

Land of Lincoln Credit Union

# SYSTEM UPGRADE



**October 25<sup>th</sup>, 2024 - October 29<sup>th</sup>, 2024**

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# Explanation of the Upcoming System Upgrade

## What is a “System Upgrade” and why are you doing it?

The upcoming LLCU “System Upgrade” will improve and enhance capabilities within our financial information database. This database is the foundation (core, if you will) of all of our processing systems and platforms used by both staff and members for daily banking needs. The upgrade will bring improvements to many areas including online banking, account opening, transaction management, statement records, loan applications, loan management, and more. Keeping our members’ information accurate and secure remains our top priority through this upgrade. As an added bonus, this new, more advanced system, will enable us to improve member service provided today while simultaneously positioning LLCU to meet the future technological needs of our members for tomorrow.

## When is the “System Upgrade” happening?

Our System Upgrade project has been underway for more than a year. We have been preparing all connecting systems, such as our online and mobile banking, as well as BillPay and eStatement services, to be ready for a smooth upgrade process. We will officially implement the System Upgrade from Friday, October 25th through Monday, October 28th, 2024.

## System Upgrade Timeline

<b>Friday, October 25<sup>th</sup> at 2:00p.m.</b>	Mobile Deposit will be unavailable beginning at this date and time. <i>This service will be restored on Tuesday, October 29<sup>th</sup> at 8:00a.m.</i>
<b>Friday, October 25<sup>th</sup> at 5:00p.m.</b>	All LLCU Branches will close at 5:00p.m. LLCU Online & Mobile Banking services will be unavailable beginning at 5:00p.m. on October 25 <sup>th</sup> . Services will be restored Tues., October 29th at 8:00a.m.
<b>Saturday, October 26<sup>th</sup></b>	All LLCU Branches CLOSED and online banking unavailable.
<b>Monday, October 28<sup>th</sup></b>	All LLCU Branches CLOSED and online banking unavailable.
<b>Tuesday, October 29<sup>th</sup></b>	All LLCU Branches will re-open at 8:00a.m. LLCU Online & Mobile Banking restored at 8:00a.m.

# What to Expect During System Upgrade Weekend

*Friday, October 25th - Monday, October 28th*

## ***Lobby & Drive-Up Availability***

All LLCU branches will close on Friday, October 25th at 5:00p.m. and will remain closed on Saturday, October 26th through Monday, October 28th, 2024 to implement our System Upgrade. All LLCU branches will re-open on Tuesday, October 29th, 2024 with regular business hours.

## ***Online and Mobile Banking Availability***

Online and mobile banking will not be accessible beginning at 5:00p.m. on Friday, October 25th (mobile deposit is unavailable starting at 2:00p.m. on 10/25/24) and they will remain unavailable through Tuesday, October 29th at 8:00a.m. During this time frame, you will not be able to transfer funds, process new bills, make loan payments, nor complete mobile deposits. All online and mobile banking services will be restored by Tuesday, October 29th at 8:00a.m.

## ***Lincoln Line Phone Banking Availability***

Lincoln Line Phone Banking will not be accessible beginning at 5:00p.m. on Friday, October 25th through Tuesday, October 29th at 8:00a.m. Lincoln Line Phone Banking services will be restored by Tuesday, October 29th at 8:00a.m. Please view the FAQ page at [www.llcu.org](http://www.llcu.org) to re-activate your enrollment.

## ***Debit and/or Credit Card Usage***

You can still use your debit card during the System Upgrade weekend. Daily limits for cash withdrawals and purchases will be implemented during that weekend as follows: Cash withdrawal limit of \$250; and Purchase limit of \$1,000.

Credit cards will not be affected by the system upgrade and can be used as usual.

All transactions made during the upgrade dates, including automatic deposits, pre-scheduled payments, and transfers, will be processed and posted to your account during normal business hours on Tuesday, October 29th, 2024.

## ***Debit and/or Credit Card Assistance***

For general credit card inquiries (activation, lost/stolen, disputes, payments, pin changes), please call 1-855-320-5355. For debit card activation or pin changes, please call 1-800-992-3808. To report a lost or stolen debit card, please call 1-800-472-3272. For members in Colchester - you will be UNABLE to activate or use your new debit/credit cards until Tuesday, October 29th at 8:00a.m.

## ***Automatic Loan Payments***

All automatic loan payments will process as scheduled if they are set-up by Friday, October 25th at 5:00p.m.

## ***Direct Deposits***

All scheduled ACH and Direct Deposits will post as usual.

## ***Automatic Payments and Bill Pay Transactions***

Any pre-scheduled automatic payments and/or Bill Pay transactions will take place during the upgrade. These transactions will show on your account beginning on Tuesday, October 29th.

## ***Loan Application Availability***

Our online consumer loan and mortgage loan applications will not be available from 5:00p.m. on Friday, October 25th through Tuesday, October 29th at 8:00a.m. Those services will be restored on Tuesday, October 29th at 8:00a.m.

## ***Additional Services***

The following digital services will also be UNAVAILABLE from Friday, October 25th at 5:00p.m. through Tuesday, October 29th at 8:00a.m.:

- eStatements
- Quickbooks
- Zelle®

## ***Shared Branching Network Availability***

Shared Branching will not be available during the System Upgrade dates. However, you will still be able to use any participating Co-Op fee-free ATMs during the upgrade.

## ***Security of Personal Data and Funds***

Your personal information and accounts will remain safe and secure at all times during the System Upgrade and beyond. Additionally, all LLCU accounts continue to be insured by NCUA (National Credit Union Association) for up to \$250,000 per individual account holder and by ESI (Excess Share Insurance) for up to an additional \$750,000 per individual account holder.

# System Upgrade Preparation Checklist

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## 3 WEEKS TO GO | Friday, October 4th

- Verify your contact information. Login to online banking to confirm your contact information there or contact us to confirm. This will ensure you receive all messages regarding the upcoming System Upgrade. You can verify information either by stopping in any LLCU branch, calling our Solution Center at 1-844-222-7788, using live chat at llcu.org, or by emailing llcu@llcu.org.
- Add account nicknames. We recommend that you give your accounts nicknames now, to more easily differentiate between your accounts after our upgrade when they will begin to display all together. Add them in online banking or by contacting us over phone, email, chat, or in-lobby.
- Check your inbox. Keep a close eye on your email inbox for messages from LLCU about the changes coming, important dates, required tasks, and any subsequent service outages.
- View our FAQs. Visit llcu.org/about/system-upgrade to learn more about the upcoming changes.

## 2 WEEKS TO GO | Friday, October 11th

- Enroll in eStatements. If you would like to have access to your eStatements after the system upgrade, you can enroll now or after the upgrade.
- Gather any statements needed. If you anticipate needing any statements that date beyond 12 months prior, we recommend logging into online banking and downloading them. Or you can call or stop by an LLCU branch and request printed statements.

## 1 WEEK TO GO | Friday, October 18th

- Quicken or QuickBooks downloads. If you are a member who uses Quicken or QuickBooks, you'll want to download a final file on the old system before the upgrade. For instructions on how to do this, visit llcu.org/about/system-upgrade.
- Complete loan applications. If you need an auto, personal or mortgage loan, please note loan applications will not be available from Fri., Oct. 25th at 5p.m. through Tues., Oct. 29th at 8:00a.m.
- Grab cash. As the System Upgrade weekend approaches, we advise you to stop by a branch or ATM to withdraw extra cash to have on hand. During the upgrade weekend, your balance will not be updated by deposits, and there will be daily limits on cash withdrawals (\$250) and debit purchases (\$1,000), so having a cash payment option is a good idea.

## LAST DAY | Friday, October 25th

- Make mobile deposits. The ability to make a mobile deposit will be unavailable beginning at 2:00p.m. on Friday, Oct. 25th. This service will resume on Tuesday, Oct. 29th at 8:00a.m.
- Check your balances. Be sure to check your account balances before online banking goes offline and branches close for the System Upgrade. From Fri., Oct. 25th at 5p.m. through Tues., Oct. 29th at 8a.m., you will not have access to online banking. Therefore, we encourage you to check your balance Friday (10/25) and make note of all withdrawals & purchases made that weekend.

# Your Accounts & Account Numbers

## *What's new?*

After the System Upgrade, you will be assigned a Member Number (more information on that below). Additionally, your account number(s) will change slightly (however, your old account number will remain a part of your new account number).

## *What do you need to do?*

Since all your accounts will begin to show under your name and/or your unique MEMBER NUMBER – now is a great time to assign a “NICKNAME” to your account(s) if you have not already done so. This will make it easier to distinguish between your different accounts in online banking and when you visit the branch. You can quickly and easily assign nicknames to each of your accounts within online banking, or by calling our Solution Center, or in-person at any LLCU branch.

## *Will I still be able to use my existing checks?*

Yes, you will be able to continue to use your existing checks. The next time you order checks, we'll update them to your new account number.

## *Will the LLCU routing number change?*

The LLCU Routing Number will remain the same. Colchester members, once the System Upgrade is complete, please begin using LLCU's Routing Number - 271183015.

## *Will I need a new debit and/or credit card?*

LLCU Members (with the exception of our members at the Colchester branch), will not need a new debit and/or credit card. You will be able to continue using your existing cards. Colchester members will need a new debit and/or credit card and will receive it prior to the System Upgrade weekend and will be able to activate and use it beginning Tuesday, Oct. 29th at 8:00a.m.

## Member Numbers

After the System Upgrade, we will move to a “Member Number” system – meaning all your accounts will fall under one Member Number unique to you. Additionally, your account number(s) will change just slightly. But no need to memorize these numbers – because at LLCU, you are a MEMBER, not a number. After the System Upgrade, you will only need to provide us with your name (or social security number) and a state-issued I.D. to access your account(s) and complete transactions. However, should you want to make note of your new Member Number, and Account Number changes, we have detailed below how you can easily identify both. Please review the following information carefully:

### *Introduction to Member Numbers*

After the System Upgrade, any accounts you have with LLCU will all fall under your unique MEMBER NUMBER in our system and on your statements. This will make it easier to view ALL your accounts in one area. To determine your Member Number post upgrade, please use the following criteria:

<b>Your Current LLCU Relationship:</b>	<b>What Your Member Number Will Be:</b>
I have only <b>ONE</b> LLCU account number.	Your MEMBER NUMBER will be the <b>SAME</b> as your account number.
I have <b>MORE THAN ONE LLCU</b> account number with different open dates.	Your MEMBER NUMBER will be the same as the <b>FIRST</b> account you opened at LLCU.
I have <b>MULTIPLE ACCOUNT NUMBERS</b> with the <b>SAME OPEN DATE</b> .	Your MEMBER NUMBER will be the <b>LOWEST</b> account number.

If you are still unsure about what your MEMBER NUMBER will be post Upgrade, simply call or stop in any LLCU branch and an LLCU staff member will be happy to help.

## Account Number Changes

After the System Upgrade, your account number(s) will change slightly to allow smooth integration with new system, but your current account number(s) will still remain a PART of your new account number(s). The changes include the replacement of the suffixes we currently use with a new suffix (ending numbers), as well as the addition of a new prefix (preceding numbers) to your current account number(s).

Please take a moment to review the following information which illustrates how your account number(s) will change after the System Upgrade:


How Your Account Number Displays Now ( <u>BEFORE</u> the System Upgrade):	How Your Account Number Will Display <u>AFTER</u> the System Upgrade:
MAIN SHARE - 1234567-S0	Savings – Regular Share – 1000123456700
SECONDARY SHARE – 1234567-S1	Savings – Other Share - 1000123456701
CHECKING - 1234567-S73	Checking - Basic Checking – 1234567X (X=check digit found after your account number on your checks)
MONEY MARKET 1234567-S66	Checking – Money Market – 9001234567X (X=check digit found after your account number on your checks)
CERTIFICATE C2 – 1234567-C2	Certificate – 6 Month - 212345670002
LOAN USEDV 1234567-L1	Consumer Loan – Used Vehicle 3000123456701
LOAN ODLOC 1234657-L99	Consumer Loan – Overdraft Line of Credit 3000123456799

Still not sure what your new account number(s) will be? No worries – we are standing by and ready to help you confirm your account number(s) after the System Upgrade. During normal business hours, simply stop in any branch, call us at the Solutions Center, or send a live chat and we will help you confirm.

- ▶ **HELPFUL TIP!** It is not necessary to memorize your account number(s), nor your member number, to execute a transaction. All you will ever need is your Full Name, (or social security number), and a state-issued I.D. to complete any transaction.
- ▶ **Important!** Transaction history for your LLCU account(s) that have closed within the past 12 months will roll into our new system and into online banking. However, any transaction history for LLCU accounts that have been closed longer than 12 months ago will NOT roll into the new system, nor into online banking. Additionally, only the prior 12 months of e-Statements will roll over to the new system & online banking. So, if you think you might need any e-Statements that date back further than the past 12 months, please login to online banking now to download, or stop in any LLCU branch to request printed copies.

# Transactions

The transactions that our members do in-branch will be changing slightly, but the changes you experience will enable us to provide you with quicker, more efficient service. The main thing that you will notice is that the layout will be different for our deposit slips, withdrawal slips, and loan payment slips. The news slips will be much easier to understand and complete. To view an example of what the new slips will look like, see below:



**DEPOSIT SLIP**      DATE: \_\_\_\_\_


CHECKING     SAVINGS     MONEY MARKET


CASH ►

NAME (PLEASE PRINT) \_\_\_\_\_  
  
 SIGN HERE IF CASH RECEIVED FROM DEPOSIT \_\_\_\_\_  
  
 ACCOUNT NUMBER

	DOLLARS	CENTS
CASH		
CHECKS		
DEPOSITS		
CHECKS OR TOTAL FROM OTHER SIDE		
SUB TOTAL		
LESS CASH		
NET DEPOSIT	\$	<input style="width: 100%; height: 20px;" type="text"/>

      50 1




**WITHDRAWAL SLIP**      DATE: \_\_\_\_\_


CHECKING     SAVINGS     MONEY MARKET

NAME (PLEASE PRINT) \_\_\_\_\_  
  
 ADDRESS OR MEMO \_\_\_\_\_  
  
 WRITE AMOUNT IN FULL ON ABOVE LINE \_\_\_\_\_ DOLLARS  
  
 WITHDRAWAL FROM ACCOUNT NUMBER

SIGNATURE \_\_\_\_\_  
  
  
  
 AMOUNT OF WITHDRAWAL  
 \$

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**LOAN PAYMENT COUPON**      TODAY'S DATE: \_\_\_\_\_

NAME (PLEASE PRINT) \_\_\_\_\_  
  
 PAYMENT DUE DATE \_\_\_\_\_  
  
 LOAN ACCOUNT NUMBER

LOAN PAYMENT AMOUNT  
 \$   
  
 IF MAILING, PLEASE REMIT PAYMENT TO:  
 Land of Lincoln Credit Union  
 P.O. Box 3310  
 Decatur, IL 62524-3310

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# Statements

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## ***What's new?***

For most members, statements will look very similar to our current statements. However, for Colchester branch members, statements will look different, but you will find them to be much easier to navigate. For all members, all accounts will display on one statement.

## ***What do you need to do?***

If you anticipate needing statements dating beyond 12 months, we recommend securing those statements now. Here's how:

- If you are enrolled in eStatements, simply login and download any statements that you require.
- If you are not enrolled in eStatements, you can enroll now through Oct. 25th at 5p.m., or call the Solutions Center at 1-844-222-7788 to request the statements you desire. They can be mailed or prepared for you to pick up at any LLCU branch.

## ***How do I enroll in eStatements?***

After you register for Online Banking, its easy to setup your electronic statements.

- 1) Log on to Online Banking.
- 2) Choose the eStatements tab.
- 3) Follow the prompts to complete enrollment.

More information about Online Banking and eStatements can be found in the Digital Services tab at llcu.org.

## ***Will my October 2024 statement be affected by the System Upgrade weekend closure?***

Yes, all members will receive two statements in October. One statement will be for any and all transactions completed PRIOR to the System Upgrade (10/1/2024 - 10/25/2024) and the second will be for any and all transactions completed AFTER the System Upgrade through month end (10/26/24 - 10/31/24). Statements will resume as usual thereafter.

## ***Will my delivery time change?***

No. After the two October statements, for those who receive monthly statements, all statement deliveries will resume as usual. Colchester branch members will adjust to LLCU statement schedule.

## ***How do I access historical statements?***

- 1) Log on to Online Banking.
- 2) Choose the eStatements tab.
- 3) Select which statement you would like to view.
- 4) Once the statement is open, click download or print in your toolbar.

## ***How will my eStatements be affected?***

eStatements will be delivered as usual and available to review, download and print in Online Banking.

- Only members that are enrolled in eStatements will have access to them. If you are not enrolled, you can do so anytime (except during the System Upgrade weekend) by using the instructions at the beginning of this section.
- If you enroll on the new system, you will have access to up to 12 months of historical statements upon enrollment, if applicable.

# Online & Mobile Banking

## ***Will I still be able to see all of my accounts in Online and Mobile Banking?***

If you have enrolled in LLCU Online & Mobile Banking PRIOR to the System Upgrade, you will be able to login and view all of your LLCU accounts. As a matter of fact, after the System Upgrade, you will finally be able to view all of your accounts under your Name and Member Number. This is something members have been asking for! This is also why it is very important to assign NICKNAMES to your accounts as soon as possible. See below for directions on how to do this.

## ***What if I'm not enrolled in Online & Mobile Banking?***

If you have never enrolled in LLCU Online & Mobile Banking by Tuesday, Oct. 29th at 8:00a.m., you will be able to activate and enroll beginning Tuesday, October 29th at 8:00a.m. This is also when our COLCHESTER BRANCH members will be able to officially enroll in LLCU Online & Mobile Banking.

## ***Will all of my PAYEES that I have set up in Bill Pay transfer over after the System Upgrade?***

All Bill Pay PAYEES will transfer over after the System Upgrade. No action is required.

## ***If I have my LLCU Debit and/or Credit Card set up in my Mobile Wallet (i.e. Apple Pay, Google Pay, etc.), will I have to change anything there?***

Since members will not require a new debit/credit card, you will not have to change anything in your Digital Wallet or Mobile Wallet settings.

However, for our Colchester members receiving a new debit and/or credit card, if you had this set up, you will need to add your new card for payment and delete your old.

## **Assigning “nicknames” to individual accounts in Online & Mobile Banking**

Since all of your accounts will begin to show under your name and MEMBER NUMBER – now is a great time to assign a “NICKNAME” to your account(s) if you have not already done so. This will make it easier to distinguish between your different accounts in online banking and when you visit the branch. You can quickly and easily assign nicknames to each of your accounts within online banking, or by calling our Solution Center, or in-person at any LLCU branch.

<b>To create or edit nicknames in LLCU Online Banking on a desktop computer, follow these instructions:</b>	<b>To create or edit nicknames in LLCU Mobile Banking on a smart device, follow these instructions:</b>
<ol style="list-style-type: none"> <li>1. Login to LLCU Online Banking.</li> <li>2. In the top right hand portion of the page, click on “Settings”.</li> <li>3. On the next page, click on “Accounts”.</li> <li>4. Next, select one of the accounts for which you’d like to assign a nickname.</li> <li>5. Click in the text box under “Nickname” and type in the new nickname you have chosen for that particular account. This nickname should be something that helps you to easily identify which account it is. For example, if your name is “Joe” and you are naming what is your Main Checking Account, you could name it “Joe-Main Checking”.</li> <li>6. Click “SAVE” and then click “CLOSE” once the screen confirms your account preferences have been successfully updated.</li> <li>7. Repeat steps 4 - 6 for any other accounts you have listed within your settings</li> </ol>	<ol style="list-style-type: none"> <li>1. Login to LLCU Mobile Banking app.</li> <li>2. On the home screen, tap on “Edit Accounts” underneath your account listings.</li> <li>3. Next, select the first account for which you’d like to create or change a nickname.</li> <li>4. On the next screen, tap into the text currently filling the “Nickname” line and edit to the new nickname you have chosen.</li> <li>5. Next tap “SAVE”.</li> <li>6. Repeat steps 3-5 for all accounts listed that you would like to assign or change the nickname.</li> <li>7. Once finished, tap the arrow at the top left of the screen to return to Mobile Banking home screen.</li> </ol> <p><b>IMPORTANT NOTE:</b> You do not need to assign, edit or change your nicknames in BOTH Online &amp; Mobile Banking. Once you have done so in one, the other will automatically update..</p>

## Online Banking User Login

After the System Upgrade, for those currently enrolled in LLCU Online Banking who have logged in within the LAST FOUR MONTHS, your online banking will remain active, and you will not need to re-enroll.

If you currently have MORE THAN ONE LLCU online banking account (i.e. - you have multiple User IDs for logging into different LLCU accounts), after the system upgrade, you will only need ONE User ID to access all your accounts. This will be much more convenient for members to see all accounts together and eliminate the need to login and out to view different accounts.

Because you will only use ONE online banking user ID for all accounts after the System Upgrade, please use the table below to determine which of your current USER IDs will become your singular User ID moving forward. Please carefully review the following information:

Your Current Online Banking Status:	Your User ID After the System Upgrade:
I have only ONE online banking <b>USER ID</b> and I have logged in within the last four months.	Your User ID and password will remain the same after the System Upgrade.
I have MORE THAN ONE online banking <b>USER ID</b> ; I have logged into each of them within the last four months; and one of them has active BillPay.	Your singular User ID and password will become the User ID for the account with <b>ACTIVE BILLPAY</b> engaged.
I have <b>MORE THAN ONE</b> online banking <b>USER ID</b> with <b>ACTIVE BILLPAY</b> , and I have logged into them all within the last four months.	Your singular User ID and password will become the User ID for the account with the oldest enrollment date.
I have <b>MORE THAN ONE</b> online banking <b>USER ID</b> with active BillPay; I have logged into them all in the last four months; and they all have the same enrollment date.	An LLCU representative will reach out to you prior to the System Upgrade weekend to confirm which <b>USER ID</b> you would like to use after the upgrade.
I have not logged into my LLCU online banking within the last four months, or I have <b>NEVER</b> enrolled in LLCU online banking.	You have two choices: 1. Enroll today (or sometime before 10/24/24) using <b>ONLY your MAIN account</b> – as you will only want to have <b>ONE</b> User ID after the upgrade, or 2. Enroll on Tuesday, Oct. 29th after the System Upgrade is complete to see all your accounts under one <b>USER ID</b> .

Still not sure which online banking USER ID to use after the upgrade? Reach out to us any time after the System Upgrade weekend and we would be happy to confirm which one you should use.

**Online Banking Enrollment will be unavailable from  
Wednesday, Oct. 23 through Tuesday, Oct. 29th, 2024**

# Help Center

## *Who should I contact if things do not look right with my account after the System Upgrade weekend?*

We will be ready to take calls and answer all questions after the conversion. We will have an increased level of staff answering phones, responding to chat and email, and in branch - all in anticipation of increased call volume and foot traffic after our System Upgrade weekend. Please do not hesitate to call us at 1-844-222-7788. You can also talk with an LLCU Representative via live chat during normal business hours by visiting [www.llcu.org](http://www.llcu.org).

**THANK YOU for your loyal membership and for your patience during this exciting time of technology upgrade!**

### **BLOOMINGTON**

1709 S. Veterans Pkwy  
Bloomington, IL 61701

### **CENTRALIA**

234 N. Poplar St.  
Centralia, IL 62801

### **COLCHESTER**

113 Depot St.  
Colchester, IL 62326

### **DECATUR-PROSPERITY**

4850 E. Prosperity Pl.  
Decatur, IL 62521

### **DECATUR-MOUND**

3130 E. Mound Rd.  
Decatur, IL 62526

### **DECATUR-OAKLAND**

2890 N. Oakland Ave.  
Decatur, IL 62526

### **DECATUR-WATER**

1435 N. Water Street  
Decatur, IL 62526

### **EFFINGHAM SOUTH**

2302 S. Banker St.  
Effingham, IL 62401

### **EFFINGHAM NORTH**

1302 N. Thelma Keller Av.  
Effingham, IL 62401

### **MATTOON BROADWAY**

720 Broadway  
Mattoon, IL 61938

### **MATTOON LAKE LAND**

500 Lake Land Blvd.  
Mattoon, IL 61938

### **NOKOMIS**

100 W. State St.  
Nokomis, IL 62075

### **PANA**

206 S. Locust St.  
Pana, IL 62557

### **SPRINGFIELD**

300 S. Grand Av West  
Springfield, IL 62704

### **VANDALIA**

925 New York Dr., Ste 4  
Vandalia, IL 62471

**TOLL-FREE:**

**1-844-222-7788**

**LIVE CHAT:**

**[llcu.org](http://llcu.org)**

**EMAIL:**

**[llcu@llcu.org](mailto:llcu@llcu.org)**

