



We're Making Changes to Serve You Better.

May 15-17, 2021

System Enhancement Guide



President's Message



Dear Valued American Eagle FCU Member:

On May 15, a team of dedicated employees and business partners will perform a computer system enhancement that will make banking at American Eagle easier, faster, and more efficient.

As a member, you can expect faster, branch transactions, expanded products and services, stronger security and fraud prevention, and the continued first-class experience you've come to know at American Eagle.

We prepared this booklet to highlight what you need to know about what's changing and what's staying the same. It also includes answers to any questions that may arise during the process. Please read through the sections that apply to the type(s) of accounts you hold with the Credit Union. You may also receive information by email, in-branch, and account statements.

If you have questions, please call our Member Contact Center at 800.842.0145, visit your local branch, or go to americaneagle.org/enhance for updates.

Thank you for being a member at American Eagle Financial Credit Union. We appreciate the opportunity to continue to serve you.

Sincerely,

Dean Marchessault
President & Chief Executive Officer

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Calendar At-A-Glance




For your convenience, we've provided a snapshot of the availability of services during the enhancement weekend.

Between Now and May 14	Your Contact Information	Be sure that your mailing address, phone number(s), and email address we have on file are current in the event we need to reach you. Use Online Banking, call 800.842.0145, or visit your local branch to verify and/or update your information.
	Account History	If you use Online Banking, you can print or save your Online Banking history.
Friday, May 14 (beginning at 5:00 p.m.) Saturday, May 15 Sunday, May 16 Monday, May 17	Branch Offices	Closed
	Online Banking, Mobile Banking, and Bill Pay	Unavailable
	Automated Telephone Banking	Unavailable
	ATM and Debit Cards	Please plan ahead for the following: <ul style="list-style-type: none"> • AEFCU and non-Credit Union-owned ATMs will be limited to cash withdrawals of up to \$100 per day. • Debit card purchases will be subject to reduced daily transaction limits.
	Member Contact Center	No account information will be available during this time. However, if you have system enhancement questions, representatives will be available the following hours: Saturday, May 15: 8:00 a.m. to 1:00 p.m. Sunday, May 16: CLOSED Monday, May 17: 8:00 a.m. to 6:30 p.m.
	Apply for a Loan	Apply for a Visa Credit Card or Consumer Loan (auto, personal) Call: 800.842.0145 Saturday, May 15: 8:00 a.m. to 1:00 p.m. Sunday, May 16: CLOSED Monday, May 17: 8:00 a.m. to 6:30 p.m.
	Pay Your Mortgage	Pay your mortgage Call: 877.495.4717 Monday - Friday: 8:30 a.m. to Midnight Saturday: 8:30 a.m. to 5:00 p.m.
Tuesday, May 18	Back to business as usual	

Online Banking and Bill Pay

No big changes here. Your User ID and password remain the same when service is restored.

What You Need to Know

	Availability During the Enhancement	Online Banking and Bill Pay will be unavailable from 5:00 p.m. on Friday, May 14, through Monday, May 17.
	Your Contact Information	Please update your contact information, including address, telephone, and email, in Online Banking or during your next branch visit in the event we need to contact you.
	User ID and Password	No changes.
	Bill Pay	Saved payees and reoccurring payments will transfer to the new system.
	Online Banking	<ul style="list-style-type: none">• You will notice a slightly different look and feel beginning on Tuesday, May 18.• Any account nicknames that you previously established will carry over to the new system.• Usernames, passwords, and security questions will remain the same.
	Online Account Opening	The link on the Credit Union website to “Open an Account” will be unavailable from end of business Thursday, May 13, through Monday, May 17.
	Online Payment System “Make a Payment”	The link on the Credit Union website to “Make a Payment” will be unavailable from end of business Thursday, May 13, through Monday, May 17. Scheduled payments for May 13 - 17 will process as usual.
	Apply for a Loan - Mortgage, Home Equity, Auto, and Consumer Loans	The links on the Credit Union website to apply for the aforementioned loans will be available during the system enhancement.


 **VERY IMPORTANT**



Mobile Banking

No big changes here. Your User ID and password remain the same when service is restored.


What You Need to Know

 Availability During the Enhancement	Mobile Banking will be unavailable from 5:00 p.m. on Friday, May 14, through Monday, May 17.
User ID and Password	No changes.
Check Images	Check images from remote deposits will be immediately viewable in remote deposit history.

 **VERY IMPORTANT**

Telephone Banking

What You Need to Know




 Availability During the Enhancement	Telephone Banking will be unavailable at 5:00 p.m. on Friday, May 14, through Monday, May 17.
Phone Number	The phone number remains the same. Call 800.842.0145 or 800.843.1151 and select option 1 for Automated Telephone Banking.
Identity Verification	The first time you call into the system on Tuesday, May 18, you will login using the last four digits of your Social Security Number and establish a new PIN.
Menu and Language Options	Listen carefully as menu options will have changed. Telephone Banking will also be available in Spanish beginning on Tuesday, May 18.

 **VERY IMPORTANT**



Debit, ATM, and Credit Cards

What You Need to Know

	Availability During the Enhancement	See individual card types below for availability during the system enhancement.
	Debit Card	Your debit card will continue to function per usual but with limited balance availability during the enhancement weekend. Please plan ahead. American Eagle Visa credit cards will function per usual, and may be a good alternative during this time.
	ATM Card	ATMs will be available but with limited withdrawal amounts of \$100 per day during enhancement weekend. Please plan ahead.
	PIN	No change.
	Visa® Credit Cards (Secured, Platinum, Rewards, and Signature)	No change. Visa Credit Card purchases and Cash Advances will be available per usual during the system enhancement.
	Make a Payment on your Visa Credit Card	To make a Visa payment during the enhancement, please call 800.237.6211.
	Visa Online Access	Visa online access will be unavailable from 5:00 p.m. on Friday, May 14, through Monday, May 17.
	ScoreCard Rewards	No change. Call ScoreCard Rewards with questions at 800.854.0790.
	SecurLock Equip App	No change. Call SecurLock support with questions at 833.464.2919 during the enhancement.



 **VERY IMPORTANT**



Deposit Accounts and Loans

No big changes here.

What You Need to Know




 Club Accounts	Effective May 18, the Holiday Club, Special Purpose Club, and Vacation Club accounts will be renamed as "Secondary Savings" accounts. The Club names will continue to appear as a nickname in Online and Mobile Banking and on your account statements.
 Savings	<ul style="list-style-type: none">• Primary Savings will be renamed to Membership Savings; however, all terms and conditions are the same. You'll see this change on the website, on your statements, and in Online and Mobile Banking.• You will not be able to draw your balance on your Membership Savings account below the \$5 required minimum balance.
Business Accounts	No changes.
Consumer Loans	No changes.
Home Equity Loans (Fixed and Line of Credit)	No changes.
Mortgages	No changes. To make a Mortgage payment during system enhancement, call 877.495.4717. Hours are weekdays, 8:30 a.m. to Midnight, and Saturday, 8:30 a.m. to 5:00 p.m.

 **VERY IMPORTANT**



Transactions

What You Need to Know

	Transactions	Purchases and withdrawals made from 5:00 p.m. on Friday, May 14, through Monday, May 17, will post on Tuesday, May 18.
	Identity Verification	For your added protection, we're excited to introduce Palm Vein Technology inside our branch locations. See the subsequent page for details.
	Direct Deposits	Any direct deposits you have will remain in place.
	Automatic Withdrawals and Preauthorized Payments	Automatic withdrawals or payments you have established will continue as usual.
	Transaction Vouchers for Branch Transactions	Beginning Tuesday, May 18, you'll no longer need to complete a paper voucher for transactions inside the branch. Every transaction will be presented to you on a tablet for your review and approval. You can request receipts by paper, email, both, or none.

 **VERY IMPORTANT**



Member Identification and Verification

Protecting your identity and personal financial information is a top priority for us. Beginning on Tuesday, May 18, we're excited to introduce two new in-branch methods to quickly and securely authenticate your identity - ID scanning and Palm Vein Authentication.

Identification Scanning

The first time you visit a branch following our system enhancement, you will be asked to present your driver's license or another acceptable form of identification. Your license or ID will be scanned into our system. This one-time process will help make your future branch transactions faster and more secure.

Palm Vein Authentication

What is it? Palm Vein Authentication (PVA) is a form of biometric identification widely used by organizations that require greater security measures (e.g., banks, military, government, etc.) to positively identify employees and customers. PVA is considered the safest and most secure of all biometric identification over fingerprint, facial, and voice recognition.



How does it work? The optional enrollment process takes just a few minutes. You'll place each hand separately over the scanner and an infrared light will read more than five million vein patterns in your palm. The patterns are encrypted and converted to a unique number which is matched to your member record in our system. This process is fast and safe. **No physical or personal data is saved, including finger or handprint information.**

No more presenting ID. Once enrolled, you no longer have to present an ID to transact business at a branch. You simply place your hand over the scanner at the teller counter or Member Services desk. Your identity will be authenticated immediately and your account information will load on the employee's computer screen for faster service. PVA helps prevent anyone from impersonating your identity at a branch.

Statements and Payment Notices

May Account Statement(s)	Due to the system enhancement, members who receive monthly statements will receive two separate account statements in May. The first will contain account information from May 1-14, 2021. The second will contain account information from May 15-31, 2021. Members who receive a quarterly statement will receive a statement for April 1 - May 14, 2021, and then another at the end of June.
Visa Statements	No change.
Mortgage Statements	No change.
Home Equity (Fixed and Line of Credit) Statements Consumer Loan and Home Equity Payment Notices	You will notice a slightly different look in how the information is presented on your monthly statements and payment notices going forward.



Fees and Posting Changes

Dormant Account Fee	The annual \$10 dormant account fee will be eliminated effective May 18, 2021.
Early Account Closing Fee	The \$15 early account closing fee in the first 90 days on Checking accounts will be eliminated effective May 18, 2021.
ATM Balance Inquiry Fee	The ATM Balance Inquiry fee is changing from \$1.50 to \$2.00 effective May 18, 2021.
Change in Posting the Inactivity Fee	The \$5 inactivity fee will be assessed to the deposit account with the highest balance (Checking or Savings), then move to the account with the next highest balance. For an account to be considered inactive, all of the following conditions must apply: No account activity for six months, member age 21 and over, combined savings balances less than \$100, and no loan relationship.
Change in Posting the Overdraft Privilege Fee	If an overdraft occurs at a branch teller, the overdraft fee will be withdrawn immediately. If an overdraft occurs from a non-branch transaction, the overdraft fee will be withdrawn at the end of the business day.
Change in Posting of Savings Overdraft Fee	The fee will be assessed from the savings account instead of the checking account beginning on May 18.
Change in Posting ATM Surcharges and Inquiry Fees	The ATM surcharge and inquiry fees will appear differently on your statement and online banking history. Rather than displaying one combined line item for the withdrawal plus fee, you will see separate line items on your statement and Online Banking for the cash withdrawal and fee. If multiple ATM withdrawals are made, the fees will be totaled as one line item.
Change in Visa Payment Processing	Visa payments made by 5:00 p.m. on a business day, at a branch or through Online/Mobile Banking, will be applied to your outstanding balance the day of the payment. Funds will not be available for use until posting to your account the following business day.



Frequently Asked Questions

Why is the Credit Union enhancing its system?	The new system will enable us to better serve you through more efficient transaction processing and account opening.
When will the system changes occur?	The system enhancement will begin at 5:00 p.m. on Friday, May 14, and will be complete by Monday, May 17.
What are the Credit Union hours during enhancement weekend?	All branch offices will be closed and Online Banking, Mobile Banking, and Telephone Banking will be unavailable: Friday, May 14 (beginning at 5:00 p.m.) through Monday, May 17. Call Center will be open for questions (no account information will be available). Saturday, May 15: 8:00 a.m. to 1:00 p.m. Sunday, May 16: CLOSED Monday, May 17: 8:00 a.m. to 6:30 p.m.
How will I be able to access my funds over the weekend?	Debit Card: You will be able to continue transacting as you typically do; however, purchases over the weekend will be limited, so please plan ahead. ATM Card: American Eagle ATMs will be available. You can make withdrawals at any SUM or Allpoint ATM, but amounts will be limited to \$100 per day, so please plan ahead. Visit americaneagle.org or use the mobile app to find an ATM.
Will my Online Banking User ID and password change?	No, your User ID and password will remain the same.
Will my Debit/ATM card PIN change?	No, your PIN will remain the same.
Where can I learn more?	Go to americaneagle.org/enhance .

Visit americaneagle.org/enhance for the most up-to-date information about the enhancement.



A photograph of a modern American Eagle Financial Credit Union building. The building features large glass windows, blue vertical accents, and a red and white eagle logo on the upper right. A dark blue horizontal band is overlaid across the middle of the image, containing the text 'CARING TRUST DEPENDABILITY'.

CARING TRUST DEPENDABILITY


American Eagle
Financial Credit Union



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INFORMATION,
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