

MSEFCU System Upgrade FAQ

Q: Why is MSEFCU upgrading its operating system?

A: This upgrade will enable us to improve efficiency and provide operational capabilities that will ultimately enhance the products and services we provide to you.

Q: When will the upgrade take place?

A: The upgrade will take place at the end of May. On May 31st at 5:30 pm we will start the upgrade and we will be closed Friday, June 1st and Saturday, June 2nd. We will open with regular business hours on Monday, June 4th.

Q: Will the branches be open during upgrade weekend?

A: No, all branches, including the student-run branches, will be closed Friday, June 1st and Saturday, June 2nd.

General Account Information

Q: Will the weekend closure affect my Direct Deposit, Payroll Distributions, and ACH Debits/Credits?

A: No, all transactions will clear your account normally. Direct Deposit, (including payroll deposits, Social Security, Supplemental Security Income (SSI) benefits, STRS/PERS, VA, Military Active/Retired, Civil Service, or any other regular deposits) and existing automatic payments to or from any of your MSEFCU accounts WILL NOT be affected by the upgrade and will continue to process as usual. Any new ACH items that you may authorize between May 31st and June 3rd will come out beginning June 4th. You will not need to contact any businesses that withdraw or deposit funds from or into your MSEFCU account.

Q: Will my automatic transfers between my MSEFCU accounts continue to post after upgrade weekend?

A: Yes, automatic transfers will work normally. Any automatic transfers previously scheduled to be processed between May 31st and June 3rd will be processed on June 4th.

Q: Will my MSEFCU Debit Card and ATM Card work during upgrade weekend?

A: Yes, your Debit Card and ATM Card will work during upgrade weekend but they will be limited.

Q: Can I use an ATM during upgrade weekend?

A: Yes, you can use an ATM to withdraw a limited amount of cash, but you will not be able to do a balance inquiry.

Q: Will my MSEFCU Visa Credit Card work during upgrade weekend?

A: Yes, your MSEFCU Visa Credit Card will work normally.

Q: Will I have access to my accounts in cu@home Online Banking during upgrade weekend?

A: No, cu@home Online Banking will be unavailable during upgrade weekend beginning Thursday, May 31st at 10:00 am. Services will resume Monday, June 4th.

Q: Will I have access to my account history prior to June 1st on cu@home after the system upgrade?

A: No, after upgrade weekend the only account history that you will have access to view will be starting from June 1st. However, you will receive a Paper Statement for the month of May. It will include ALL of your account history for the entire month (through May 31st). If you need your Account History prior to receiving your May Statement, please call or visit any branch and we will print out your previous history at no cost.

Q: Will I have to re-enroll in cu@home Online Banking after upgrade weekend?

A: No, you will not have to re-enroll, but every current cu@home member will use a different username and password the first time they log in after upgrade weekend.

Q: Will my cu@home username change after upgrade weekend?

A: Yes, your username will be the full account number (without the dash) and your password will be the last four digits of the primary account holder's social security number. Be sure you know your account number before upgrade weekend. You can find your account number in cu@home by clicking on the settings icon then choose "Personal Information" from the drop down menu and your account number will be displayed in the bottom left. Write your account number down and keep it in a safe place so you can reference it when logging in to cu@home for the first time after the upgrade.

Q: Will my Multi Factor Authentication (MFA) be affected? Will I have to re-enter information?

A: Yes, when you log in to cu@home online banking the first time it will ask you to answer new security questions and pick a new Personal Identification Image.

Bill Pay

Q: Will the weekend closure affect my Bill Pay?

A: Yes and no, while Bill Pay will not be accessible to schedule new payments, all previously scheduled payments and transfers will process as usual. Please set up your payments before May 28, 2018.

Q: What if I have a Bill Pay payment scheduled during the system upgrade weekend?

A: Any one-time or recurring bill payments scheduled to be processed between May 31st and June 3rd will be processed on June 4th.

Q: Will I need to re-enter any of my Bill Pay information after the upgrade?

A: No, you will not need to re-enter your Bill Pay information.

Mobile App

Q: Will my MSEFCU Mobile Money App stay the same?

A: No, our Mobile app will be getting an upgrade as well! On June 4th you will need to download the new app. Visit your app store and search “MSEFCU Mobile”. From there you can use your login information to start using the new app.

Q: Will Mobile Deposit be available during upgrade weekend?

A: No, we will remove the Mobile Deposit Feature from our app on May 31st at 10:00 am. On June 4th Mobile Deposit will resume service on our new App.

Paper Statements and eStatements

Q: How will the system upgrade affect my Statements?

A: All May 2018 Statements will be processed as paper statements and will be delivered via U.S. Postal Service.

Q: Will my paper statements and e-statements look the same after the upgrade?

A: No, both paper statements and e-statements will have a new updated look.

Q: Will I still have all my e-statement history after the upgrade?

A: No, we recommend that you save all your e-statements to your computer or print them out before May 30th.

Day and Night Teller

Q: Will I have access to Day and Night Teller during upgrade weekend?

A: No, Day and Night Teller will be unavailable during upgrade weekend beginning Thursday, May 31st at 10:00 am. Services will resume Monday, June 4th.

Q: Will my Day and Night Teller PIN change?

A: Yes, all Day and Night Teller PIN numbers will be re-set to the last 4 digits of the Primary Account Holder’s Social Security Number.

Q: Will the Day and Night Teller Phone Number Change?

A: Yes and no, you can still call (209) 383-5550 and choose option 8, but if you are use to calling the Direct Line, the phone number has changed to (833) 553-2938.