

# SAFE is moving forward for YOU!



SYSTEM UPGRADE



**Look inside for changes and  
improvements coming soon.**

SAFE Credit Union is upgrading to a new system to better serve YOU! The new system goes live April 12, 2022.



**SAFE**  
CREDIT UNION

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Learn more about the system upgrade and find the latest updates at [safecu.org/systemupgrade](https://safecu.org/systemupgrade)

# Moving forward for YOU

SAFE Credit Union is upgrading to new banking technology that will help us serve you better and even more securely. Take a moment to read over this guide for important information about how this system upgrade benefits you and some of the changes that may affect your accounts.

Keep this guide on hand for your reference as SAFE transitions to the new system in the coming weeks. Be assured our goal is to make this transition seamless for you! We encourage you to visit [safecu.org/systemupgrade](https://safecu.org/systemupgrade) often between now and the system upgrade to view the latest information and important updates.

Thank you for banking with SAFE!

## Benefits of the upgrade

**You'll see faster and more efficient service in our branches and through the Contact Center.** This system upgrade includes new equipment and technology to process your transactions more quickly and efficiently and as always, in a safe and secure manner.

**New technological solutions to better serve you.** You'll have access to more personalized services tailored to your financial goals.

## Member-centric view for you and our service representatives.

The system upgrade provides a 360-view of your complete banking relationship with SAFE. You will also have a unified view of your accounts in Online Banking and the Mobile App.

## Do I need to do anything to prepare for this upgrade?

Good news! No immediate action on your part is needed before the upgrade. After the upgrade, there are a few steps you may need to complete at your convenience. You will find more details in this guide.

# Your Accounts

This upgrade has been designed to be as seamless as possible, but there are a few changes that will help us improve our service to you and the security of your accounts. In this section, you will find important information about upcoming changes that may affect you.

**Account numbers and names of accounts changing.** You will receive new, unique account numbers for your accounts at SAFE. This includes savings, checking, certificates, and loans. The new account numbers take effect on April 12, 2022. While we understand this is a significant change for you, the new account numbers will provide you with greater security and improve the efficiency and accuracy of transactions.

The names of some SAFE accounts will change. Be assured these are the same accounts you have always accessed.

**Where to find your new account numbers.** We know how important this information is to you, so we are making it easy to find your new account numbers and account names in several locations:

- On the back of the introduction letter in this packet.
- On your periodic statements after April 12.
- In Online Banking and the Mobile App starting April 12. To locate full account numbers, click on the name of the account you would like to get the account number for and select "Account Details."
- Stop by a branch or call our Contact Center and we will be happy to provide your new account numbers to you.

**When to update your account numbers and order new checks.** To make this transition as easy as possible, we will honor transactions made on former account numbers, including those made by checks, after the system upgrade is complete.

After April 12, 2022, we encourage you to change your account numbers with outside companies and third parties. Please update your direct deposit information with your employer or Social Security Administration, as well as the information you use to pay your bills to outside companies such as utility companies, streaming services, and subscriptions.

If your checking account MICR number changes after the upgrade, you may order new checks after April 12. We will continue to honor checks with your former checking account number.

**Important: Please do not update your account numbers before April 12, 2022!** If you update your account numbers before the system upgrade is complete, your transactions will be declined.

**Routing number remains the same.** SAFE's routing number is 321173742.

## A note about member numbers

Your unique member number may be used to identify you when you contact SAFE. Member numbers are different than account numbers, and you will find both on the back of your introduction letter. For members who currently have more than one member number, you will only have one member number after the system upgrade. This will align all your accounts in a 360-view of your banking relationship.

**Special information for members with multiple profiles.** If you have more than one membership profile today, you will only have one after the system upgrade. That profile – including your address, phone number, and email address – will be from your longest standing active account and membership with SAFE. Please use Online Banking to update your personal profile to your most up-to-date contact information as soon as possible. Schedule an appointment with us, call, or visit a branch if you have any concerns about your profile and accounts once you have reviewed them after April 12.

**Direct deposit.** Direct deposits will continue as usual since we will honor your former account numbers. We recommend that you update your account information after April 12 at your convenience. Check [safecu.org](https://www.safecu.org) for a direct deposit form to help you make this change.

**Opening new accounts.** Before and after the upgrade, you may continue to open new accounts through Online Banking and the Mobile App, or by making an appointment at a branch or with our Contact Center.

## Accessing Your Accounts

**Account owners will be able to view and access their accounts associated with their tax identification number, usually a Social Security number, through Online Banking, the Mobile App, CALL-24, the Contact Center and at SAFE branches.** That means you will no longer need to use a separate user name and password to assess your personal checking, kids' accounts, or other accounts you are on. This is one of the more significant changes our system upgrade provides. This change means that you may see and have access to more accounts in one place than you did before the upgrade.

The list of accounts you will have access to are the same as those listed on the back of the introductory letter. The list of accounts is accurate as of January 7, 2022. See “Your Accounts” above for more information on how to view new account numbers after April 12.

**Important:** This change means if you have shared your log-in user name and password or your CALL-24 PIN with others, they will also be able to view and access those same accounts.

However, the system upgrade provides tools in Online Banking for primary account owners to control other users' access to view and transact on those accounts. Access can only be limited in Online Banking, and does not extend to CALL-24. To do so:

- Log in to your Online Banking account and use the “Share Access with Others” to specify access to certain accounts on or after April 12.

**Hiding accounts from view.** In addition to controlling user access to accounts, you can also hide accounts you do not want to view in Online Banking. To do so, click the Settings gear at the top of your My Accounts page. Simply uncheck the accounts you do not want to see.

**Statements and eStatements.** Your statements will have a new look and feel. Your statements will continue to be sent either through the mail or through electronic form (eStatements), according to your preference. If you are already enrolled in eStatements, your statement history will continue to be available through Online Banking.

**Please note:** Due to the system upgrade, you will receive two statements and you may receive two dividend postings in April.

- The first dividend posting and statement will be based on the period from April 1-8 and will be in the current statement format.
- The second dividend posting will be based on the period from April 9-30. Based on your statement cycle, you will receive either a monthly statement reflecting activity from April 9-30 or a quarterly statement reflecting activity from April 9-June 30. These statements will be in the new statement format.

## Digital Banking

For the most part, the look, feel, and functionality of SAFE's Online Banking and Mobile App will not change. You will notice some enhancements and improvements. While you should not encounter any issues when you log in to your account(s) for the first time after the upgrade, please contact us if you do experience any issues.

**User names and passwords.** Primary account holders will need only one login to see all their accounts.

**Account access.** You will be able to view and access your accounts that are associated with your tax identification number. See "Accessing Your Accounts" above for more information.

**Mortgages.** Members who have mortgages with SAFE will be able to view their mortgage balance within Online Banking and the Mobile App. The process for paying and servicing your mortgage will remain the same.

**Account alerts.** Any alerts you have already placed on your account activity will transfer over. Now is a good time to review the alerts you have set up and establish any new ones.

**Electronic check deposits.** There will be no changes to the remote deposit capture system in Online Banking and the Mobile App.

**Member-to-member money transfers.** You will need to re-establish transfers to other SAFE members using their new information after April 12.

**Peer-to-peer payment systems.** SAFE will continue to use Popmoney as our peer-to-peer payment system. Your Popmoney and/or external transfer profile will not change, but you will need to re-establish recurring transfers with your new account number after April 12.

**eStatements will continue to be available.** If you have signed up for eStatements, they will continue to be available for viewing through Online Banking and the Mobile App. If you haven't signed up yet, consider doing so now before the upgrade!

**Tax forms will continue to be available.** Tax forms for dividends and mortgage interest payments will continue to be available through Online Banking.

**Bill Pay.** If you use Bill Pay, your profile will be automatically updated with your new account number. You will also be able to view historical information and payment history. Please keep in mind that after the system upgrade, you will only be able to have one SAFE Bill Pay account. **If you have more than one Bill Pay profile, you will need to reach out to our Contact Center before April 8** so we can help you consolidate your Bill Pay accounts.

**Loan Services.** If you use SAFE's Loan Payment service for automated loan payments, all pre-established external and internal loan payments will carry over. You will not need to re-establish those.

# Loans

The upgrade will make viewing and paying your loans much easier. You will be able to see all your loans in Online Banking and the Mobile App, including your mortgage balance.

**Loan account information.** Your loan account will mostly look the same as it does today. You may notice your monthly payment amount due will not be shown until you are due for the next loan payment.

**Introducing loan bills.** For some of our loan products such as vehicle loans, we will send you a regular monthly bill. Members enrolled in eStatements will receive a digital version of the loan bill. Members not enrolled in eStatements will receive paper loan bills with a coupon you can use to mail in your payment. You can use the loan bill to identify your new loan number to make electronic payments.

**Making payments on your SAFE loans.** Loan payments will continue to be accepted via Online Banking and the Mobile App, through CALL-24, at SAFE branches, and by mail.

**Save time and stamps! If you haven't already, enroll in Online Banking and download the Mobile App to make fast and secure loan payments.**

**Payment coupon books.** We will continue to honor payments made using current coupon books. However, we will no longer issue new ones. You will receive loan bills that you can use instead to mail in your payment.

**Paying off a closed-end loan will get a whole lot easier.** The system upgrade will make it easier for you to pay off your closed-end loans, such as vehicle and personal loans. You will be able to make your final payment through Online Banking and the Mobile App.

## What is staying the same for loans:

- Our billing cycles.
- The due dates for your loan payments.
- Terms and conditions on your loans. This includes rates, term of your loan, and pay off date.

# Credit, ATM, and Debit Cards

**ATM, credit, and debit card numbers won't change due to the upgrade.** You may continue to use your current cards after the system upgrade. Your new account numbers will be automatically linked to the accounts connected to your ATM and debit cards. Your PIN will not change unless you choose to do so.

**Purchase alerts.** Purchase alerts you have placed on your debit and credit cards will remain unchanged. Now is a good time to review the alerts you have placed on your accounts and add any new ones.

**ATM network.** SAFE will continue to host its current local ATM network and provide surcharge-free services through the CO-OP ATM network. You will be able to continue to make deposits, withdraw cash, and transfer funds among your accounts through SAFE's ATMs.

## What's staying the same for cards:

- Rewards programs on SAFE credit cards and secured credit cards.
- Billing cycles and due dates.
- Card terms and conditions.
- Process to add credit and debit cards to digital wallets.

# Contacting SAFE

All the ways you regularly contact us will be available to you and will get even better! This upgrade will help us better serve you through our Contact Center, online chat, and in branches. You may continue to make appointments for banking services beyond deposits, withdrawals, and making payments on SAFE loans at [safecu.org/schedule](https://safecu.org/schedule) or through our Contact Center or at a branch. Our Contact Center phone numbers will remain **(800)-SEE-SAFE** and **(916) 979-7233**.

**CALL-24.** Our telephone banking system, CALL-24, will continue to be available for you to access banking services 24/7. Your CALL-24 PIN will remain the same. Upon logging in you will input your member number and your CALL-24 PIN for your automated telephone banking needs.

## **Contact Center ready to help you.**

SAFE service representatives are ready to assist you before, during, and after the system upgrade. Our all-local Contact Center will offer extended ours through May 31, 2022 (6:30 a.m. to 8:30 p.m. Mondays-Friday, and 9 a.m. to 5 p.m. Saturday). You will be able to access 24/7 banking services through Online Banking, the Mobile App, and CALL-24.

**Scheduled appointments.** The branch appointment system will continue to be available for your convenience after the upgrade. Any appointments made before the upgrade will be happily honored. You may schedule an appointment for banking services beyond withdrawals, deposits, and loan payments at [safecu.org/schedule](https://safecu.org/schedule).

## Other Information

**How to keep informed about the system upgrade.** There is a lot happening with the system upgrade and we want to keep you informed along the way! We have developed an online resource at [safecu.org/systemupgrade](https://safecu.org/systemupgrade) that will have the most up-to-date information about changes that impact you and important details about our system upgrade weekend. The best way to keep informed is to check the landing page often.

**No immediate action needed on your part before or after the upgrade.** Sit back, relax, and enjoy the benefits of this system upgrade! SAFE is committed to providing members the latest in banking technology and security so you can enjoy peace of mind.

# System Upgrade Weekend: April 8–12, 2022

Providing you exceptional service is our priority. While it will take time for us to complete the upgrade and some services will be unavailable, we are extending the hours of our Contact Center during the system upgrade weekend to support your needs as much as possible.

## AVAILABLE SERVICES

During the System Upgrade Weekend

### Contact Center:

Our phone service representatives will be available from 9 a.m. to 7 p.m. Saturday, April 9, and Sunday, April 10, and from 6:30 a.m. to 8:30 p.m. Monday, April 11.

### Credit, debit, and ATM cards:

You will be able to use your SAFE credit and debit cards for purchases as usual and your ATM cards for deposits and withdrawals over the weekend. Transactions will post to your account after the upgrade is complete. Transactions will reflect the date the transaction was made.

**safecu.org:** Find the latest updates and information about the system upgrade at [safecu.org/systemupgrade](https://safecu.org/systemupgrade).

**ATMs:** Our ATMs will be available for withdrawals and deposits only.

## UNAVAILABLE SERVICES

During the System Upgrade Weekend

**Branches:** Our branches will be closed at 5 p.m. Friday and remain closed Saturday, Sunday, and Monday. They will reopen Tuesday, April 12, ready to serve you.

**Online Banking and Mobile App:** SAFE's Online Banking and Mobile App services will be offline from 3 p.m. Friday, April 8, to the morning of Tuesday, April 12.

**Live Chat:** Online chat will be unavailable starting at 5 p.m. Friday, April 8, through the morning of Tuesday, April 12.

**CALL-24 Phone Banking:** SAFE's CALL-24 Phone Banking services will be unavailable from 5 p.m. Friday, April 8, to the morning of Tuesday, April 12.

**CO-OP Shared Branch Network:** The shared branch network will be unavailable at SAFE locations and for SAFE members from 3 p.m. Friday, April 8, until the morning of Tuesday, April 12.

## TRANSACTIONS

Made Over the System Upgrade Weekend

Automatic transfers will be processed and dated as you have scheduled once the upgrade is complete.

Transactions you make using your credit, debit, ATM cards, or by writing checks will post to your account after the upgrade is complete. The transactions will be posted to reflect the date they were made.

Direct deposits that come into our system by 5 p.m. Friday, April 8, will post to your account. Deposits made to your account during the system upgrade period will post to your account based on the original deposit date.

[safecu.org/systemupgrade](https://safecu.org/systemupgrade)

CONSUMER

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