

System Upgrade FAQ's

1.) Q: Why is VCCU updating its systems?

A: VCCU is updating its systems starting August 1st, 2024, with you, our members, at the forefront of our minds. This update is primarily to enhance your security and ensure the future of our systems and technologies. We are also excited to bring you new and improved tools to meet your evolving financial needs.

2.) Q: How Does this change affect me?

A: As a valued member, you will experience the main impact of this update in the form of enhanced stability and the introduction of new tools to our online and mobile banking systems. It's important to note that all branches and online and mobile banking services will be temporarily unavailable for five days during the system update. However, rest assured, you will still have access to your funds through ATM or Debit cards.

3.) Q: What new things can I expect to see?

A: Our online and mobile banking systems will witness the most significant and exciting change. Both platforms will sport a fresh, user-friendly interface. Moreover, you can look forward to new tools such as mobile deposit and instant messaging with the credit union through the app or website. These are just a glimpse of the numerous new features that will be unveiled as the live date draws near.

4.) Q: Why will the branches be closed for so long?

A: All our current systems must be taken down during the system update to ensure a smooth transition. At the same time, endless testing of the new system will provide few to no issues when we reopen.

5.) Q: Why do I need to download a new App?

A: The new application designed for this update is a complete rebuild from the ground up. Because of this, we need to sunset our old app and switch to a more stable platform for our new app.

6.) Q: Why must I reenroll in online banking if I already have it?

A: Because this will be a new system for our online and mobile bank, members will need to re-enroll. This will ensure that all your updated account parameters are pulled correctly for the new system.

7.) Q: If a cash deposit cannot be completed during that time, will any NSF fees be waived?

A: All night drop deposits will be processed prior to any automatic withdrawals or check clearings being processed, so you shouldn't experience an NSF situation. In the event you would receive an NSF charge due to our systems being down, yes, we would be happy to refund your fees.

8.) Q: Will my direct deposits be on time?

A: All direct deposits and automatic payments are expected to be processed on time, without interruption.

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9.) Q: Will bills still come out through Netbranch?

A: Yes, and they will carry over to the new system once it is in place.

10.) Q: So will you waive atm fees charged for using other atm's or will the atm at the VCCU branches still be operating?

A: Our ATMs will be available then, but if they are not, we will communicate that with the membership at that time. We would encourage using no-fee ATMs if need be.

