

What you need to know about the Computer Conversion

Click on an underlined topic below to learn what will change when Capital converts to our new computer system.

Deposit Accounts

[Check Orders](#)

[Christmas Club](#)

[Membership Savings](#)

[Money Market Checking Accounts](#)

[Relevant Checking Accounts](#)

Miscellaneous

[NSF and ODP](#)

[Statement Delivery](#)

[Overdraft Transfer Fees](#)

Loan Accounts

[Kwik Cash](#)

Home Banking and Electronic Services

[Bill Pay](#)

[FinanceWorks](#)

[Online Banking](#)

[MAX \(Phone Banking\)](#)

[Mobile Banking and App](#)

[Purchase Rewards](#)

[Quicken Members](#)

[Text Banking](#)

Check Orders:

As of July 1, checks ordered will say Capital Credit Union on the front; however our check issuer will continue to use the old Pioneer logo on the background of custom checks until they run out.

[Home](#)

Kwik Cash:

- Members with Kwik Cash loans will have their payment due date changed to the 21st of the month. You will be notified of this change before it goes into effect.
- Overdraft increments are currently \$5 from these loans. Going forward, we will transfer the exact dollar amount to cover the overdraft.

[Home](#)

Membership Savings:

Every member must have a \$5 membership savings account.

- As of August 11th, if the following accounts were designated as the membership account in our current system, they will be converted to a Membership Savings account in our new system.
 - Regular Savings
 - Dealer Savings
 - Young American Savings
 - Student Loan savings
 - Secured Credit Card savings
 - Christmas Club savings
- You will see a description with the name of the account that was converted to a Membership Savings on your statement. Ex. Young American, Dealer, Secured Credit Card, Christmas, etc.
 - For members that have accounts other than one of the savings listed above as a membership account, a *new* savings account will be built. It will be called a Membership (Zero Balance).
 - If you wish to use this account for transactions, we will change it to a standard Membership Savings for you and \$5 will need to be deposited.

[Home](#)

Christmas Club:

Christmas Clubs will be converted to Regular Savings accounts with a description of Christmas Club. They will act just like a regular saving with no open/close period.

[Home](#)

Overdraft Transfer Fees:

- If enrolled in Overdraft Protection, and funds are transferred from one account to another to cover items that are clearing, the account will be charged each time a transfer is made.
- The amount transferred will be the exact amount of the item.
- The fee has been reduced to \$5 from \$10.

[Home](#)

Statement Delivery:

- Members will receive two statements for the month of August.
 - One for August 1st through the 8th
 - One for August 9th – through the 31st

[Home](#)

Money Market Checking Accounts:

Money Market Checking accounts will be converted into the Money Market Platinum savings accounts.

- Checks will be offered on these accounts but the Money Market Platinum savings will not be considered a “checking” per Regulation D.
- We will continue to charge \$5 for every electronic/telephonic withdrawal over six per month.
- The account number from the checking will be carried over to the Money Market Platinum Savings.

[Home](#)

NSF and ODP:

- As of July 1st, fees will be reduced to \$26 from \$30

[Home](#)

Relevant Checking Accounts:

- **Emails:** The emails that inform members whether or not they qualify will no longer be sent.
- **Qualification Period:** The qualification period will be from the 1st of the month to the last day of the month. It will no longer be the last day of the previous month to the 2nd to last day of the next month.
- **Dividends for Cha Ching:** Dividends for Cha Ching for the first week of August will be paid to the account on August 8th. The remainder of the dividends for the rest of the month will be paid at the end of the month. You will see two entries for dividends on your statement.

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[Home](#)

Online Banking:

- Online Banking will be down starting at 3pm Friday, August 8th and will not be available until Monday, August 11th.
- **Scheduled Transfers:**
 - Current home banking members will not be able to build any new transfers or scheduled transfers beginning August 5th at 6:30 p.m. central time.
 - Any existing transfers set-up on Home Banking before this date will be carried over into the new online banking system.
- **New Online Banking Information!**
 - **First-Time Logging in:** Click on:
 - **User ID.** Enter your current User ID and the system will guide you through the process of receiving a one-time passcode, and then setting up a new password.
 - **Passwords:** Must be 9 characters long and contain 1 upper, 1 lower, 1 number, and 1 special character.
 - **Disclosures:** You must click on “Accept Disclosures”
 - **Transfers Between Accounts:** Using the new system, members can deposit and withdraw from any account that is linked to their Online Banking. You will no longer have to login using the credentials for the account you want to transfer from as you currently do.
 - **Scheduled Transfers:** Please check any scheduled transfers that you set up in the old home banking system to ensure that they carried over correctly to the new Online Banking.
 - **Loan Payments:** We will display the amount that is currently due on your loan rather than the actual monthly payment. This means if you are making partial payments, you’ll see the remainder to be paid for the month.
 - **Pending Transactions:** The new system will display pending transactions.
 - **Members with trusts or estate accounts:** Any Organization, Sole Proprietorship, Trust, or LLC that use a person’s SS# as TIN will now access Home Banking through the person who owns the SS#, not through the business/Trust as they currently do. For example: ABC Salon - uses Sally Smiths SS# (she is the TRO), Sally Smith would sign onto Home Banking as herself and Curl up & Dye Salon accounts will be listed.
 - You will now see these accounts on your personal Online Banking page.
 - **Browser Requirements:**
 - Your computer must be on IE9 (Internet Explorer, version 9) or higher.
 - Compatibility mode must be turned off.

- Your computer must use Windows 7 or higher; the new system does not work on Windows XP.

[Home](#)

Mobile Banking and App:

- Mobile banking will be unavailable from August 5th – 11th.
- On August 11th, you'll need to uninstall the old Pioneer mobile app, and install the new Capital mobile app. The new app has the new Capital Credit Union logo. Please be sure you are installing the app with the correct logo since there are a few credit unions with the same name.



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[Home](#)

Text Banking:

- Members will need to re-enroll in text banking on the new Online Banking site.
- The number to text to is: 226563.
- See the new list of keywords below:

Text Command	Action
BAL or BAL <account nickname>	Receive account balance (If no account nickname is included, the balances of all enabled accounts will be listed)
HIST <account nickname>	Receive account history
XFER <from acct nickname> <to acct nickname> <amt>	Transfer funds between accounts
LIST	Receive a list of available text commands
HELP	Receive a list of contact points for information on text banking (for example, your website or phone number)
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)

- **Nicknames:** To enable and nickname your accounts (four character limit) for use with text banking, click the Text Account toolbar button in Account Preferences.

Online Accounts		Text Accounts		Submit	
Enable	Order	Account	Description	Display Name	
<input checked="" type="checkbox"/>	1	555-55XXXX5123456789	Regular Checking	reg1	
<input checked="" type="checkbox"/>	2	457-89XXXX543787887	Regcheck2	reg2	
<input checked="" type="checkbox"/>	3	457-89XXXX55456427	Regcheck3	reg3	
<input type="checkbox"/>	0	457-89XXXX59772479988	regcheck4		
<input type="checkbox"/>	0	457-89XXXX587885222566	IRA1		

[Home](#)

Bill Pay:

- Bill pay will be unavailable from August 5th - 11th.
- **Ebills** will not convert from the old system to the new system and must be set up once on the new system. (An Ebill is when a bill is sent directly to your bill pay account.)
 - The payments will convert but the electronic delivery of your bills will not.
 - Any vendor who tries to send through an ebill after that will get a notification that the Ebill is no longer active and they will have to send a paper bill.
- **History:** No bill pay history will be converted, but you can download history before August 5th using the current Online Banking system. As a reminder, all history is located your statements.
- **Payees:** All active and inactive payees are being converted so you'll see a lot more payees than normal if you have inactivated any payees. You can delete any inactive payees you don't want to use anymore before August 5th for a clean look on the 11th.
- **As of August 11th:**

- **New Bill Pay Vendor:** Our new bill pay vendor will be iPay.
- **Pop-Ups:** Pop-ups will need to be enabled for bill pay. **Bill pay will now pop-up in a new window. Once you are done in the Bill Pay area, close the window to return to your Online Banking page.**
- **Cut-off Time:** To set up a new bill payment, the cutoff time will be 2:00 p.m. If you set up a bill payment after 2:00 p.m., the payment will be processed the next business day.
- **Hiding Payees:** In the new system, payees can be hidden rather than deleted.
- **Maximum Number of Payees:** The maximum number of payees that can be built in iPay is 50.
- **Memos:**
 - Memos on bill payments are limited to 25 characters.
 - Any existing memos over 25 characters will be truncated.
- **Multiple Payments:** **If you have multiple payees, they are not displayed all on one screen, meaning that if you are scheduling multiple payments, you'll need to select the payee individually.**
- **Pending Payments:** To view pending payment in the new system, click on “View Pending Payments” or “View more” on the mail bill pay screen.
- **Correspondence:** Any correspondence to members from iPay will come from paymentsuccessdepartment@billpaysite.com This is legitimate correspondence.

[Home](#)

Purchase Rewards:

These are being discontinued as our new system doesn't offer them.

[Home](#)

FinanceWorks:

- There is no conversion for FinanceWorks meaning any members who use FinanceWorks will need to set up their budgeting information in our new system Geezeo starting August 11th.
- **Pop-ups:** Pop-ups must be enabled for Geezeo

[Home](#)

Phone Banking (formerly MAX):

- Members who use this service will need to establish a new PIN to use when calling the new automated service for the first time after August 11th.
- The temporary PIN you'll use when calling the first time will be the first two and last two of your Social Security Number. You will then be prompted to change your PIN.

- The new MAX phone number will be 800-939-3899. This is our current toll free number for MAX, however the current local number will no longer be available.
- All users will need to be familiar with the last 4 numbers of your account numbers before August 11th. The new system will announce balances by saying “checking ending in XXXX.” We will notify you before August 11th with the new account numbers if you currently use this system.

[Home](#)

Quicken Members:

- Quicken users will have to deactivate and reactivate, perhaps multiple times. This is because Financial Institution name change, change of account numbers, and change of financial routing number all cause users to have to disconnect your accounts from Quicken and reconnect.

[Home](#)