

S Y S T E M

# UPGRADE



C R E D I T   U N I O N

**ALL ABOARD!**

April 3, 2018



NEW AND IMPROVED!

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If you have questions or concerns about the upcoming system upgrade, please contact our Member Care Center at 800-264-4562, or visit any office location.

Valued Member:

Heart of Louisiana Credit Union is dedicated to providing you with the latest products and services that are convenient, secure, and help you achieve your financial goals. In order to do this, we are taking the time to invest in system upgrades that will enhance your member experience online, by phone, and in the branch. These upgrades will ensure maximum security for your financial resources while improving the speed and efficiency of your financial transactions.

Upgrades will include:

- An Improved Mobile Banking experience with Touch ID Technology and access to statements and cleared checks from your mobile device.
- An updated Online Banking platform that will offer more features to manage your accounts. You will now have new user-friendly options that allows you to reset forgotten passwords, easily log in and set stop-payments at your convenience.
- A new internal operating system which will provide quicker, more efficient in-person and over-the-phone service.
- A new Bill Pay service is easier and more convenient than ever before with more payment options. You will soon have the ability to transfer money to other financial institutions and easily make person-to-person payments from your Smartphone.
- An updated Telephone Banking System with new prompts to streamline your call experience, including the ability to transfer your call directly to our Member Care Center.

**To implement these system upgrades, all Heart of Louisiana Credit Union locations will close March 30, 2018 at 5:00 PM through April 2, 2018. Phone service, Online Banking, and the telephone banking system will be unavailable as well.**

We know change can be challenging – and our staff is here to help! In the coming weeks, please watch for information on our website and social media channels outlining these upgrades, along with information on how to setup your new username and password for online banking. Our number one priority is to make sure that every member experiences a smooth transition through the system conversion!

Staying ahead of the technology curve and providing you with the latest financial tools are ways we put you first as our valued member. If you have any questions in advance of or during this transition, please do not hesitate to contact us or to stop by your nearest branch. We look forward to enhancing your member experience and thank you for choosing Heart of Louisiana Federal Credit Union as your trusted financial partner.

Sincerely,



Cindy Beauregard  
President & CEO  
Heart of Louisiana Federal Credit Union



# Make sure you are ready to *Cruise into Change with us!*

Below is your packing list before we set sail, and a list a fun excursions once we're cruising.

## Packing List (before March 30, 2018):

- Online Banking:
  - Save eStatements from the current Online Banking
- Bill Pay:
  - Save all payee information from the current Bill Pay program
  - Make all final Bill Pay payments in the current Bill Pay by March 29, 2018

## Excursions (April 3, 2018):

### Step 1: Online Banking and Bill Pay

- Log into the new Online Banking:
  - Temporary ID = Account Number
  - Temporary Password = last 4 of your Social Security Number
- Set up your alerts in Online Banking
- Create your new security questions for Bill Pay
- Set up your Payees in Bill Pay

### Step 2: Mobile App

- Delete your current Heart of Louisiana Credit Union app
- Download your new mobile app. (Search 'Heart of Louisiana Credit Union' in your app store)
- Log into the Mobile App using your new ID and password that was established in Online Banking.

### Step 3: Telephone Teller

- Call into the new Telephone Banking:
  - ID = Account Number
  - Temporary Password = your Social Security Number

## Benefits of the System Upgrade

Heart of Louisiana Credit Union remains committed to providing our members with secure, convenient and personalized service, while staying ahead of technology trends. Below is a list of benefits that will come from our technology upgrade.

- Enhanced security features
- Easier and real-time access to your accounts
- Improved accessibility
- New state-of-the-art Online Banking and Mobile Banking experience
- Systems that will allow us to serve you better
- Better in-person service when visiting a branch
- New and improved statements for easier review of account and loan history
- Electronic deposit and withdrawal transactions post to your account faster
- Automatic loan payments available on weekends
- Thumbprint access to mobile banking
- Cleared check available from mobile banking
- Enhanced products and services including Online Banking, Mobile Banking, Bill Pay, online account opening and much more!

# IMPORTANT CHANGES



## Mobile Banking with Mobile Deposit

After you have signed into the upgraded Online Banking system for the first time, you'll be able to access Mobile Banking. Download the new app on your device and login. You will still have access to all the features you are accustomed to plus these new features:

- New ability to report a lost or stolen debit card
- New access to activate or suspend a debit card
- New, easy view of your statements from any mobile device
- Thumbprint access
- View cleared checks

**Please note:** *Mobile Banking will not be available during the upgrade. Full Mobile Banking functionality will begin at 9:00 AM on April 3, 2018.*



## Online Banking

Our new Online Banking service will bring you a better and more convenient Online Banking experience. The first time you access the upgraded Online Banking system, you will need your Online Banking User ID and temporary password.

- **Temporary User ID** will be your account number, and your temporary password is set to the last four digits of your Social Security Number (SSN).
- **User ID** will be created using an alpha-numeric combination. Your new user ID cannot be your account number.

**Please note:** *Online Banking will not be available during the upgrade. Full Online Banking functionality will begin at 9:00 AM on April 3, 2018.*



## Bill Pay

Our new Bill Pay service is now easier and more convenient than ever before. Current Bill Pay users must register for the new Bill Pay Service.

- After the upgrade, you will need to login to Bill Pay through Online Banking and establish your security questions and answers.
- For current users, scheduled bills will not carry over to the new Bill Pay service.
- Existing payees will not carry over and will need to be re-entered into the new Bill Pay service after the upgrade.
- Bill Pay history from the old system will not carry over. Take time to save your current payee information before March 30, 2018

**Please note:** *Bill Pay will not be available during the upgrade. Full Bill Pay functionality will begin at 9:00 AM on April 3, 2018.*



## Telephone Teller

We are enhancing our Telephone Teller service for a more user-friendly experience, with new features like automated registration and speech recognition.

### After the Upgrade

- Simply call 318-449-5525, 318-449-5526, 318-449-5527, or 318-449-5528 and listen carefully to the prompts, as menu options will change.
- When prompted enter your Account Number.
- To create a new PIN, enter your Social Security Number (SSN). Once your SSN is verified, you will be asked to enter the new PIN.
- Going forward, you'll enter your Account Number and PIN to access your account information.

**Please note:** *Telephone Teller will not be available during the upgrade. Full Telephone Teller functionality will begin at 9:00 AM on April 3, 2018.*

## Frequently Asked Questions

The following FAQs are to help guide you through the upgrade process and to explain in detail how you will be impacted by the upgrade.

### ***When will night deposits be processed the weekend of the upgrade?***

You may make deposits in the lobby until 5:00 PM on Friday, March 30, 2018. Night deposits received at our branches after 5:00 PM on Friday, March 30, 2018, will be processed by Tuesday, April 3, 2018 at 9:00 AM.

### ***Will I be able to complete an online loan application during the upgrade?***

Our consumer online loan application will be unavailable during the upgrade process.

### ***Will any part of my direct deposits, payroll deductions, or automatic payments change?***

All deposits and withdrawals will remain set up as before.

### ***How can I save my online account history from before the upgrade?***

You should take a screenshot or copy/paste/save into Word, Notepad, or a similar program. If you use a money management software program, such as Quicken or MS Money, you can also download your account history. This must be completed on or prior to Friday, March 30, 2018.

**Please note:** Access to Quicken through our website will not be available from March 30, 2018 at 5:00 PM until mid-April.

### ***Is my personal data still safe and secure?***

Yes, your personal data and account information are safe and secure as always.

### ***Are my funds still safe and secure?***

Yes, your funds remain secure at Heart of Louisiana Credit Union. All Heart of Louisiana Credit Union accounts will continue to be insured by NCUA (National Credit Union Administration) for up to \$250,000 per individual account holder. Refer to [NCUA.gov](http://NCUA.gov) for more information.

### ***Will transactions in the branches change after the upgrade?***

You will continue to receive the same great service from our staff but with a more streamlined process.

## Deposit Accounts

### *Can I continue to use my checks?*

Yes, the account number on your checks remains the same after the upgrade, so you may continue using the same checks.

### *Will Heart of Louisiana Credit Union's routing number remain the same?*

Yes, the routing and transit number will remain the same. Heart of Louisiana Credit Union's routing number is 265273054.

### *Will my Debit Card number and PIN remain the same?*

Yes, your current Heart of Louisiana Credit Union Debit Card number and PIN will remain the same.

## Statements and Notices

### *Will my account statements change?*

Yes, your deposit account statement will have a new, updated look.

### *Will I receive paper statements or eStatements?*

With our upgraded system, if you elected to receive eStatements for one or more of your accounts, then all of your account statements will be eStatements.

### *Will I be able to see check images through Online Banking?*

All check images may be conveniently viewed, accessed, or downloaded from Online Banking.

### *Will I continue to receive an IRA statement?*

Yes. You will continue to receive your IRA statements with your regular monthly statements as you always have.

## Loans

### *Will my home equity line of credit account statement change?*

Your statement will have a new look and feel. Your statement issue date and payment due date will remain the same.

## Online Banking and Bill Pay

### *Will the upgrade change the Online Banking and Bill Pay service?*

Yes, you will see some enhancements and new features added to Online Banking with the upgrade. For example, with Online Banking, you will now have more alert options, including text message and will be able to open an account inside Online Banking.

The new Bill Pay will also have new features.

**Please note:** *Your current payee information in the existing Bill Pay will not carry forward into the new Bill Pay. Take time to save your current information.*

### *How do I access the upgraded Online Banking service?*

The first time you access the upgraded Online Banking system, you will need your Online Banking User ID and temporary password.

Your temporary User ID will be your account number, and your temporary password is set to the last four digits of your Social Security Number.

You will be prompted to create an alpha-numeric User ID (that begins with a letter), to use with the upgraded system. If you experience difficulties, we will reset your User ID for you. Please call 318-619-1900, or visit any branch.

You will be presented with a new Online Banking Agreement for your review and acceptance. Once you sign into Online Banking (you will see an unfamiliar personal identification image), you will be asked to re-establish your multi-factor authentication settings (security questions, personal identification image, and call-back number).

### *Will I still see my Online Banking account nicknames?*

Only some nicknames will be converted to the upgraded system. The primary account owner will be able to see and update account nicknames. Joint account owners will see the account number and the suffix for the accounts you are joint on.

### *Will I still see all of my accounts in Online Banking?*

You will see all of the deposit accounts, some loan information will display (without history), and you will continue to see your Heart of Louisiana Credit Union credit card listed along with your current credit card balance.

### *Will I still receive the alerts I have set up in Online Banking?*

No. Any alerts you currently have set up will not carry forward to the upgraded system. Log into Online Banking to add text alerts on or after April 3, 2018.

### ***Will account history be accessible in Online Banking after the upgrade?***

Account history will not carry over during the upgrade. Account history will build forward from the upgrade date.

### ***Will my eStatements be available after the upgrade?***

No, you will need to download your existing eStatements before Friday, March 30, 2018.

### ***What if I have scheduled bills to be paid during the system upgrade?***

All online bill payments scheduled to occur before March 29, 2018 will process normally. **DO NOT SCHEDULE ANY BILL PAYMENTS AFTER MARCH 29, 2018 IN OUR CURRENT BILL PAY SYSTEM.**

Full Online Banking and Bill Pay functionality will be available with the upgraded system beginning the morning of April 3, 2018. Take time to re-establish your payees and familiarize yourself with the new Bill Pay portion of Online Banking.

### ***Will my pending payments still be set up in Bill Pay?***

No pending payments will be stored or brought over into the new Bill Pay.

### ***Will I need to setup my payees again in Bill Pay?***

Yes. Bill Pay functionality will be available beginning the morning of April 3, 2018.

### ***Will my Bill Pay history transfer over to the new system?***

No, your existing Bill Pay history will not transfer to the new system.

## **Mobile Banking**

### ***Will I need to update my Mobile Banking app?***

Heart of Louisiana Credit Union has a completely new app with enhanced functions and security. You will need to delete the current app, search Heart of Louisiana Credit Union in your app store, and download the new app.

### ***When can I access Mobile Banking?***

After you've signed into the upgraded Online Banking for the first time, you'll be able to access Mobile Banking. Download or update the app on your device and log in. Alternatively, you may select mobile settings from the Preferences tab in Online Banking. Add your mobile phone, services provider, and select the accounts you'd like to see.

### ***Are there any changes to Mobile Banking?***

You can still check your balance, make a transfer and make a deposit all on the go. After the upgrade, you will be able to report a lost or stolen Debit Card, activate or suspend a Debit Card and easily view your statement. You will also have the ability to log into your new app using Touch ID technology.

## **Automated Telephone Banking**

### ***How do I access the upgraded Automated Telephone Banking system?***

You call the same phone number as before: 318-449-5525, 318-449-5526, 318-449-5527, or 318-449-5528. The first time you call on or after April 3, 2018, you will need to know your Account Number.

- Enter your Account Number.
- To create a new PIN, when prompted enter your Social Security Number (SSN). Once your SSN is verified, you will be asked to enter a new PIN.
- Going forward, you'll enter your Account Number and PIN to access your account information.

### ***What accounts can I access through Automated Telephone Banking system?***

You can access all the accounts for which you are Primary Owner. Additionally, if you are Joint Owner on any consumer loans, you can also access these.

### ***Will account history be accessible in Automated Telephone Banking after the Upgrade?***

Account history will not carry over from the old system. Account history will build forward from the upgrade date.

## Website

Our website itself will not be changing with the system upgrade; however, some functionality accessed from our site is improved.

- You may open an account online and fund your initial deposit online. Click on the “Open an Account” button from our website or from our Online Banking system.
- We have a new and improved online consumer loan application. It’s very easy to use and you could be approved quickly. Click on the “Apply for a Loan” button from the Heart of Louisiana Credit Union website or from within the Online Banking system.

## **Branch Locations**

### **PINEVILLE OFFICE**

303 Edgewood Drive  
Pineville, LA 71360

### **COMMERCE OFFICE**

3616 Commerce Street  
Alexandria, LA 71302

### **COLISEUM OFFICE**

4407 Coliseum Boulevard  
Alexandria, LA 71303

### **MEMBER CARE CENTER**

3836 Independence Drive  
Alexandria, LA 71303

## **Contact Us**

318-619-1900  
800-264-4562

**Heartcu.org**





CREDIT UNION

[heartcu.org](http://heartcu.org)  
800-264-4562

Presorted  
First Class Mail  
U.S. Postage  
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Farmington, ME  
Permit No. 30

We appreciate your patience during the upgrade process. Our goal is to make it as seamless as possible for our members.

Please contact us with any questions or concerns.

*Thank you!*



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