

System Upgrade

We are improving for you!

New Online Banking and Mobile App

You will notice a new online banking platform as a result of our computer system upgrade. As such, you will need to re-enroll in this service when you access it for the first time.

Accessing Online Banking:

You will continue to go to www.kauaicreditunion.org to access our Online Banking platform.

Login ID:

The first time you login after the upgrade, you must click on the **first-time user link** and **enroll**. You will be prompted to create a new 'User Name' after you log in.

This User Name CAN consist of:

- Upper and lower case letters
- Numbers
- Spaces

The User Name CAN NOT consist of:

- Your Kaua'i FCU account number
- Your first or last name
- Special characters (such as: !, @, #, \$)

Passwords:

For all users, you will continue to log in to our current online banking service before April 1st, 2022 using your current online banking password. You will be prompted to create a new password after you log in for the first time after April 1st, 2022, and that will be your password going forward.

Helpful Hint: A strong password is one that is at least eight characters with a combination of upper and lower case characters, numeric characters and special characters.

Security Settings:

As part of your re-enrollment, you will select new security questions and answers.

e-Alerts:

You will need to re-establish your alerts in our new online banking platform. The last day you will receive e-Alerts from our current online banking platform will be Thursday, March 31st, 2022.

Mobile Banking:

The current mobile app will no longer work after March 31st, 2022 and a new one will be issued. We will notify the membership via email, web-site, branch signage, and social media once the new app is available.

Account Aggregators:

If you use an account aggregator (such as Quicken or Mint), your Kaua'i FCU account information may be affected. These data aggregators are unaffiliated with the credit union. Please contact their customer service directly to inquire about any potential impact of our system upgrade.

System Upgrade

Important Information About Account History

Member access to prior account history will be temporarily unavailable after 5:00 p. m. on March 31st, 2022. This means any previous transactions posted on your account before this time will not show in online or mobile banking, and will be temporarily unavailable through our 24-hour automated telephone banking service. All members, regardless as to whether or not they are signed up for e-Statements, will receive a final paper statement through March 31st, 2022. Because this account history will not be immediately available online, electronic check images will also be unavailable. Once online banking is available on April 3rd, 2022, members will see check imaging moving forward. If you need an image of a check that cleared your account prior to April 1st, 2022, please contact the credit union.

Important Information About e-Statements

For members that have enrolled in e-statements, prior statement history will no longer be available to view/download after March 31st, 2022. E-statements will be available in online banking from April 2022 forward. It is recommended that members save copies of prior statements before March 31st, 2022. If you need a copy of a prior statement after March 31st, 2022, please contact the credit union.

What will stay the same

Account Numbers

Your existing account number(s) will remain unaffected by our system upgrade. Please note: Though your base member account number will not change, the account suffixes will be changing. Before setting up any new direct deposits (after April 1st, 2022), electronic transactions, or ordering checks, please contact us to verify you have the correct information.

Debit and Credit Cards

Your existing debit and credit cards will continue to work after our computer system upgrade. Personal identification numbers (PINs) also remain unaffected.

Checks

You can continue to use your Kaua'i FCU checks. Our third-party check provider also remains the same, should you need to place a reorder. You may contact the credit union after the upgrade for any new check orders.

Direct Deposit

Your direct deposits will continue to post to your account as they do today.

Please note: In order to complete the transition to our new system, direct deposits made on Friday, April 1st, 2022 will not be available until Monday, April 4th, 2022 when the upgraded system goes live.

Automatic Transfers

Any automatic transfers you have scheduled for your account will continue to process as they do today.

Loan Payment Due Dates

If you have a loan with Kaua'i FCU, your payment date will remain the same.

Computer System Upgrade Schedule: Plan Ahead

THURSDAY MARCH 31ST

What Happens

- Online Bill Pay will be unavailable.
- Online and mobile banking are unavailable after 4:00 p.m.
- Last day for eAlerts on our existing online banking platform.
- Audio telephone banking service unavailable after 4:00 p.m.
- Last statement processed on the old computer system.

How to Prepare

- You will want to complete all online and mobile transactions before 4:00 p.m.
- You may want to print out recent account history in online banking for your reference as well as any recurring payments or transfers and eAlerts you have set up.
- You will not be able to schedule bill payments using our new system until April 4th, 2022.
- Unfortunately, your existing payees, eBills, and recurring payments will NOT transfer to our new service. You will need to set up your payees and payments in the new system once it is available.
- You may want to print your payee information to have it available to establish them under the new bill pay.

FRIDAY APRIL 1ST AND SATURDAY APRIL 2ND

What Happens

- All branches are closed.
- Audio telephone banking service, online and mobile banking unavailable.
- Limited Debit card access available.

How to Prepare

- Have extra cash on hand.
- Although debit and ATM card access is available, consider using your Kaua'i FCU VISA or another credit card to pay for larger purchases.

MONDAY APRIL 4TH

What Happens

- Kaua'i FCU will return to regular business hours, and all electronic services will be available to the membership.
- New online, mobile, and automated telephone banking services are available.
- Review the information available online, but call or stop in at one of our branches if you need help accessing your accounts.
- As we anticipate higher than normal call volume, we will temporarily be utilizing additional contact center support to ensure all members can get the assistance they need. Contact center representatives will be able to handle most member inquiries and can refer members directly to the credit union if additional assistance is needed.

Frequently Asked Questions

What is a core processing system?

The core processing system is the computer system that Kaua'i FCU uses to maintain Members' accounts and loans, and to process transactions.

Why is Kaua'i FCU upgrading the core processing system?

Our new core processing system will allow us to serve you more efficiently and enable us to offer you new products and services in the future.

Is my personal data safe during the upgrade?

Yes, your personal data and account information will be safe and secure, as always.

Are my funds still safe and secure?

Yes, your funds remain secure. All Kaua'i FCU accounts will continue to be insured by the National Credit Union Administration (NCUA) Share Insurance Fund of at least \$250,000 per account.