

BACK OFFICE SYSTEM CHANGE

Q: If I have a scheduled transfer set-up for Saturday, January 30 when will it occur?

A: All transfers scheduled for Saturday, January 30 will automatically occur on Sunday, January 31.

Q: What new account details will be available in Digital Banking?

A: When you click on the Account Information icon, additional information will be available such as your full account number, account open date, dividend year to date, dividend last year, interest rate for loans, loan payment frequency, original loan balance, loan pay off amount and other details to help you manage your accounts.

Q: How will my savings accounts be referenced in Digital Banking?

A: The system prior to February 1 identified savings accounts by the last two digits of your member number followed by an equal sign and a share ID that's specific to each account. The new format includes the last four-digits of your member number followed by a dash, the letter "S" to indicate savings and your share ID with leading zeros to create a four-digit number.

Example:

Base Savings Account	
Format Prior to February 1	New Format
(...34=0)	(...1234-S0000)

Q: How will my loans be referenced in Digital Banking?

A: The system prior to February 1 identified loans by the last two digits of your member number followed by an equal sign and a loan ID that's specific to each loan. The new format includes the last four-digits of your member number followed by a dash, the letter "L" to indicate a loan and your loan ID with leading zeros to create a four-digit number.

Example:

Visa Credit Card	
Format prior to February 1	New Format
(...34=70)	(...1234-L0070)

Q: How will my certificates be referenced in Digital Banking?

A: The system prior to February 1 identified certificates by the last two digits of your member number followed by an equal sign and a five-digit number specific to each certificate. The new format includes the last four-digits of your member number followed by a dash, the letter "S" to indicate savings and 1000. If you have more than one certificate, the second certificate will be 1001, the third certificate will be 1002, etc.

Example:

Certificate	
Format prior to February 1	New Format
(...34=12345)	(...1234-S1000)

Q: How will the description of my certificates be formatted in Digital Banking?

A: The 5-digit identifier used prior to February 1 for each certificate will be added to the description.

Example:

Certificate	
Description Prior to February 1	New Description
36 Month Cert	36 Mth Certificate 12345

Q: Why don't I see my mortgage history in Digital Banking?

A: History prior to February 1 is not be available in Digital Banking. Transactions processed after our system change, such as your February payment, will appear in your history. Future transactions will display for up to 13 months. To view previous history, please look at your monthly mortgage statement.

Q: I see a change in how my available balance is displayed in Digital Banking. How is it configured?

A: If you have a \$0 balance in your base savings account, it will display as negative \$5 since members are required to have \$5 in their base savings at all times to establish and maintain membership.

Q: As a member who uses Intuit products, do I need to do anything to ensure my accounts are updated?

A: If you use Quickbooks or Quicken, you will need to update your transaction data prior to Friday, January 29, 2021 at 6 pm and reconnect your accounts on February 1. If you use Mint, there will be a service interruption during which time your account information will be updated. Visit esfcu.org/Intuit to view instructions.