



SYSTEM UPGRADE

PLEASE READ

We appreciate your patience, and we value your membership at Capstone Federal Credit Union

FREQUENTLY ASKED QUESTIONS

1. How do I prepare for the conversion?

- a. Complete all online and mobile deposit transactions prior to Friday, June 28, 2024, by 12:00PM PT
- b. Have extra cash on hand. Debit cards and ATM withdrawals will have reduced limits during the upgrade so plan ahead for large purchases over the weekend.
- c. **Print or save any statements, E-statements or any previous monthly statements**, recent transaction history, and/or your bill pay details (payees, recurring payments, transfer, etc.) for your personal records if needed. **We will not have any retained history after the conversion. All quarter end paper statements will be mailed to all members at the end of June for your records.**

2. **What is a core processing system?** A computer system used to maintain member's accounts and information as well as process transactions.

3. **Is my personal data safe?** Yes, your personal data and account information will be safe and secure as always.

4. **Are my funds still safe and secure?** Yes, your funds are safe. All accounts will continue to be insured by the National Credit Union Administration (NCUA) Share Insurance Fund up to \$250,000.00.

5. **When will the upgrade happen?** The upgrade has already started. We have been working diligently on all our members' information and data so the transition will be as smooth as possible. See below for important dates that may affect your ability to access new services and account information.

6. **What dates do I need to know about?** Important dates below for the data migration interruptions:

- a. **June 21, 2024**, at 8:00AM PT, we will start removing enrollment application links until we are on our new system. Those will include **E-Branch new enrollments link changing over to "It's Me 247"**, **lpay new enrollments link (same product)** and **Mobiliti (Touchbanking app) new enrollments link changing to our own Capstone FCU Link to be available soon after July 1, 2024 conversion**

date. This will impact new members or new enrollments until we are up on July 1, 2024, at 8:00AM PT

b. June 28, 2024 through out the day services will be suspended below

1. ATM/Debit card will work, with limited funds available daily throughout the weekend, starting Friday June 28, 2024, after 3pm – July 1, 2024, approximately by 8:00AM PT.
2. Check images/Credit Sense – Deactivated at 8:00AM PT, no longer used
3. Mobile Deposit – Disabled at 11:00 AM PT, which resides in (Touchbanking) new access to come approximately around July 8, 2024, you will see it in the Mobile Banking app when it's loaded from Apple and Google Play
4. E-Branch Service (online banking) Disabled at 1:00 PM PT, the new log in to our new link of "[It's Me 247](#)" on July 1, 2024, on our website www.capstonefcu.coop
5. Access to E-Statements – Disabled at 1:00 PM PT, history going forward will be collected and will build from July 1, 2024. Retrieve any statement copies you may need prior to June 28, 2024
6. Mobiliti (touchbanking app) – Disabled at 3:00 PM PT, our new app will be provided on July 8, 2024, new app to download will be on our website in a few days after we go live on July 1, 2024 at 8:00AM PT
7. Bill Pay (Ipay) – Disabled at 3:00 PM PT, the same application will resume on July 1, 2024
8. Virtual Branch (our website) will continue to work for information ONLY.
(No Online Functions)
9. We will not process or receive any loan applications after June 28, 2024, 8:00AM PT and will resume application processing on Monday July 1, 2024, 8:00AM PST for any scheduled disbursements

c. July 1, 2024, services will resume approximately at 8:00AM PT for:

1. Online Banking, new name "It's me 247" login
2. Once you have reenrolled for online banking in "It's Me 247", your Bill Pay service is there
3. Remote Deposit Capture will be available in 1-2 weeks after we are live, we will keep you updated on availability, or you will see on your Mobile App for www.capstonefcu.coop

7. Can I still log in to my account? You will have access to our website for information purposes throughout the weekend, E-Branch (online banking) and Ipay (bill pay) as well as Mobiliti app (touchbanking) will only function until June 28, 2024, see timeline above.

8. What will change? Our website will be updated with a fresh new look.

- a. New Online Banking, called “It’s Me 247”, will replace E-Branch Online services. You will need to re-enroll in this service when you access it for the first time. You will go to www.capstonefcu.coop to access our Online Banking platform, “It’s Me 247” on July 1, 2024, after approximately 8:00AM PT.

FIRST TIME LOG IN DETAILS:

1. *Navigate to our homepage & click Online Banking at www.capstonefcu.coop look for the “It’sMe247” button on our updated website homepage*
2. *Click the [First Time User? Link](#)*
3. *Enter the necessary information (Account & SSN)*
4. *Select the preferred delivery method for your activation code (either email or text message)*
5. *Enter the code within 24 hours to proceed with your new online banking set up*

Password requirements: A strong password is typically at least six characters with a combination of upper-case and lower-case letter, numbers and a special character

View sample video on what our new website will be like, [“It’s Me 247”](#)

Ours will have different colors and member content.

9. What won’t change?

- a. Existing account numbers stay the same with the addition of added suffixes as indicated below

List of new suffixes:

Savings: 000

Secondary Savings: 001-005

Kirby Kangaroo: 040

CU Succeed: 080

Christmas Club: 020

Money Market: 050-051

Shared Secured: 030

Traditional I RA: 240

Roth I RA: 245

Conduit IRA: 241

Checking Accounts: 100-101

3 Month - 5 Year CD: 300-350 (ranges)

IRA CD: 400-425 (ranges)

New Vehicle: 500-510 (ranges)

Used Vehicle: 520-530

Recreation: 540-550 (ranges)

Shared Secured: 560-570 (ranges)

Signature: 580-590 (ranges)

Fixed Second SNSC: 700

HELOC: 800-802 (ranges)

HELOC SNSC: 810

Example, account 1111111-00 is now 1111111-000 for a savings account

- b. Debit and Credit Cards, will continue to work, Personal Identification Numbers (PIN) will not be affected, **although your limits will be reduced for system migration for the weekend of June 28, 2024 through July 1, 2024**
- c. Direct Deposit (Payroll, Pension, Social Security)- they will continue to post as they do now
- d. Automatic transfers- they will continue to process the same
- e. Loan Payment Due Date -they will stay the same
- f. Bill Pay (Ipay) no interruption to payment processing and payee and payment information will convert to our new system when you regain access on July 1, 2024.
- g. Checks, your account will still process any of your checking account checks you write

10. **When will I have access online?** We are scheduled to come back live approximately 8:00AM PT on Monday, July 1, 2024, **this is when you will go to our website and click on “First Time User?” Link**

11. **What if I have more questions?** Please refer to our website for more information or give us a call for anything we have not addressed. You can call or text us at 949-716-5746 or email us at capstonefcu@capstonefcu.coop

Sample of what our **Online Banking app** [“it’s me 247”](#) will look like, colors and content will differ

Sample of our **Mobile app** click [here](#), this will look similar with color and content difference

Sample of our **Remote Deposit Capture** click [here](#), this will look similar with color and content difference

Sample of our **Text Banking** click [here](#), this will look similar with color and content difference

Thank you again for your patience, and we value your membership at Capstone Federal Credit Union