



*We are turning over a new leaf...*

## BY MAKING A MAJOR INVESTMENT IN OUR FUTURE

On November 1, 2020, we will be upgrading our information systems to better serve you.

### **FAQs to Help Guide Your Through the Upgrade Process**

Please watch for more information in the mail and your inbox in the coming weeks.

**Why is Lisbon Community FCU upgrading its technologies?** The primary reason for this change is to partner with a data systems provider that will allow us to better respond to the changing needs of the financial services industry. This change will provide for a more reliable and enhanced Home Banking and Mobile Banking service. We are dedicated to providing the latest products and services in the marketplace, and we are confident this change will help us achieve those objectives. Our new technologies will allow us to serve you more efficiently and enable us to offer new products and services in the future.

**Will Home Banking and Mobile Banking change?** Yes. Home banking and mobile banking will have a completely new look. You will need to re-enroll for these services beginning on November 2<sup>nd</sup>. More information will be provided about re-enrolling in the coming weeks.

**Will I be able to see older transaction history?** No. Transaction history before November 1<sup>st</sup> will not be available in the new home banking or mobile banking. If you are enrolled in e-statements, you will have access to prior e-statements. Please refer to your statements for transaction history. If you do not have e-statements and want to know about older transactions, please contact the credit union and we will be happy to provide the information to you. History will begin to build on the new system beginning on November 1<sup>st</sup>.

**Will I still be able to use my passbooks?** No. We will no longer support passbooks for shares or loans. All existing passbooks will become statement accounts as of November 1<sup>st</sup>. If you would like to update your passbooks for your own records, you have until close of business on Friday, October 30<sup>th</sup>. Please know you are not required to update your passbooks before the upgrade.

**Will my account number(s) change?** Member numbers will not change, but account suffix/IDs will change. Full details on these changes will be provided at a later date.

**Will any part of my direct deposits, payroll deductions or automatic payments change?** No. You should see no change in your direct deposits, automatic payments, or scheduled transfers. Everything should still come into the same accounts and distribute to the accounts requested.

**Will automatic payments to my loans continue as scheduled?** Yes. After the upgrade your payments will continue to automatically transfer from your savings or checking account as requested unless you cancel or change the payment request.

**If I put something in the Night Deposit box after close of business on Friday, October 30<sup>th</sup>, when will it be processed?** Any item(s) put into a Night Deposit box after the close of business Friday, October 30<sup>th</sup> will be processed Monday, November 2<sup>nd</sup>.

**Will I have to order new checks?** No. The MICR number on your current checks will remain the same after the upgrade. You will not need to order new checks.

**Will the routing number change?** No. The routing and transit number will not change. The routing number is 211287984.

**Will my member account statements change?** Yes. Your savings and checking account statements will have a different look but the same information currently provided will continue to be provided on your periodic statement.

**Will I receive paper statements or eStatements?** If you receive paper statements or eStatements today, you will continue to receive your statements in the same manner after the upgrade.

**Will I be able to access the website [www.lisboncu.org](http://www.lisboncu.org)?** Yes. You can still access our website during the upgrade, but online banking will be unavailable after the close of business, Friday, October 30<sup>th</sup> until we reopen on Monday, November 2<sup>nd</sup>.

**Will I be able to complete an online consumer loan (not real-estate) application during the upgrade?** No. Our online consumer loan applications will not be available during the upgrade process. Our online mortgage application **WILL** be available during the upgrade process.

**Will the upgrade affect my Lisbon Community FCU ATM/Debit Card?** No. Your current ATM/Debit Card number and PIN will remain the same.

**Can I use my Lisbon Community FCU ATM/Debit Card during the upgrade?** Yes. You will be able to perform ATM withdrawals and make purchases with your debit card during the upgrade. However, you will not be able to do balance inquiries or balance transfers at any ATM beginning at 4:00 pm EST on Friday, October 30<sup>th</sup> until approximately 9:00 am on November 2<sup>nd</sup>. You will see a message "Transaction Currently Unavailable" should you try and perform a balance inquiry or transfer during the upgrade. Deposits made at an ATM from October 30<sup>th</sup> to November 2<sup>nd</sup> will not post to your account until November 3<sup>rd</sup>.

**Will the upgrade affect my Lisbon Community FCU Visa® Credit Card?** No. The Lisbon Community FCU Visa Credit Card will not be affected by the upgrade. Your card will function as usual during the upgrade weekend.

**Will I be able to use Shared Branching at another credit union during the upgrade?** No. Unfortunately you will not be able to access your accounts through Shared Branching after 6:00 pm on Friday, October 30<sup>th</sup> through Sunday, November 1<sup>st</sup>.

**What are the Credit Union's hours during the upgrade?**

Friday, October 30<sup>th</sup>: Open normal hours

Saturday, October 31<sup>st</sup>: Closed all day for upgrade

Sunday, November 1<sup>st</sup>: Closed all day for upgrade

Monday, November 2<sup>nd</sup>: Open normal hours



*Lisbon Community  
Federal Credit Union*

*Building Futures  
Preserving Dreams*

**Questions? Please feel free to contact us!**

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