



## Best Reward Credit Union Operating Engineers Branch



### Frequently Asked Questions (FAQ's)

#### **When the two data processing systems are integrated on October 1st and October 2nd, will services be interrupted?**

On Tuesday, October 1st and Wednesday, October 2nd the Operating Engineers Branch will be closed to prepare for the integration. This branch will re-open normal business hours on Thursday, October 3rd. From that time forward, you will also have access to the Brook Park, Highland Heights, and Walton Hills Branch offices!

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

There will be a slight modification to your existing account number beginning Thursday, October 3rd. Your new account number will begin with 18 and pre-fill with zero's to make it 6 digits in length, so if your account number is 1234 then on the new processing system it will be 181234. If your existing account number is 56 then it will be 180056.

#### **How will my Share Draft/Checking Account be affected?**

Any Ohio Operating Engineers FCU Share Drafts/Checks that you currently have will continue to work with no interruption in service, even after the data processing integration is complete. However; those will be retired at some point in the future. We will contact you with instructions regarding new Best Reward Share Drafts/Checks at a later date.

If you are currently enrolled in Overdraft Protection, this protection will continue with your Best Reward Share Draft Checking Account. If you would like to learn more about (or cancel this protection) you may click [HERE](#).

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

1. If you have an Ohio Operating Engineers FCU ATM Card, Best Reward will be issuing you a new card. Your new card will be mailed the week of **Monday, September 23rd**. You will be able to select a PIN using the instructions included with that card.
2. Your Best Reward ATM Card may be activated any time **after Thursday, October 3rd**, by calling the number included with that card to select your PIN.
3. Existing Ohio Operating Engineers FCU ATM Cards will no longer work **after 4:00 PM EST on Monday, September 30th**. Be sure to cut or shred your Ohio Operating Engineers FCU ATM Card before disposing it!
4. If you are currently enrolled in Overdraft Protection, this protection will continue with your Best Reward ATM Card. If you would like to learn more about (or cancel this protection) you may click [HERE](#).

#### **Will the number for reporting a lost or stolen ATM Card change?**

Yes. This number will be on the back of your new ATM Card and also available online at [www.bestrewardcu.coop](http://www.bestrewardcu.coop).

#### **How will my Online Account Access be affected?**

Existing Ohio Operating Engineers FCU online account access will no longer **work after 4:00 PM EST on Monday, September 30th**. All online services will be converted so that your electronic access can be established on Best Reward's operating system.

1. **After 8:00 AM EST on Thursday, October 3rd**, you may visit [www.bestrewardcu.coop](http://www.bestrewardcu.coop) and enroll for online banking. Just click the top link titled Services and select Online Banking and Enroll Now or click [HERE](#) where you can enroll. You will input your NEW account number then it will prompt you to choose a Logon ID. During enrollment, you will also be prompted to create a Security Code.
2. Once enrolled (going forward) six months of your account transaction history will be available for you to view online. If you need to access transaction history beyond six months, you may contact the credit union for that information.
3. After you are enrolled for Best Reward Online, be sure to check out the additional services available to you such as; e- statements, Online Bill Pay, Mobile Banking, Account Alerts, and more! Best Reward Online will be your new method for accessing your accounts online. This secure and completely FREE service allows you to manage your accounts and conduct your financial transactions in a number of ways, whenever it's convenient for you!

**How can I use Best Reward's Phone 24 (Automated Phone System)?**

After 8:00 AM on Thursday, October 3rd, you may dial 1-800-263-8135 to access your account information via Best Reward's automated phone service Phone 24. You will be asked to enter your Personal ID Code which is the last 4 digits of the primary account holder's Social Security Number. From there, you will be asked to create a new Personal ID Code.

Click [HERE](#) to view instructions and prompt options for using Phone 24.

**How will my Direct Deposit and/or Payroll Deductions be affected?**

Your existing Direct Deposit (Social Security, Pension, etc.) and Payroll Deductions WILL continue as usual BUT you will want to update those vendors with your NEW Routing Number and NEW Account Number at your earliest convenience. The NEW Routing Number is 241073951 and your NEW Account Number is 18 and pre-fill with zero's to make it 6 digits in length, so if your account existing Account Number was 1234 then on the new processing system it will be 181234. If your existing account number was 56 then it will be 180056. If you have questions about how to do this or need assistance with updating your information, please contact Patti at the Walton Hills Branch at 440-232-9540 ext. 315 and she will be happy to assist.

**Are my accounts still federally-insured?**

Yes, member accounts remain safe and fully insured up to the maximums established in federal law. The National Credit Union Share Insurance Fund insures individual accounts up to \$250,000 and joint accounts up to \$250,000 per member. The Share Insurance Fund also separately protects IRA retirement accounts up to \$250,000.

**When can I access my accounts at other Best Reward Credit Union Branch offices?**

Beginning Thursday, October 3rd you may use all Best Reward Credit Union Branch offices: Brook Park, Highland Heights, Operating Engineers, and Walton Hills.

**What if I am currently a member of both Ohio Operating Engineers FCU and Best Reward Credit Union?**

Both accounts will remain with separate account numbers. If your total deposits exceed the maximum insurance limit of \$250,000, those deposits in excess of \$250,000 will be insured for a period of 6 months.

**Will incoming wire information change?**

Yes, beginning Thursday, October 3rd incoming wire information will be as follows:

Corp One Federal Credit Union  
870 Orion Place  
Columbus, Ohio 43240  
ABA 244084264

Further Credit to:

Best Reward Credit Union  
21375 Alexander Road  
Walton Hills, Ohio 44146  
Account # 241073951

Final Credit to:

Member Name  
Member Account Number

**How will my loans be affected?**

Your loans will continue with their existing terms and conditions; however, we ask that when you renew your collateral insurance that you list Best Reward Credit Union as the loss payee, since Ohio Operating Engineers FCU is no longer the lien holder.

**How will my Christmas Club Account be affected?**

Your funds will automatically transfer to your Share Draft Checking Account (or Share Savings if not applicable) the evening of October 31st. The funds will be available to use on November 1st. For your convenience, this account renews automatically each year. You are then able to withdraw, request a check, or transfer those funds to another account effective November 1st.

**When is the Annual Meeting?**

The Annual Meeting is typically held on a Sunday in March at the Holiday Inn on Rockside Road. Watch for details later this year.

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

Please call Patti at the Walton Hills Branch at 440-232-9540 ext. 315 and she will be happy to answer your questions. If she does not answer, please leave a message and she will return your call as soon as possible.