee.coop/upgrade).**