

# **YOUR GO-TO GUIDE** **FOR OUR SYSTEM UPGRADE**



**MARCH 13 - 15, 2021**



**Directions**  
**Credit Union®**

Life made easier.

# DIRECTIONS IS GETTING AN UPGRADE



To better serve you, our member, we will be enhancing our banking systems. Our goal is to provide you the best banking experience possible – now and in the future.

To complete the upgrade, we will be closed Saturday, March 13, 2021, and will reopen Tuesday, March 16, 2021.

**It is important to note there will be no changes to your member number, routing number, checks, and Debit/Credit Cards. However, you will notice some changes in the way things look, particularly in online and mobile banking.**

In this guide, you'll find account details, answers to frequently asked questions, and even a schedule of branch closures and service interruptions during the upgrade weekend.

We greatly appreciate your patience throughout this time and apologize in advance for any inconvenience this may cause.

Visit our upgrade website for complete details:  
**[directionscu.org/upgrade](https://directionscu.org/upgrade)**

## PREPARING FOR UPGRADE TAKE THESE STEPS NOW:

### ✓ VERIFY YOUR CONTACT INFO

Confirm your address, phone number, and email by logging in to Online Banking or reviewing your statements. You are also welcome to call us at **888-508-2228** or come into any branch.

### ✓ MARK YOUR CALENDAR

The upgrade will take place Saturday, March 13, 2021, through Monday, March 15, 2021. During this time, all branch locations, online, and mobile banking will not be available. We will re-open on Tuesday, March 16, 2021.

### ✓ CHECK YOUR INBOX

We will keep you up to date on all the important upgrade information. Emails will come from **[info@directionscu.org](mailto:info@directionscu.org)**.

### ✓ SCHEDULE ONLINE BILL PAYMENTS IN ADVANCE

Bill Pay will not be available from March 11, 2021, at 5:00 p.m. through March 15, 2021.

***You must schedule any new, non-recurring payments needed for the dates of March 15-18, 2021, prior to Thursday, March 11, 2021, at 5:00 p.m.***

***Any recurring bill payments you have set up prior to March 11, 2021, at 5:00 p.m. will process according to your scheduled date. Bills previously scheduled to pay for March 12 and 15, will be processed as scheduled.***

Please remember we never process Bill Pay payments on Saturdays and Sundays.

### ✓ LEARN MORE

Check out **[directionscu.org/upgrade](https://directionscu.org/upgrade)** for FAQs and more!



## WHAT'S AVAILABLE & WHAT'S NOT

### SYSTEM UPGRADE SCHEDULE: MARCH 13-15, 2021

	MARCH 12	MARCH 13	MARCH 14	MARCH 15	MARCH 16
ALL BRANCHES	Open (normal business hours)	Closed	Closed	Closed	Open (normal business hours)
CALL CENTER	Available (normal business hours)	Not Available	Not Available	Not Available	Available (with extended hours 7:30 am – 7:00 pm)
ONLINE BANKING	Available until 5:00	Not Available	Not Available	Not Available	Available
MOBILE BANKING	Available until 5:00	Not Available	Not Available	Not Available	Available
ONLINE BILL PAY	Not Available	Not Available	Not Available	Not Available	Available
LOAN APPLICATIONS	Available through website only (not online banking)	Available through website only (not online banking)	Available through website only (not online banking)	Available through website only (not online banking)	Available
ATMS	Available	Available	Available	Available	Available
DEBIT CARD PURCHASES	Available	Available	Available	Available	Available
CREDIT CARD PURCHASES	Available	Available	Available	Available	Available
CHECKS	Available	Available	Available	Available	Available
SHARED BRANCHING (other services at other credit unions)	Open (normal business hours)	Not Available	Not Available	Not Available	Available

**NEED TO ACCESS YOUR FUNDS DURING OUR SYSTEM UPGRADE WEEKEND?**

### HERE'S HOW:

- ✓ Use your credit or debit card
- ✓ Withdraw cash at the ATMs
- ✓ Use checks

Visit our upgrade website for complete details:  
[directionscu.org/upgrade](https://directionscu.org/upgrade)



# DURING THE UPGRADE: MARCH 13-15, 2021

## AVAILABLE

- ▶ **DIRECTIONS CREDIT CARDS** will work as normal.
- ▶ **DIRECTIONS ATMS:** During the upgrade, ATMs will be available for cash withdrawals only.
- ▶ **DIRECTIONS DEBIT CARDS:** Card transactions, including ATM withdrawals, will post to your account after the upgrade. Cardholders who have opted to allow for Courtesy Pay for ATM and Debit card transactions **WILL NOT** have this option available during the Upgrade Weekend.
- ▶ Previously scheduled automatic deposits, withdrawals, transfers, and payments will process normally.
- ▶ **LOAN PAYMENTS:** Payments scheduled to happen during the upgrade will be processed on or before Tuesday morning, March 16, 2021. You will not be able to set up new loan payments or cancel existing payments during this time.
- ▶ 24-hour Customer Service numbers for Credit and Debit Cards will be open. You may locate the 800 Customer Service phone numbers on the back of your Credit or Debit Card.
- ▶ Loan and Mortgage applications will only be available by clicking on an "apply now" button on our product pages on our website. If you apply during the Upgrade Weekend, you will receive a response between March 16-17, 2021. You cannot apply for loans or mortgages through online banking during our upgrade weekend.

## NOT AVAILABLE

- ▶ **DIRECTIONS CREDIT UNION BRANCHES** will be closed.
- ▶ **DIRECTIONS CREDIT UNION CALL CENTER & EMAIL SUPPORT** will **NOT** be available.  
24-hour Credit and Debit Card Customer Service will be available throughout the upgrade weekend. You may locate the 800 Customer Service phone number on the back of your Credit or Debit Card.
- ▶ **ONLINE & MOBILE BANKING:** You will **NOT** be able to access Online and Mobile Banking during the upgrade weekend.
- ▶ **ONLINE BILL PAY:** You will **NOT** be able to set up or cancel payments during the system upgrade. Bill Pay will not be available from March 11, 2021, at 5:00 p.m. through March 15, 2021.  
*You must schedule any new, non-reoccurring payments needed for the dates of March 15-18, 2021, prior to Thursday, March 11, 2021, at 5:00 p.m.*  
*Any reoccurring bill payments you have set up prior to March 11, 2021, at 5:00 p.m. will process according to your scheduled date.*  
**Bills previously scheduled to pay for March 12 and 15, 2021, will be processed as scheduled.** Please remember we never process Bill Pay payments on Saturdays & Sundays.
- ▶ **SHARED BRANCHES:** You will not be able to access your account or conduct any transactions at shared branches.

## STAYS THE SAME AFTER THE UPGRADE

- ▶ Your **member number**.
- ▶ Your current checks will still be valid after the upgrade is complete and direct deposits will not be affected.
- ▶ Directions Credit Union Debit and Credit Card numbers and PINs.
- ▶ Directions Credit Union routing and transit number.
- ▶ Bill Pay. Our bill pay system will remain the same, and everything will transfer over.
- ▶ All scheduled deposits, transfers, and payments that you have set up with any of your accounts.

VISIT OUR UPGRADE WEBSITE FOR COMPLETE DETAILS: [DIRECTIONSCU.ORG/UPGRADE](https://directionscu.org/upgrade)

# POST UPGRADE NEW WITH UPGRADE

## ► MEMBER NUMBERS & ACCOUNT SUFFIXES:

**Your membership number is staying the same.**

**The account Suffixes will look a little different.**

There will be changes to the account suffixes. Currently, these are the 3- to 4-digit alphanumeric codes, such as: "S4" or "S4.1" for Investment Checking. When our system upgrade is completed, you'll see new five-digit account numbers on your accounts.

We will also no longer use decimals for the suffixes, such as S4.1. **This change will not affect your member number nor any existing direct deposits or automatic withdrawals.**

**Below is an example to help you understand what your existing account suffixes will look like after the upgrade:**

Account Type	Previous Account Suffix	New Account Suffix
Investment Checking	S4	S3500
Primary Share	S1	S0001

## ► ONLINE & MOBILE BANKING:

Online and Mobile Banking will have a new look. Directions members who use online and mobile banking will be contacted with additional information.

### JOINT ACCOUNTS:

This is one of the most significant differences with the new system. All members, primary and joint, can now create an online banking login for their SSN. Every person can get their own unique username and can have their own access to any account they can transact business on.

# COMMON SYSTEM UPGRADE FAQs

## Q WHY IS DIRECTIONS CREDIT UNION UPGRADING ITS SYSTEM?

Banking technology has changed a lot in recent years. The new system will allow us to quickly develop and deploy new features and provide the seamless digital experience our members expect.

## Q IS THE UPGRADED SYSTEM SECURE?

Absolutely! Data security is a top priority for Directions Credit Union, and we have thoroughly vetted and tested our upgraded systems. Your financial data is safe and sound! Your account information will remain protected as we complete this upgrade.

## Q IS MY MEMBER NUMBER CHANGING AFTER THE UPGRADE WEEKEND?

No, there will be no change to your Member number.

## Q WILL THE DIRECTIONS CREDIT UNION ROUTING NUMBER CHANGE?

No. The Directions Credit Union routing number will stay the same.

## Q WILL MY DIRECT DEPOSIT OR PAYROLL DEDUCTION BE AFFECTED BY THE UPGRADE?

Any automatic deposits into your account, including Direct Deposit or Payroll Deduction, will not be affected by the upgrade. They will continue as scheduled.

## Q CAN I USE MY DIRECTIONS CREDIT UNION DEBIT AND CREDIT CARDS DURING THE UPGRADE WEEKEND?

Yes, Directions cards (debit, credit, and ATM) will be available and functioning normally during our upgrade weekend.

## Q I HAVE ADDITIONAL QUESTIONS. WHERE CAN I GO FOR HELP?

Please visit our website at [directionscu.org/upgrade](https://directionscu.org/upgrade) for a list of additional questions and helpful information to guide you through this upgrade. You can also call us at **1.888.508.2228**. We are always happy to assist you!