



# SYSTEM Upgrade INFORMATION

Everything you need to know about the upcoming system upgrade - including branch closures and online banking interruptions.

**APRIL 29 (EVENING) - MAY 3**



## IF YOU ONLY READ ONE THING ...

### WHAT IS HAPPENING?

Heartland Credit Union is undergoing a data processing system upgrade which will affect members April 29 - May 3.

### MORE INFO

Visit [www.heartlandcu.org](http://www.heartlandcu.org) for complete information and the latest updates.

### SERVICE INTERRUPTIONS

Account access will be mostly **UNAVAILABLE** starting the evening of Friday, April 29 until May 3.

### MOBILE APP

Delete Heartland's old app and download the new version on or after May 3. Look for this new icon.



### SYSTEMS AFFECTED

- Online Banking
- Mobile Banking and Mobile Check Deposit
- eStatements
- Branch service
- MARS Telephone Teller



### NEW AND ENHANCED FEATURES

- eStatements now in Mobile Banking
- Financial wellness
- Account aggregation
- Enhanced security measures
- All of your accounts viewable in one place

## TIMELINE

	FRIDAY, APRIL 29	SATURDAY, APRIL 30	SUNDAY, MAY 1 - TUESDAY MAY 3
All Heartland Branches	Open until 5 pm	Closed	Closed
Call Center	Available until 5 pm	Unavailable	Unavailable
Online Banking	Available until 5 pm	Unavailable	Phased Introduction*
Mobile Banking and Mobile Check Deposit	Available until 5 pm	Unavailable	Phased Introduction*
Online Bill Pay	Available until 5 pm	Unavailable	Phased Introduction*
MARS Telephone Teller	Available until 5 pm	Unavailable	Phased Introduction*
Make a Payment Service	Unavailable	Unavailable	Phased Introduction*
Online Account Opening	Available until 5 pm	Unavailable	Phased Introduction*
Online Loan Application	Available	Available	Available
ATMs	Available, but balance inquiries unavailable after 5 pm.	Available for withdrawals. Balance inquiries unavailable.	Available for withdrawals. Balance inquiries unavailable.
Debit Card Purchases**	Available	Available	Available
Credit Card Purchases**	Available	Available	Available
Checks	Available	Available	Available

\*These products and services will be introduced slowly.  
\*\*For security reasons, dollar limits will be placed on transactions.

## DEAR MEMBERS,

We are about to embark on a significant operational upgrade at Heartland Credit Union. After many years, we are updating and changing data processing systems. This is no small task since this system allows us to perform all member requests, transactions, and activity. It touches virtually everything we do at Heartland.

Many, if not all members, will be affected in some way during the upgrade process even though we're working very hard to minimize interruptions. We sincerely apologize for the inconveniences this may cause. Keep in mind that these changes are necessary to upgrade servicing and make banking more efficient for you, as well as to prepare for your future financial needs.

**ALL Heartland Credit Union branches will be CLOSED Saturday, April 30 through Tuesday, May 3.** You will be able to write checks, use your credit card and debit card, and withdraw from ATMs during this downtime, but for security reasons, dollar limits will be placed on transactions. You may experience other service interruptions throughout the weekend.

This mailer highlights many changes you can expect over the next several weeks. Watch [www.heartlandcu.org](http://www.heartlandcu.org) and our social media channels for the latest updates.

We appreciate your patience throughout this upgrade, and we look forward to bringing you a state-of-the-art digital banking experience.

Sincerely,

Sally Dischler, CEO  
Angela Hanson, President

## WHAT'S CHANGING?



**ONLINE BANKING** - you'll notice a fresh, modern new look with new functionality and features.



**MOBILE BANKING** - the Heartland Credit Union app will get a new look as well as new functionality. Delete the old app and download the new one once it's available in your app store, on or after May 3.



**eSTATEMENTS** - You will be prompted to re-enroll in eStatements through the new online banking system. **Please note: the existing \$3 paper statement fee will be charged if you do not re-enroll in eStatements.**

eStatements will **now** be available in the new Heartland Credit Union mobile app.



**MULTIPLE & JOINT ACCOUNTS** - all of your Heartland accounts will be accessible with a single login.



**eALERTS** - after logging into the new Online or Mobile Banking, you'll need to setup new eAlerts.



**LOYALTY POINTS** - our Loyalty Points program will be discontinued as of May 3. Existing points can be utilized through December 31, 2022.



## WHAT'S STAYING THE SAME?



**AUTOMATIC PAYMENTS** will continue as scheduled after the upgrade. Please note that payments will not occur during the upgrade but will process afterwards.



**BILL PAYER** - there are no changes to your payees, payments or payment history. You'll notice a new look, but the same payments as the current system. Payments scheduled April 30 through May 2 will be processed on May 2.



**WEBSITE** - no changes - you will still access our site at [www.heartlandcu.org](http://www.heartlandcu.org).

There will also be **NO** changes to the following:

- Account Numbers
- Checks
- Debit cards
- Credit cards
- Direct deposits and withdrawals
- Existing and pre-authorized automatic transfers

## FAQs

### Will Online Banking logins change after May 3?

Use your current username and password to login to Online and Mobile Banking, but please note that, for security purposes, you will be asked to change your password upon your first login. If you have multiple Heartland Credit Union accounts, enter the username associated with your lowest account number. You will be able to access all your accounts from this login.

**Will my account number change?** No, continue using your current account numbers.

## FAQs

**Why do the systems need upgrading?** Our goal is to provide an enhanced digital banking experience for Heartland members. With this upgrade, you will have access to best-in-class Online and Mobile Banking platforms with enhanced functionality and capabilities to better serve your current and future financial needs.

**Will I be able to access my accounts during the system upgrade?** All account access will be limited, including Online and Mobile Banking, but you can still write checks, use your debit and credit cards, and use ATMs. Please be aware that, for security reasons, dollar limits will be placed on transactions.

**Does this upgrade affect previous Dane County Credit Union (DCCU) members as well?** No, only prior Heartland members will be affected at this time. Previous DCCU members will upgrade to the new system on October 1. *Please note: all DCCU branches will be closed April 30 - May 3.*

### Will my login to MARS Telephone Teller change?

Yes, after May 3, your new username will be your birth month, birth day, and the last four digits of your Social Security Number (MMDD####). Your PIN will be the last four digits of your Social Security Number, but you will be prompted to change it upon logging in. The MARS phone number is the same - 800.362.6277 (MARS).

**What happens if the upgrade is done earlier than May 3?** If the upgrade is completed earlier than expected, phased introduction of products and services will be made. We will share updates to our website and social media channels.

### What if I have other questions?

Visit [www.heartlandcu.org](http://www.heartlandcu.org) for complete information and the latest updates.



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