

2019 CORE CONVERSION FAQs

What is a core processing system?

Our core processing system is the software that manages our banking technology.

Technologies include:

- Opening and managing accounts
- Maintaining account holder information
- Processing transactions
- Originating and servicing loans

***Please note, keeping member information secure and private is a top priority for us. The core conversion process will not compromise the safety of member information in any way.**

Why is Inspire FCU upgrading its core system?

The upgrade will improve our services, efficiency, and accommodate growth. Our new core system will allow us to offer our membership more and enhance the overall banking experience with us.

Will business hours change during the core conversion process?

We will close, as normal, at 5pm EST on Thursday, February 28th, and will be reopening Monday, March 4th. The remainder of the week we will be open for normal business. *The Newtown branch will be open for limited transactions during conversion weekend.*

Will I have access to my funds during the conversion?

Debit Cards and Credit Cards will not be impacted. The following products will be temporarily unavailable beginning at 5pm EST on Thursday, February 28th:

- Mobile/Online Banking
- Telephone Banking System
- Bill Pay
- Shared Branching

Watch your email, our website, and social media on Monday, March 4th announcing when these services will be available.

2019 CORE CONVERSION FAQs

Will my account numbers change?

Yes, account numbers will change, however any existing direct deposits, ACH debits, and checks you have will continue to work and applied appropriately to your new account number. Your new account number will be available for reference inside of online banking. Additionally, representatives will be available to assist you with questions you have regarding your new account number. Your new account number will be available for you beginning **Monday, March 4th**.

Will I be able to apply for a loan during the conversion?

Yes, you will be able apply for a loan during the conversion weekend. Applications can be submitted online, as normal, by visiting www.inspirefcu.org.

Will I be able to use Shared Branching at another credit union during the conversion?

No, access to Shared Branching will not be available after **5:00pm on Thursday, February 28th** through **Monday, March 4th**.

What is the best way to contact Inspire FCU during conversion weekend?

If you have any questions, please feel free to contact us by phone at **215.788.5270** or in person by visiting the **Newtown** location.

Contact us via other channels **after hours or during conversion weekend** by:

- Using our online contact-us form at www.inspirefcu.org/contact-us/
- Emailing ms@inspirefcu.org (*please do not send any sensitive or personal information*)

If you need to report a lost or stolen **Inspire FCU Debit Mastercard®** during conversion weekend, please call **215.788.5270**.

If you need to report a lost or stolen **Visa® Rewards Credit Card** during conversion weekend, please call **888.415.6154** (after hours call **800.991.4961**).

How will the system upgrade benefit me as a member?

The upgraded system will allow us to operate more efficiently and be able to provide you with additional services and added convenience. After conversion, we will have several improved and new services available.

2019 CORE CONVERSION FAQs

These include:

- Updated Telephone Banking System
- DocuSign eSignature Technology
- Enhanced online and mobile banking technology
- Account integration features
- Additional products and services offered to you

What will change after the core conversion?

- A new, intelligent telephone banking system will be available
- A new, modern and easy to use online and mobile banking technology will be available
- Signatures for transaction approvals, account changes and loan processing will be collected digitally
- Increased efficiency when working with staff to create a streamlined member service experience

What services will not be affected during the core conversion process?

- Visa® Rewards Credit Cards
- Inspire FCU Debit Mastercard®
- Website & Contact-us Form
- ATM Withdrawals
- Written Checks

Do I need to do anything to prepare for the core conversion?

While more of the core conversion process will take place in the back office at the Credit Union, there are a few things you can do.

We recommend:

- Taking note of the dates of conversion weekend. We will keep you informed throughout the whole process via email, social media, and on our website at www.inspirefcu.org.
- Contacting us at **215.788.5270** if you have any new or updated information or would like to verify your current information (address, phone number, etc.)
- Visiting our website to review the complete **“2019 Core Conversion To-Do List.”**

2019 CORE CONVERSION FAQs

Can I still use an ATM while the core conversion is underway?

Yes. You will be able to withdrawal funds from your Inspire FCU checking account at ATMs located at Inspire FCU branches; deposit functionality will be unavailable during the conversion. You will also still have access to our surcharge-free Co-Op ATM Network. Please visit inspirefcu.org/atm-network-shared-branching

Can I use my checks during the core conversion?

Yes, you may still use your checks like normal. However, you will need to make sure you have sufficient funds in your account to cover any checks you write during conversion weekend.

Can I still use my current checks after the core conversion?

Yes, continue using your current checks like normal. You will not have to order new checks.

Will I receive a new Inspire FCU Debit Mastercard® because of the core conversion?

No, you will continue to use the same Inspire FCU Debit Mastercard®. Your Inspire FCU Debit Mastercard® will not be impacted during conversion.

Will my Inspire FCU Debit Mastercard® PIN change?

No, both your Inspire FCU Debit Mastercard® number and PIN will remain the same during and after the core conversion.

Can I use my Inspire FCU Debit Mastercard® at other ATMs?

Yes. In fact, you can use your Inspire FCU Debit Mastercard® at over 30,000 surcharge-free locations nationwide. Visit inspirefcu.org/atm-network-shared-branching to access our ATM locator.

Can I still access Mobile/Online Banking during the core conversion?

No, you will not have access to Mobile/Online banking.

Will I be able to view my eStatement history in Mobile/Online Banking after the core conversion?

Yes, 18 months' worth of eStatements will be available.

2019 CORE CONVERSION FAQs

Will my Mobile/Online Banking username or password change?

Yes. A new, enhanced version of mobile and online banking will be available. You will be prompted to re-enroll for online banking. Instructions for registration and login will be provided closer to our conversation date.

Will my Bill Pay information be lost?

No, your Bill-Pay information will be saved and transferred to the new and enhanced Mobile/Online Banking platform.

Can I still receive a Direct Deposit or make an electronic payment during the conversion?

If the Direct Deposit or electronic payment was received by Inspire before 5pm EST on Thursday, February 28th it will post. Any Direct Deposit or electronic payment made during the conversion will post on Monday, March 4th. **We anticipate having all Social Security deposits that would normally process on the 1st and 3rd of the month to be available on Thursday, February 28th.**

How will the core conversion affect Direct Deposits or automatic payments post conversion?

- Direct Deposits will not be affected and will continue to post at the beginning of the day.
- Payments setup from outside institutions will continue to process as normal to your loan at Inspire FCU.
- Automatic transfers and loan payments setup in online banking **will need** to be reestablished on the new online banking system beginning Monday, March 4th.
- Payments setup from payroll deduction will continue to process as normal post-conversion.

Can I still receive paper statements every month after the conversion?

Yes, if you prefer paper statements, you can still receive them by mail. If you prefer to conveniently access your statements online, you can opt-in to receiving eStatements by registering and logging into the new and enhanced online banking system.

What is not changing after the system upgrade?

- Your existing checks (future check orders will be ordered with your new account number)
- Inspire FCU Debit Mastercard® (PIN numbers will remain the same)
- Visa® Rewards Credit Cards
- Routing and Transit Number
- Pre-authorized payments and Direct Deposits
- Bill Pay, payees and payments