



## Computer System Upgrade (FAQ's)

### What is NOT Affected

#### **How will the Branch Office Hours be affected?**

Branch office hours will NOT be affected. The upgrade will take place over the weekend during non-business hours.

#### **How will my Best Reward VISA Credit Card be affected?**

Your Best Reward VISA Credit Card will NOT be affected.

#### **How will the Best Reward Credit Union Website be affected?**

The Best Reward website will NOT be affected.

#### **How will my Drafts/Checks be affected?**

Your Best Reward Drafts/Checks will NOT be affected.

#### **How will my Account Number be affected?**

Your Best Reward Account Number(s) will NOT be affected; however a few accounts will be assigned a new Trailer (ending) as follows:

Old Trailer	New Trailer	Description
00	01	Shares
91	75	Draft
92	76	Draft

### What IS Affected

#### **How will Member Receipts be affected?**

Member receipts provided in the branch will look different and members will have the option to select a paper or email receipt.

#### **How will my ATM/Debit Card be affected?**

Your Best Reward ATM/Debit Card will go offline at 6:00 PM on Friday, November 30th. At that time, your ATM/Debit Card(s) will have the following limits throughout the weekend:

- ATM LIMIT of \$100.00 per Card (per 24 Hours)
- POS (Point of Sale) LIMIT of \$100.00 per Card (per 24 Hours)
- Online Purchase LIMIT of \$100.00 per Card (per 24 Hours)
- If you were to use your Card in all three scenarios above, you would have a limit of \$300 total per Card (per 24 Hours).
- ATM Cards cannot be used for Online Purchases; therefore a limit of \$200 total per Card (per 24 Hours) will apply.
- You will NOT be able to conduct a Balance Inquiry OR Account Transfer at the ATM while Cards are offline.
- Your Card will be back up and normal limits will be re-instated around 10:00 AM on Monday, December 3rd.
- Effective December 3, 2018, any transaction completed without your physical Debit Card (such as an online purchase) the authorization limit will now be \$600.00 (per 24 hour period) to reduce the exposure to fraud and protect member funds.

#### **How will Best Reward Online be affected?**

- Best Reward Online will go down at 6:00 PM on Friday, November 30th.
- When you login to Best Reward Online (following the upgrade) you will be prompted to confirm your contact information and you will have the opportunity to make changes if any are needed.
- Your transaction history will no longer be available following the upgrade. It will begin/resume on Monday, December 3rd. If you need to access your transaction history AFTER November 30th, you may contact the credit union for a copy.
- Best Reward Online will be back up around 10:00 AM on Monday, December 3rd.



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### How will Online Bill Pay be affected?

- Online Bill Pay will go down (with Best Reward Online) at 6:00 PM on Friday, November 30th.
- Any payments scheduled PRIOR to 6:00 PM on Friday, November 30th will be paid.
- You may want to print a copy of your current merchants and payments PRIOR to 6:00 PM on Friday, November 30th to confirm that they transferred over accurately following the Computer System Upgrade.
- Online Bill Pay will be back up around 12:00 PM on Tuesday, December 4th.

### How will Popmoney (Personal Payment Service) be affected?

- Popmoney will go down (with Best Reward Online) at 6:00 PM on Friday, November 30th.
- Any payments scheduled PRIOR to 6:00 PM on Friday, November 30th will be paid.
- Popmoney will be back up around 12:00 PM on Tuesday, December 4th.

### How will A2A (Account-to-Account) Transfers be affected?

- A2A transfers will go down (with Best Reward Online) at 6:00 PM on Friday, November 30th.
- Any transfers scheduled PRIOR to 6:00 PM on Friday, November 30th will be processed.
- A2A transfers will be back up around 12:00 PM on Tuesday, December 4th.

### How will the Best Reward Mobile App be affected?

- The Mobile App will go down (with Best Reward Online) at 6:00 PM on Friday, November 30th.
- The Mobile App will be back up around 12:00 PM on Tuesday, December 4th.

### How will Mobile Deposit Service (Remote Deposit Capture) be affected?

- Mobile Deposit Service will go down (with the Mobile App) at 6:00 PM on Friday, November 30th.
- Mobile Deposit Service will be back up around 12:00 PM on Tuesday, December 4th.

### How will Statements be affected?

- All members (including e-Statement users) will receive a mailed Statement in December.
- All mailed Statements (and e-Statements) will resume as normal in January 2019.
- E-statements Users, you may want to save any past e-statements that you wish to keep PRIOR to November 30th.
- If you need to access a statement AFTER November 30th, you may contact the credit union for a copy.

### Save Your e-Statements

1. Login to Best Reward Online
2. View Your e-Statements
3. Open Each e-Statement That You Wish to Save
4. Once Opened, a Pop-up Bar will Appear on the Bottom with Option to "Save to File"
5. Save to Your Computer, USB Flash Drive, etc.

### How will Phone 24 be affected?

- Phone 24 will go down at 6:00 PM on Friday, November 30th.
- Phone 24 will be back up around 12:00 PM on Tuesday, December 4th.
- Once re-instated, you may resume calling existing phone numbers to access Phone 24; however in the future the existing phone numbers for Phone 24 will be replaced with this NEW phone number: 1-800-263-8135. When you call this NEW Phone Number your PIN will be set as the last 4 of your Social Security Number initially, and you will be prompted to change that.

### How will Direct Deposits, Payroll Deductions, and/or Automatic Loan Payments be affected?

Direct Deposits, Payroll Deductions, and/or Automatic Loan Payments will continue as scheduled up until 6:00 PM on Friday, November 30th. Any pending over the weekend will post around 12:00 PM on Tuesday, December 4th.

### Who may I contact if I have more questions?

You may call our Computer System Upgrade Hotline at 440-374-5276 and a member of our staff will be happy to return your call. You may also contact us by Email at [questions@bestrewardcu.coop](mailto:questions@bestrewardcu.coop). All questions/inquiries will be addressed within 1 business day.