

SYSTEM ENHANCEMENT

FREQUENTLY ASKED QUESTIONS

General Questions

Q. Why is Sikorsky Credit Union enhancing its system?

A. This System Enhancement will improve your member experience, making doing your banking faster and more convenient. At the same time, it will streamline some of our current processes.

Q. Where can I find more information about the enhancement?

A. More information is available on our website at www.sikorskycu.org/systemenhancement. There you can find detailed information, tips and videos.

Q. How should I prepare?

A. Mark your calendar for our System Enhancement. Because our branches and Call Center will be closed, if there is banking you need to do in branch, visit us before June 5th or on/after June 8th. Online Banking and our mobile app will also be unavailable starting Friday, June 4th at 5:00 p.m.. If you need access to your transaction history during our System Enhancement weekend, be sure to download or export it from Online Banking.

System Enhancement Weekend

Q. When will the Enhancement take place?

A. Our System Enhancement will begin once our branches close on Friday, June 4th. This Enhancement will go through the weekend and Monday. Our branches and systems will be back up on Tuesday, June 8th.

Q. Will your hours of operation be affected?

A. Yes, our branches and Call Center will be closed on Saturday, June 5th and Monday, June 7th. After our Enhancement is completed, our Call Center will be open for extended hours to help answer any questions you may have. Please visit our website at www.sikorskycu.org/systemenhancement for more information.

Q. Will I have access to Online Banking or the Mobile App during the Enhancement weekend?

A. Online Banking and our Mobile App will be unavailable beginning Friday evening, June 4th. They will be available again starting Tuesday, June 8th.

Q. Will my debit card, ATM card and credit card work during the enhancement weekend?

A. Yes, your debit card, ATM card and credit card will work normally during our Enhancement for ATM withdrawals and normal point of sale transactions. Please keep in mind that purchases and withdrawals made from 5:00 p.m. on Friday, June 4th through Monday, June 7th, will post on Tuesday, June 8th.

Q. Will online loan applications and online account opening be available?

A. During our System Enhancement weekend, you will be able to apply for a loan. Please keep in mind response times may be a bit slower. You will not be able to open an account online.

Q. Will the closure affect Bill Pay?

A. You will not be able to login to Online Banking to view Bill Pay, however any existing Bill Pay transactions will be processed accordingly.

Q. Will the closure affect any direct deposit?

A. Any direct deposit that is scheduled will still go through.

Q. Will automatic payments or scheduled transfers in Online Banking be affected?

A. Automatic payments and scheduled transfers will be processed accordingly.

Q. Will your ATMs work during the Enhancement?

A. Yes, all of our ATMs will be available during our System Enhancement weekend. Please keep in mind that balances and balance inquiries will be unavailable.

Q. Will my transaction limits remain the same during the Enhancement weekend?

A. Yes, transaction limits during the Enhancement weekend are the same as they normally are when our branches are closed.

Q. Will my information remain secure during the Enhancement?

A. Of course, your information is always secure with Sikorsky Credit Union and our System Enhancement will not affect security.

After the Enhancement

Q. Will my member number change?

A. Member numbers will not change.

Q. Will account numbers change?

A. Account suffixes will be added to the end of the member number for each account. Currently members have a member number, followed by a two-digit suffix for each account. For example, Mary's member number is 12345 and her checking account has suffix 90. Her new checking account number will be 1234590. This will not affect anything you have set up like checks, direct deposit or ACH transactions.

Q. Will account numbers change if I open accounts after the System Enhancement?

A. Yes, any account or loan opened after our System Enhancement is completed will receive a new randomly selected account number.

Q. Can I use my existing checks?

A. Your checks will not need to be updated.

Q. Will my statement look different?

A. Your statement will have an updated look and feel which will make them easier to read. Keep in mind, you may receive two statements. One statement will cover your account information from June 1st – 4th, the other will cover your account information from June 5th – 30th. All other statements will be sent out like they always have been, you will get them at the beginning of each month.

Q. Will my debit card number and PIN remain the same?

A. Yes, your debit card and PIN will remain the same.

Q. What happens if I have an inactive debit card?

A. Debit cards or ATM cards that have remained inactive for 12 months will be closed. Please remember to use your cards on a regular basis.

Q. Will my credit card remain the same?

A. Yes, your credit card will remain the same.

Q. Will my loan payment date change?

A. No, your loan payment date will remain the same.

Q. Will I still receive my loan payment coupon book?

A. You will no longer receive a coupon book to pay your loans. Don't worry, you can still pay your loans how you choose. Pay online, mail in your payment or visit a branch. If you have a mortgage home loan, you will start receiving a statement that will have a coupon attached in June as a new enhancement.

Q. Will telephone banking be different?

A. We are excited to offer an enhanced telephone banking service to our members called Smart Teller. You will be able to access Smart Teller through our local number at (203) 377-5905 or toll free at (800) 874-6424 or through either of our main numbers. Please listen carefully, as the menu prompts are a bit different. You also may be asked to enter your social security number or account number to move forward.

Q. Will I see any changes when visiting a branch?

A. Yes, you will now have the option of receiving your receipt via email.

Online Banking

Q. Will my Online Banking and Mobile App username and password change?

A. No, your user ID and password will remain the same.

Q. Will my established alerts remain the same?

A. Yes, your established alerts will remain the same.

Q. Will my account history still be there?

A. Yes, account history will remain the same.

Q. Will my direct deposits remain in place?

A. Yes, all transactions will clear and post to your account normally.

Q. Will my automatic payments continue as scheduled?

A. Yes, automatic payments scheduled will be processed accordingly.

Q. Will my authorized sub users continue to have access?

A. Yes, your sub-users will continue to work. However, you may need to re-enable the sub user or re-associate the accounts a sub user has access to.

Q. Will my linked external accounts still be present?

A. Yes, the external linked account will remain the same, however, you may need to re-authenticate the account.

Q. Will accessing my accounts be easier?

A. Yes! Any account that you are a joint owner on will be accessible to you through one online banking login. This means you will see all of your affiliated accounts and loans on which you are a signer, regardless of whether you are the primary account holder or not. If you wish to hide these accounts, it's easy. we have a tutorial available at www.sikorskycu.org/systemenhancement.