

# System Conversion FAQs

## What is happening?

1

We are upgrading our core processing system, which is the central system that houses accounts & transaction information for both deposits and loans.

## Why is this upgrade necessary?

2

The upgrade ensures our system stays current and secure, and will continue to support future growth of the Credit Union to serve the evolving needs of our Members.

## When will this upgrade take place?

3

The system upgrade is scheduled for June 1, 2026.

## What is not changing?

4

Your existing accounts will remain open, and scheduled payments, direct deposits, and automatic transactions will continue as usual.

## How does this affect me?

5

Most members will notice little to no change. After the upgrade, your day-to-day banking will largely stay the same, but efficiency for Credit Union staff will improve.



# System Conversion FAQs

**6 Will my Member Number change?**  
Each member will have a single membership number going forward. If you currently have multiple numbers, the lowest active number will be retained. If you have only one number, it will remain your membership number.

**7 Will my account numbers change?**  
Yes, there will be a change. If your account number is affected, you'll receive a letter prior to June 1, 2026 explaining the minor changes.

**8 Will my account history still be available?**  
Yes, your account history will still be available.

**9 Direct Deposit**  
After the conversion, you'll be asked to update your direct deposit to use your new account numbers instead of a membership number. Please wait until after the conversion to make any changes. Your updated savings or checking account number will arrive in an upcoming letter.

**10 Will my data be affected?**  
Your information will be securely transferred to the new system. We take data security very seriously and have safeguards in place to protect your information.



# System Conversion FAQs

11

## Will there be any interruption to services?

Some services will be temporarily unavailable during the conversion. Debit, credit, and ATM cards—as well as Align Credit Union ATMs—will operate normally. Branches, Contact Center, Online, and Mobile banking will be offline from close of business on Friday, May 29, through the weekend of May 30–31. Service delays may occur on June 1 and 2 as the new software is launched.

12

## Will online banking look different after conversion?

Online banking will look the same after this conversion, but your new account numbers will take the place of your old account numbers. An Online banking upgrade is scheduled to occur by the end of 2027. Your information will be securely transferred to the new system. We take data security very seriously and have safeguards in place to protect your information.

13

## Will my telephone banking login credentials change?

For most members, your telephone banking login member number will remain the same. Members with more than one membership number must log in using the membership number that remains active after conversion; all accounts will be accessible under one login. After conversion, all members will be prompted to set a new telephone banking password. You will initially log in using a temporary default password which will be the last six digits of your Social Security number and then you will be prompted to create a new password.



# System Conversion FAQs

14

**Will my online banking login credentials change (username and password)?**

For most members, your login credentials will not change. For Members who currently have multiple online banking login credentials, login will only be allowed through the membership number which remains active post-conversion and all of your accounts will be available under one set of credentials

15

**Will bill pay still work the same?**

Yes, bill pay will still function the same way. For Members who currently have multiple online banking login credentials, vendors and automatic payments will need to be verified by the Member.

16

**Will alerts and notifications stay the same?**

Yes, alerts and notifications that you have set up in online banking will continue to function after the conversion is complete.

17

**Will the credit union be closed during the upgrade?**

All branches will be closed on Saturday, May 30 and Sunday May 31, 2026.

18

**Who can I contact for more information?**

You can contact us at 1-800-942-9575, visit any branch or reach out through [info@aligncu.com](mailto:info@aligncu.com). Our team will be ready to assist you.

