

# Merger Frequently Asked Questions

## *Bringing Two Together To Serve You Better!*



### **What exactly is an operational merger?**

The operational merger consists of the merging of all member data and key systems into one consolidated computer system and branch network.

### **I thought the merger was effective July 1<sup>st</sup>, 2017.**

The legal merger was effective on July 1<sup>st</sup>, 2017. However we have been working for the past several months on the full operational integration of the two credit unions.

### **What if I didn't receive any letters?**

We sent out a series of letters beginning mid-March to communicate upcoming changes and down time created by the operational merger. These letters are available at [NSCCU.COM](http://NSCCU.COM) if you did not receive yours.

## Deposit account/checking & savings

### **What is a member number?**

All your accounts will be linked to a single member number, your primary share number.

### **How are my accounts going to change?**

Your accounts will be converted into North Star accounts that mostly closely match your existing accounts. Please refer to the Member letter dated March 2<sup>nd</sup> for specific details on account types.

### **Can I use my check blanks?**

Yes, you will be able to continue to write checks and outstanding checks will clear your North Star account.

### **Will North Star exchange my old check blanks?**

North Star will communicate when you can bring your remaining checks to your local branch for replacement.

### **Do I need to change my address or update any of my personal information?**

No, all your information will be moved/transferred.

### **Will I need to change my direct deposit?**

No, you will not need to change your direct deposit at this time.

**Will I need to change my automatic payments that I've set up with my checking account?**

No, you will not need to change any automatic payments that come directly out of your account at this time. However, **you will need** to update any recurring payments tied to your existing debit card. You will simply need to call and give them your new card information. As a reminder your new card will begin working on April 1<sup>st</sup>. Please use your existing card until then.

**Will I have access to my accounts during this conversion?**

All branches will have normal hours, except for the downtown Minot branch which will close at 12:00 Saturday March 31<sup>st</sup>. Online banking will be unavailable from March 30<sup>th</sup> at 8:00pm until 8:00am April 1<sup>st</sup>. You will have access to North Star's Anytime Online beginning at 8:00am April 1<sup>st</sup>. We will have phone support available from 10am-6pm on April 1<sup>st</sup> to help you with online access or debit card issues. Your Northern Tier branded debit card will work for any ATM or POS transactions until April 1<sup>st</sup>.

## Debit card

**How long will I be able to use my existing debit card?**

Your existing card will be functional until end of day on March 31st.

**Will I receive a new debit card and PIN?**

Yes, you will receive a North Star card that will be able to be used beginning April 1<sup>st</sup>. For security purposes, your PIN will be mailed separately and should be received 2 to 3 days after the card. *If you have not used your existing debit card in the past 6 months, you will need to request a North Star debit card.*

**Will my PIN number remain the same or can I request my own PIN?**

You can customize your PIN by calling the number on the card's activation sticker or stopping into your local member service center (branch) with your card.

**I have automatic payments with my debit card (netflix, spotify, etc). Do I need to change anything?**

Yes, you will need to update with your new card number for any payments after April 1<sup>st</sup>.

**Will my debit and ATM limit change?**

Limits on your North Star debit card will be:

ATM withdrawals: \$400

PIN point of sale- \$1,000

Signature based- \$1,500

**Will I get charged at the ATM?**

Members are not charged a fee at any North Star ATM. We also offer thousands of surcharge free ATMs through the MoneyPass network. Surcharge free ATM locations are available at NSCCU.COM.

**I received two ATM/debit cards in mail for my account, what do I do with them?**

You only need to activate one of the cards to access your account. You may destroy the other card. Remember, you can only use the cards on/after April 2.

**How do I change the PIN on my ATM/debit card?**

You may call 1.866.985.2273 to set a custom PIN.

## Loan

### **My North Star loan payment is made from another financial institution. Do I need to make any changes?**

No. You will not need to make any changes at this time.

## E-services: online and bill pay

### **Will my online user ID remain the same?**

Your initial North Star user id will be your member number. You will be directed to create a unique user ID when you initially enroll.

### **When will my last bill payment be made?**

Alternative payment method would be required on payments that need to be made between March 29<sup>th</sup> and April 5<sup>th</sup>. Payments scheduled after March 28<sup>th</sup> will need to be set up after April 1<sup>st</sup> on the North Star Anytime Online. Please make sure that you document all payee information as described in member letter dated March 22<sup>nd</sup>.

### **What do I do with my new North Star branded ATM/debit card?**

Do not destroy your Northern Tier branded ATM/debit card until April 1. After April 1 you will use your North Star branded ATM/debit card. Watch your mail for further instructions.

### **How will I access my account online March 30 – April 1?**

At close of business (8:00 p.m. CST) on March 30, members will not be able to access their Northern Tier accounts online. Beginning April 1, your account will be available on North Star's Anytime Online at nscu.com.

### **How long will I be able to continue using Northern Tier's bill pay service?**

The last processing day for bill payments using your Northern Tier online account is Wednesday, March 28. Any payments scheduled after that date will not be processed.

### **How will I use bill pay after March 28?**

All Northern Tier bill pay users will be able to use this service on the North Star site at nscu.com on Monday, April 2. You will receive detailed instructions in a separate mailing on how to use the new FREE bill pay service.

### **Help! I can't access my account online.**

During the conversion process, accounts may not be available from 8:00 p.m. CST Friday, March 30

## Remote Deposit Capture (RDC)

### **What do I need to know about depositing a check?**

1. You will need to endorse the back of the check and add **RDC or Mobile Deposit** to your endorsement.

*EX Jane Doe* **RDC or Mobile Deposit**

2. Locate the **checking** account that you want the deposit to go into and tap on the camera icon.
3. Enter the amount of the check as indicated. (See dollar limits below.)
4. Image the front and back of the check as directed. Be sure hold the phone steady to get a good image.
5. Keep the check in a secure place for 45 days to assure that the deposit was made successfully. It will be your responsibility to dispose of the check in a secure manner (shredding or burning) after that time.

## What are the limits?

\$2000 maximum per check

\$2000 maximum per day

\$5000 maximum per 30 day period

10 checks per day (one at a time)

Limits may be raised in certain circumstances. Call your office for more details.

## When will the deposit be available?

Checks will be reviewed by NSCCU staff at least twice each business day. Checks submitted after 3:30 p.m. central time, on Federal Holidays and/or weekends will be reviewed the next business day. After review, the check will be either:

**Accepted:** A 1 day hold will be placed on all remote deposits. The funds will be released the next business morning.

**Rejected:** at which time you'll receive a call and/or e-mail indicating there were problems with your deposit. (Please make sure you have an updated e-mail & cell number on your account to avoid unnecessary delay in notifications. This may prevent overdrafts.)

## Are there certain checks that can't be deposited this way?

Yes. The following checks will not be accepted using RDC:

1. Improperly endorsed checks (**REMEMBER TO ADD "RDC" TO YOUR ENDORSEMENT**)
2. T-checks and/or traveler's checks
3. Lottery or prize winnings
4. Checks made joint payable to the member and NSCCU
5. Foreign checks or in foreign currency
6. Checks "stale dated" or "post-dated"
7. Any check that contains evidence of alteration to any information on the check.

**\*\*\*\*Rejected checks cannot be re-deposited using RDC. Please take them into your local branch for deposit.**