



# Special Edition

April 2007

## Computer Conversion

After several months of consideration and research, your Atlantic City Firemen's FCU has chosen to upgrade the data processing system used to manage our member accounts. Although our last conversion was 5 years ago, the Board and Management felt the system fell short of expectations for servicing the needs of our members. We feel the new system is better suited to serve online services with greater security and confidentiality. The overall system will provide more convenience and speed when transacting business with the Credit Union.

The actual conversion will take place on May 1, 2007. The Credit Union offices will be open regular business hours during the conversion. We do not anticipate any obstacles, but as with any change, a transition period will allow us to identify and correct issues affecting our ability to serve you that may result from the conversion. We will make every attempt to limit interruption in service to you.

Below, you will find information that we hope will allow you to continue to use our services with confidence during the conversion period.

- Your account number will NOT change.
- Share suffixes and Certificate suffixes will change (see list included in this newsletter)
- HOTLINE - our Audio Response has a NEW PHONE NUMBER - 800-603-3062
- Audio Response and Home Banking will shut off at 4 p.m. EDT on April 30, 2007 and will resume sometime during the day on May 2.
- Audio Response will require a re-enroll for existing users (see accompanying article)
- Home Banking will require a re-enroll for existing users (see accompanying article)
- Bill Pay will require a re-enroll for existing users and re-entry of payee information (see accompanying article)

A new Audio Response menu is provided for your convenience on the back of this letter.

Please feel free to contact us during business hours if you have questions or are experiencing any problems. As always, we apologize in advance for any inconvenience and thank you for your continued support as we move forward.

## Share and CD Suffix Changes

With the new system, share suffixes are now referred to as Share Types. Beginning May 1, some Share Types will be different than the suffix for the same account. Please refer to the list below to help determine what Share Type is appropriate for your transactions. (continued on page 2)

### Share Account Conversion

Old Suffix	New Share Type	Description
01	01	Regular Share
03	03	Share
04	04	Secondary Share
05	05	Secondary Share
06	06	Secondary Share
07	07	Secondary Share
01	10	Corp Regular Share
03	13	Corp Secondary Share
04	14	Corp Secondary Share
05	15	Corp Secondary Share
06	16	Corp Secondary Share
07	17	Corp Secondary Share
01	02	Minor Regular Share
01	03	Non Member Share
01	98	Restricted Share
09	75	Share Draft
10	76	Share Draft
11	77	Share Draft
09	70	Corp Share Draft
10	71	Corp Share Draft
11	72	Corp Share Draft
15	25	Holiday Club
17	27	Loan Pmt Share
18	28	Loan Pmt Share

# Online and Audio System Changes

If you are currently utilizing the convenience of **HOTLINE**, our Audio Response System, online Home Banking and Internet Bill Pay, you will want to pay particular attention to the following procedures. Members who wish to begin using these services for the first time can also employ these steps for enrolling.

## Audio Response

The A.C. Firemen's FCU Audio Response system will shut down at 4 p.m. EST on Monday, April 30, 2007. The system is expected to be activated and available during the day on Wednesday, May 2, 2007. At that time, you will need to use the new Audio Response phone line at 800-603-3062.

Upon connecting with the new system, you will be required to re-enroll by completing the information as requested and using a temporary password of the last 4 digits of your Social Security Number. You may then continue by resetting your password as directed and/or use the new Audio Response menu (included herein) to proceed with your account inquiry or transaction.

## Home Banking

Our Home Banking system will also shut down at 4 p.m. EST on Monday, April 30, 2007. The system is expected to be activated and available during the day on Wednesday, May 2, 2007.

When initially logging in to Home Banking, you will be required to re-enroll by completing the information as requested, agreeing to terms and conditions, and using a temporary password of the last 4 digits of your Social Security Number\*. You may then continue by resetting your password as directed or proceed with your account inquiry or transaction.

\* If you have already assigned a new password to your Audio Response login, the temporary password for Home Banking will be that same password.

## Bill Pay

For current users, the old Bill Pay site will be disabled by 5 a.m. on Monday, April 30, 2007. Bills scheduled for payment through April 30 will be processed normally. Any payment scheduled to be paid after May 1 will NOT be processed. **DO NOT SCHEDULE PAYMENTS FOR AFTER APRIL 30.**

We regret that no information for payees or scheduled payments after April 30 will transfer to the new system. In order to maintain your ability to use the Bill Pay service, you must first "re-enroll" in the Home Banking system (see above instructions). Notify the Credit Union by calling 609-272-1000 or use "hot" mail on the Home Banking site when your Home Banking is activated to let us know that you are now ready to resume Bill Pay.

All previous payee information including account numbers, payment addresses and payment amounts must be re-entered. In addition, payments that were previously scheduled for May 1 or after must be re-entered into the new Bill Pay system along with payee information. We apologize for the inconvenience caused by this interruption and are offering active Bill Pay users as of 4/30/07 three months of service (May, June, July) with no monthly fee.

If you need help or are having problems with any of the enrollments, we encourage you to contact us at 609-272-1000.

## Share and CD Suffix Changes *(cont'd from page 1)*

Certificate of Deposit had been assigned more "random" suffixes in the past. These established Certificates will convert to a CD Type based on the term of the certificate (i.e. a 12 month certificate will now have a CD type of 12).

Beginning May 1, 2007, any newly issued certificates will be assigned an individual certificate number and may be identified as such on your statement or at the time of renewal.

## Certificate Account Conversion

Term	CD Type
6 month CD . . . . .	06
9 month CD . . . . .	09
10 month CD . . . . .	10
12 month CD . . . . .	12
18 month CD . . . . .	18
24 month CD . . . . .	24
36 month CD . . . . .	36
60 month CD . . . . .	60

# **HOTLINE**

## **Audio Response Menu**

**Call 800-603-3062 from any touch-tone phone.**

Once connected, choose Spanish or English.

- 1 – Quick Check – Provides Primary Savings and Checking Balances
  - Most recent transactions
  - Transfer funds between accounts
- 2 – Account Inquiries
  - 1 – Account balances and additional details
  - 2 – Account history
  - 3 – Tax information
- 3 – Financial Transactions (options available depend on member's account types)
  - Transfer funds
  - Loan payments
  - Loan advances
  - Cross account transactions
  - Withdrawal by check
- 4 – Member Services
  - 1 – Checking Services
    - 1 – Reorder checks
    - 2 – Copy of a cleared check
    - 3 – Stop payment
  - 2 – Statement photocopy
  - 3 – Change Audio PIN
- 5 – Credit Union Information and Requests
  - 1 – Products & Services
  - 2 – Financial Tools