

## **HEFCU CORE CONVERSION - WHAT YOU NEED TO KNOW ABOUT THIS EXCITING UPGRADE!**

Beginning Sunday, August 31, 2025 at 6pm EST through Monday, September 1, 2025, Healthcare Employees Federal Credit Union (HEFCU) will be converting to a new core processing system in order to continue bringing our membership updated products, in addition to new and improved services.

This new core processing system will enhance our member service and equip our team and members with new tools. We have been conducting testing of the new system and staff have been training to ensure a smooth transition.

Projects of this size require an adjustment period; therefore, the FAQs and schedule below explains what to expect.

Have a question not covered below? Please give us a call at 609-951-0700, visit us at the branch, or email [hefcu@hefcu.com](mailto:hefcu@hefcu.com). We're here to assist you.

### **Frequently asked questions**

#### **1. Why are you upgrading the core processing system?**

HEFCU wants to give every member the absolute best banking and financial service experience. This upgrade is necessary to provide you with the best service possible while also allowing us to add the products and services you've asked for.

#### **2. What new features will be available after the upgrade?**

HEFCU will soon be offering exciting new features, such as:

- Personal Card Management: Turn your own debit and credit cards on/off should they be lost or stolen, right within Online and/or Mobile banking
- Zelle – an easy-to-use tool for sending money to other people
- External transfers to other depository accounts
- Joint account owner individual login for Online and Mobile banking
- Better tools for staff, which means better service for you!

#### **The following will not change:**

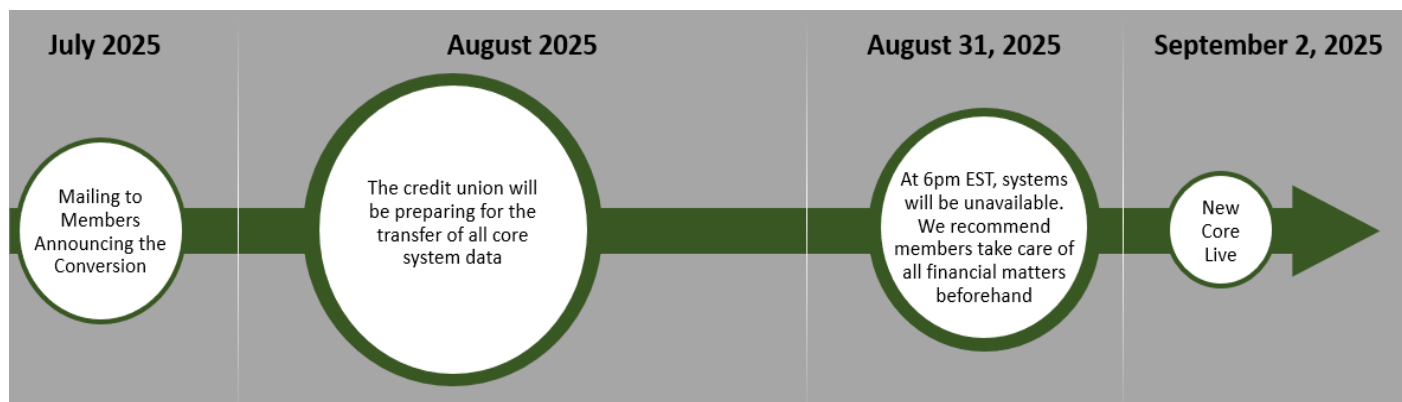
- Your account numbers and routing number
- Your debit and credit card numbers
- Your online and mobile banking username
- The smiles you see when you come in or hear when you call us!

#### **3. During the upgrade, will I still be able to access my accounts?**

Yes, your accounts will be accessible during the upgrade; however, in a limited capacity. Balances will not update until the upgrade has been completed

## CALENDAR OF EVENTS

Take a photo or screenshot of the table below and save it to keep track of these important dates!



*\*Debit and credit cards will begin operating in 'Stand-in Mode' after 5 pm on Sunday, August 31<sup>st</sup>, and will be operating in 'Stand-in Mode' all day Monday, September 1<sup>st</sup>.*

### 4. How will the upgrade affect my ability to see monthly account statements and history?

Upon completion of the conversion Monday, September 1<sup>st</sup>, statements older than 3-months will not be accessible to view within the new online banking platform. We understand this may cause you frustration and we apologize for this. HEFCU will maintain records of all previous month's statements, in compliance with regulations, for you to request if needed.

**We highly recommend that you login to your online banking account and download and save past statements.** Within the online banking, select "statements," choose an account, and hit 'continue.' Next, Download the PDF for each month you'd like to download and save.

Within the mobile app you will not be able to view your statements until after the upgrade. Therefore, you need to use the online banking from a desktop to download the statements.

*If you are not already registered for Online banking and would like to continue receiving e-statements, please register for Online banking after the upgrade. If you have already registered for online banking before the upgrade, you must log into Online banking and re-opt-in for e-statements.*

### 5. How will the upgrade impact online and mobile banking?

Our Mobile app and Online banking will not change. We will be working on upgrades to both systems soon after the upgrade to bring additional services to our membership

### 6. How will the upgrade impact automatic deposits, withdrawals, transfers, and Shared Branching?

All direct deposits scheduled for Monday, September 1<sup>st</sup>, and any other pending deposits, automatic transfers, and transactions received before this day will be posted, even if they have an effective date after August 31<sup>st</sup>.

All direct deposits and automatic withdrawals, not pending, scheduled for Monday, September 1<sup>st</sup> will be

posted on Tuesday, September 2<sup>nd</sup>. Please plan accordingly and complete transactions prior to Sunday, August 31<sup>st</sup>.

**Shared Branching Access:** On Monday, September 1<sup>st</sup>, members will not be able to access the shared branching network, due to the system upgrade. Access will resume on Tuesday, September 2<sup>nd</sup>.

**Will my username and password remain the same?**

Your username and password will not change

**7. Can I use my debit card to access ATMs and make purchases during the down-time? What is 'Stand-in Mode?'**

Yes, you will still be able to use your debit card to access ATMs and make purchases during the down-time. Please contact the credit union at 609-951-0700 to learn about 'Stand-in Mode.'

**8. Will my information be secure during the upgrade?**

Yes, your security is always our top priority, and your account information will remain protected as we complete this upgrade

**9. Will branches be open immediately following the upgrade?**

Yes, all branch locations will be open on Tuesday, September 2<sup>nd</sup> following the upgrade

**10. Will my account, routing number, or debit card number change?**

No, all information will remain the same after the upgrade.

**Additional questions?** Please call us at 609-951-0700