You Asked. We Listened.

AS A REMINDER

September 30 (4p.m.): The conversion process will begin. Account Access via branch location, 800 #, Mobile App, Online Banking & Bank By Phone is unavailable. Mastercard Credit and Visa Debit Cards will continue to work.

All branches will be closed on October 1.

Our Main Office-Cherry Hill and Napoleon, OH, Office will reopen on October 2 (noon), and all other offices will reopen on October 3.

Bank By Phone, 800 # access, ACH, Automatic Withdrawals, and Direct Deposit will resume on October 2 (noon).

Online Banking, Mobile Banking, and BillPayer will resume on October 3.

Before September 30: Please view and/or print your transaction (statement) history. Transaction history will not be available after the conversion. Also, withdraw an appropriate amount of cash to cover your typical expenses during the upgrade period.

Campbell Federal Credit Union

Do MORE with your money.

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2 Executive Campus • Suite 100 • Cherry Hill, NJ 08002

You asked for improved technology. We listened.

Campbell Federal Credit Union

VERSION #2 – UPDATED 9-23-19

IMPORTANT:

A New Computer System is Coming on October 2, 2019!

PLEASE REVIEW THE ENCLOSED INFORMATION.

A New Computer System is Coming.

To encompass and better serve your ever-changing financial needs, Campbell Federal Credit Union is launching a new computer system. The conversion will occur **September 30 – October 3, 2019.**

Your banking experience and account security remain essential.

The upcoming conversion is necessary to provide you with the highest level of service options possible as well as new security measures. This booklet covers all you need to know regarding conversion dates and special instructions.

We can't wait to begin this new journey with you!

Important Dates

September 30	**Maxton, NC location will be closed. All other branches will operate normal business hours.** Your Debit Card and Mastercard Credit Card will be available for transactions. We recommend that you withdraw an appropriate amount of cash as needed, for use during the closure dates.
September 30 (4 p.m.) through October 2 (noon)	**Bank by Phone and Call Center are unavailable. 800 telephone number is also unavailable.**
September 30 (4 p.m.) through October 3	**Online Banking, Mobile Banking, and BillPayer will be unavailable.** Important: Please view and/or print your transaction (statement) history before September 30. The credit union will retain 7 years of your statement copies. Transaction history will NOT be available after the upgrade.
September 30 (4 p.m.) through October 3	**General account access is unavailable. Mastercard Credit, STAR ATM, and Visa Debit Cards will continue to work.** Consider applying for a Mastercard Credit Card or requesting a limit increase for greater access. If you don't currently have a Visa Debit Card, request yours today.
October 1	**All branches and Main Office will be closed for the conversion.**
October 2 (noon)	**NEW COMPUTER SYSTEM GOES LIVE!** Your account number will NOT CHANGE and will remain the same. However, you will need to log in and re-enroll in Online and Mobile Banking and set up new passwords and security questions. While there may be some service delays as we acclimate, we'll be ready to serve you!
October 2 (noon)	**Bank By Phone, ACH, Automatic Withdrawals, and Direct Deposit are available.**
October 2 (noon)	**Main Office and Napoleon, OH office reopen at noon. Our Call Center and 800 number are back up.**
October 3	**All other branches reopen for normal business hours.**
October 3	**Online Banking and Mobile Banking are available.** Your account number will remain the same, but you will need to set up a new password and security questions. If you use BillPayer, merchants and scheduled payments will automatically convert. As always, we recommend you monitor your account to ensure all is running smoothly.

Important FAQs

Why are you upgrading your core processing system?
Your banking experience is important to us and this upgrade is necessary in order to provide you with the highest level of service possible.

Will my Account Number change?
No. Your Account Number will remain the same. However, Suffix Codes (for sub-accounts, such as Vacation Savings, IRAs) will change. Please see suffix conversion chart on page 3.

What about my monthly statement? Will it look different?
Yes. Your monthly statement will have a new format. Additionally, ALL members will receive a paper statement for the month of September, even if they're enrolled in eStatements.

Will my Visa Debit Card and ATM Card numbers change?
No. Your card numbers, as well as your Personal Identification Numbers (PINs), will NOT change.

Will my Mastercard Credit Card number change?
No. Your credit card number will NOT change. However, how you access your credit card information online will change after October 25. A separate mailing will be sent to all Mastercard Credit Card account holders with more information on this change.

Will the Campbell FCU website address change?
No. Our website URL, www.campbellcu.org, will NOT change.

Will Online Banking and Mobile Banking change?
Yes. We're excited to bring you a new and much-enhanced system offering greater functionality. You'll also feel secure knowing your data will be protected by the highest encryption levels possible.

Can I apply for a loan on the credit union's website during the upgrade?
Yes. All loan applications submitted via our website will be received.

Will the Online Loan Application change?
Yes. After the conversion, our online loan application will look different and be available on mobile devices.

Will my Online and Mobile Banking user ID and passwords change?
Yes. User IDs for Online Banking and Mobile Banking will change for some members – but not everyone.

Also, note that ALL PASSWORDS must be changed initially. However, once you're logged in to Online Banking, you can change your password back to what it originally was, if you prefer.

Will I need to order new checks?
No. You can continue to use your current checks; our Routing Number will NOT change.

Will Online BillPayer change?
Yes. But everything (payees and payments) will automatically transition. Your payees and payments in the system will NOT change.

Will Bank By Phone (formerly ART) options change?
Yes. But menu options will change only slightly. Please listen carefully to the instructions when you call.

The initial PIN to log in to Bank By Phone will change; however, you can change it back after your first login.

Will my Account Number change?
No. Your main Account Number will not change.

Will Account Suffixes change?
Yes. Your Account Suffixes will change. But don't worry, no action is required on your part. See the chart below for conversions.

Account Type	Current Suffix	Post-Conversion	Account Type	Current Suffix	Post-Conversion
Regular Savings	0	01	Special Savings	64	07
Traditional IRA	2	20	Special Savings	65	08
Roth IRA	3	30	Special Savings	7	09
Vacation Savings	4	40	Special Savings	70	10
Holiday Savings	5	50	Special Savings	71	11
Special Savings	6	02	Special Savings	72	12
Special Savings	60	03	Special Savings	73	13
Special Savings	61	04	Special Savings	74	14
Special Savings	62	05	Special Savings	75	15
Special Savings	63	06	Checking, Regular & Free	9	75
			Checking, Interest Plus	9	77

What if the upgrade takes longer than expected?
While we do not anticipate any delays in completing the upgrade, we will post updates on our website and social media pages if the upgrade extends beyond the currently scheduled October 3 completion date.

I have additional questions. Where can I go for help?
Please give us a call at 800-257-5354, visit a branch or email at memberservices@campbellcu.org. We are always happy to assist you.

Account Access

During the upgrade, can I still access my accounts?
Yes. Account access will be available during the upgrade period—but in a very limited capacity. Please refer to the schedule in this brochure for information on branch closures, service interruptions, and more.

As a reminder, the conversion begins on September 30 (4 p.m.) to be completed by October 3.

Can I use my Visa Debit Card during the conversion?
Yes. Visa Debit and ATM Cards will be available and functioning normally during the upgrade.

Will my information stay secure?
Yes. Your security remains our top priority, and account information will remain protected throughout the conversion.

How will the upgrade impact automatic withdrawals and direct deposits?
All should proceed normally on **September 30 until 4 p.m.** However, no transactions (incoming or outgoing) will occur after 4 p.m. All transactions will resume on **October 2 (noon).**

When will my local branch location be closed?
All locations will be open their normal business hours on September 30 except Maxton, NC, which will be closed.

ALL locations will be closed on October 1.

The Main Office in Cherry Hill, NJ and the Napoleon, OH office will reopen at noon on October 2. All other branch locations will reopen at various times after noon on October 2 or October 3, depending on the location's normal business hours. **All branches will be operating on their normal business hours by October 3.** Announcements will be made via our website and social media when locations are open for business.

Can I call 800-257-5354 during the upgrade?
No. All Call Center services will be unavailable beginning **September 30 (4 p.m.)** through **October 2 (noon).**

Important Service Changes

You Asked. We Listened.

In this section, find more information about your product and service enhancements and impactful changes.

- Account Numbers
- ATM/Debit Cards
- Credit Cards
- Checking Account/ACH Services
- Online & Mobile Banking
- BillPayer
- Bank By Phone

Account Numbers

Will my Account Number change?

No. Your Account Number will remain the same. However, our Suffix Codes (for sub-accounts, such as Vacation Savings, IRAs, etc.) will change. Please see the suffix conversion chart below.

Our Codes Are Changing!

Account Type	Current Suffix	Post-Conversion	Account Type	Current Suffix	Post-Conversion
Regular Savings	0	01	Special Savings	64	07
Traditional IRA	2	20	Special Savings	65	08
Roth IRA	3	30	Special Savings	7	09
Vacation Savings	4	40	Special Savings	70	10
Holiday Savings	5	50	Special Savings	71	11
Special Savings	6	02	Special Savings	72	12
Special Savings	60	03	Special Savings	73	13
Special Savings	61	04	Special Savings	74	14
Special Savings	62	05	Special Savings	75	15
Special Savings	63	06	Checking, Regular & Free	9	75
			Checking, Interest Plus	9	77

Please make a note of these codes. These are important to have handy for Online Banking and Bank By Phone features. You'll also use these new Suffix Codes whenever you deposit a check.

ATM/Debit Cards

Will my Visa Debit and ATM Card work during the conversion?

Yes. Your card will be available to use during the upgrade period; however, there may be service interruptions. Please plan ahead and have some extra cash on hand.

Will my PIN change?

No. Your Debit Card or STAR ATM card PIN will stay the same.

Will I need extra cash?

It is a good idea for you to have some cash on-hand during the conversion period for your everyday needs. (For example, gas, groceries, entertainment, or emergencies.

Please withdraw your appropriate cash by September 30.

What if I have automatic payments made with my ATM/Debit Card?

For recurring payments (such as utility or loan payments, gym memberships, etc.) that use your Debit Card number(s), the information will automatically convert and will continue as normal after the conversion.

Who do I call if I have a question or problem?

If there are any questions regarding your Visa Debit Card or ATM Card during the upgrade period, please call our Debit Card processor and partner (PSCU) at 866-529-1575. This is the number listed on the back of your card.

Important Dates:
September 30 (4 p.m.) – October 3: Debit Cards will be available and functional for purchases and cash withdrawals at ATMs. STAR ATM cards can be used for cash withdrawals.
BEFORE September 30: Withdraw appropriate cash for the conversion period.

Credit Cards

Can I use my Campbell FCU Mastercard® Credit Card during the conversion?

Yes. Your card will be available throughout the conversion. You may want to consider requesting a credit line increase to ensure your limit is sufficient throughout the upgrade. You may also use your Credit Card for cash advances. (Note: Some balance information may be unavailable during the conversion; and, transactions will post after the conversion. However, all normal transactions will be available as usual.)

Will there be changes to how I can access my Mastercard Credit Card account information?

Yes. As part of the upgrade, credit card account holders will soon be able to view card balance information within Online Banking.

After October 25, all credit card users will be able to log into the Mastercard AccessPoint website directly from the Online Banking portal. A separate mailing will be sent to all Mastercard Credit Card account holders with more information on this enhancement.

Who do I call if I have a question or problem regarding my credit card?

If you have any questions regarding your Mastercard Credit Card during the upgrade period, please call our Mastercard processor (PSCU) at 800-449-7728. This is the number listed on the back of your card.

Important Dates:
September 30 (4 p.m.) – October 3: Campbell FCU Mastercard Credit Cards will work.

Checking Account/ACH Services

Will my Checking Account number stay the same?
No. The suffix for Checking Accounts will change. As a result, your Checking Account Number WILL change. Please see the Suffix Conversion Chart we've included.

Can I use my existing checks?
Yes. You can continue to use your current checks until they are gone. The new system will convert all old suffix codes to the new codes automatically.

Will my ACH (direct deposit) still go into my Checking Account?
Yes. All ACH deposits (payroll, pension, annuities, etc.) will continue without interruption to your Checking Account. The new system will convert all old suffix codes over to the new codes automatically.

Will my automatic payments still withdraw from my Checking Account?
All automatic withdrawals and direct deposits will proceed as normal on September 30. However, no transactions (incoming or outgoing) will occur on accounts after 4 p.m. on September 30. All transactions will resume as normal on October 2 at noon.

Will my loan payments still take place as usual from my Checking Account?
Yes. All loan transfers set up from your Campbell FCU accounts will automatically transition with the new system whether it's from Checking or Savings.

What about my monthly statement? Will it look different?
Yes. Your monthly statement will have a new, streamlined format. It will also be clean and easy to read. Watch for additional details following the upgrade. If you haven't already, it's an excellent time to sign up for eStatements!

Important Dates:
September 30 (4 p.m.) – October 3: There will be limited access to your Checking Account. However, your Visa Debit Card will be available for your use.

Online & Mobile Banking

You'll enjoy a new and versatile Online Banking platform beginning on **October 3**. If you're new to Online Banking, your login credentials will require your Campbell FCU Account Number and Social Security number. You will be asked to set up a password and security questions.

Will Online Banking and Mobile Banking change?
Yes. We're excited to bring you a new and much-enhanced system offering greater functionality and more convenience. You'll also feel secure knowing your data is protected by the highest encryption levels possible. Because of our system upgrade, please note that all account history within Online Banking will NOT be available after **September 30.**

Will Online Banking be available during the upgrade?
No. It will be available for you to access beginning on **October 3.**

IMPORTANT - New User ID and Password Terminology
Our current Online & Mobile Banking login uses the terms **User ID** and **Password** when you log into your Online and Mobile Banking. This will change with our new system.

USER ID will now be called **Logon ID.**

Password will now be called **Security Code.**

Will my user ID change?
Yes. User IDs for Online Banking will change for some members, but not everyone. Any member who is using the prefix "PCU" in front of their Account Number as a User ID will need to drop the PCU prefix.

All User IDs will be reset to your main Account Number.

Will my password change?
Yes. All Passwords will change initially to the last four digits of the primary member's Social Security number. However, when you log in for the first time on or after **October 3,** you will be prompted to change your password.

Will my security questions be the same?
No. We are moving to new and improved security measures and features. These include a new security function for logging in to Online Banking.

*All Online Banking users will need to re-enroll in the Security function on or after **October 3.***

Can I change my user ID and password after the upgrade?
Yes. When you log into Online Banking for the first time on or after **October 3,** the system will ask you if you would like to change your User ID.

Can I still view multiple accounts within Online Banking?
Yes. If you currently view multiple accounts within Online Banking, such as a spouse or children's accounts, you will still be able to view them after the conversion.

Will Mobile Banking and Mobile Deposit be available during the upgrade?
No.

What is my login for the Mobile Banking?
Your login and password for the Mobile App and Online Banking will be the same. You may log in to Mobile Banking on or after **October 3.** You will need to follow the steps to reset your Online Banking User ID and Password on a desktop computer **FIRST,** before logging in to Mobile Banking.

How do I enroll in the Mobile App?
As a first-time user, download our app via the Apple App Store or Google Play.

How can I view my account history after September 30?
Please view and/or print your transaction (statement) history *before* September 30. While you will receive a final paper statement, online transaction history will NOT be available after the upgrade.

Will I still be signed up for eStatements?
Yes. All members who are currently enrolled in eStatements will be enrolled after the upgrade. However, ALL members will receive a final **PAPER statement of their September activity.** This is the normal step of the conversion regardless if you're enrolled in eStatements.

Important: Please view and/or PRINT any transaction (or statement) history you wish to save BEFORE September 30. While you will receive a final paper statement from the old system, online transaction history will NOT be available after the conversion.

Important Dates:
September 30 (4 p.m.) – October 3: Online Banking is unavailable.
October 3: New Online and Mobile Banking System are LIVE.

BillPayer

If you currently use BillPayer, you will need to re-enroll in Online Banking first to gain access.

Will my scheduled payments be processed?
Yes. Any payments scheduled before **September 30, 2019,** will be paid as normal. However, from **September 30 (4 p.m.) – October 3,** BillPayer will be unavailable. If any payments need to be set up during this time, you will need to make alternate arrangements.

After the upgrade, you will need to re-enroll in Online Banking; then you can access the new BillPayer System and make changes as usual.

Will my payees and/or recurring payments be transferred to the new system?
Yes. On **October 3,** all bills and payee information will be transferred to the new BillPayer System, including scheduled and recurring payments. We recommend that you log in to Online Banking to review your current bills. It is also an excellent time to ensure all payees are set up correctly.

Can I add a new bill to be paid?
No changes to payees or scheduled payments or cancellations can be made between **September 30 (4 p.m.) through October 3.** Payments scheduled before **September 30 (4 p.m.)** will process as usual.

Please make sure you have scheduled all upcoming bills before September 30.

Will my scheduled payments be processed?
Yes. Any payments scheduled before **September 30 (4 p.m.)** will be paid as normal. However, no additions, changes, or cancellations can be made beginning on **September 30 (4 p.m.)** until **October 3 (noon).**

Will my payees and/or recurring payments be transferred to the new BillPayer System?
Yes. All bills and payee information will automatically convert to the new system, including scheduled and recurring payments. We recommend you log in to Online Banking to review current bills and schedule any bills due during the upgrade period prior to September 30 (4 p.m.). This will help ensure all payees are set up correctly.

Can I add a new bill to be paid during the conversion?
No. Changes to payees or scheduled payments or cancellations will not be available between **September 30 (4 p.m.) through October 3.** Payments scheduled before September 30 will process as usual. Please make sure you have scheduled all upcoming bills before September 30.

Important Dates:
September 30 (4 p.m.): Last time to schedule/edit payments before conversion.
September 30 (4 p.m.) – October 3: BillPayer System is unavailable for additions/edits/cancellations.
October 3: New BillPayer goes LIVE.

Bank By Phone (Formerly ART)

You'll enjoy new and easy access with an improved Bank By Phone (telephone) banking system – with convenient voice prompts guiding you every step of the way. However, our suffix codes are changing, so you will want to have these handy the first few times you call.

Will Bank by Phone change?

Yes. The menu options WILL change slightly. Please listen carefully to the instructions when you call.

Will my PIN change?

Yes. The initial PIN to log in to Bank By Phone WILL change, to the last four digits of the main member's Social Security number. You'll be prompted to change it the first time you log in.

Will my Suffix Codes change?

Yes. Please note that most codes have changed. The conversion schedule is below:

Account Type	Current Suffix	Post-Conversion	Account Type	Current Suffix	Post-Conversion
Regular Savings	0	01	Special Savings	64	07
Traditional IRA	2	20	Special Savings	65	08
Roth IRA	3	30	Special Savings	7	09
Vacation Savings	4	40	Special Savings	70	10
Holiday Savings	5	50	Special Savings	71	11
Special Savings	6	02	Special Savings	72	12
Special Savings	60	03	Special Savings	73	13
Special Savings	61	04	Special Savings	74	14
Special Savings	62	05	Special Savings	75	15
Special Savings	63	06	Checking, Regular & Free	9	75
			Checking, Interest Plus	9	77

Will I continue to use the 856-486-3270 number to call in?

No. The new number for Bank By Phone is 800-544-0949.

Can I still dial the credit union's main number (800-257-5354) and transfer to Bank By Phone?

No. You must dial the new number to access to Bank By Phone.

Important Dates:
September 30 (4 p.m.): Last time to schedule/edit payments before conversion.
September 30 (4 p.m.) – October 2 (noon): Bank by Phone is unavailable.
October 2 (noon): Bank By Phone System goes LIVE.

Campbell Federal Credit Union

Thank you for being a member – we appreciate your patience during the conversion! For your easy reference, please save this information. It will help you to prepare for the transition and remind you of important service dates.

Your Peace of Mind Comes First.

If you have any questions or concerns, please call 800-257-5354, email us at memberservices@campbellcu.org, or stop by a branch office to speak to a Member Service Representative.

We're ready to help!