



**FREQUENTLY ASKED QUESTIONS REGARDING  
MY POSTAL CREDIT UNION AND OAKLAND COUNTY CREDIT UNION  
COMPUTER CONVERSION  
October 1, 2016**

**CREDIT CARDS**

- **When will My Postal members receive their OCCU Visa Credit Card?**
  - New Credit Cards should be received by 09/16/2016. Members can begin using the new credit card on 09/19/2016.
  - The My Postal Credit Union credit card will be deactivated on 09/18/2016.
- **Automated Payments:**
  - Any automated payments set up on the My Postal Credit Union credit card will need to be changed to the new Oakland County Credit Union card after 09/18/2016.
- **Will members be able to pick their PIN for their Visa Card?**
  - Yes, members can choose their PIN number at the time of activation.
- **OCCU Visa Rates vs. My Postal Credit Union Rates?**
  - Most My Postal members' credit card interest rates were lowered. The new rate was disclosed when they received their new card. OCCU Credit Card rates range from 8.99% to 16.99% APR
- **Who do I contact with questions relating to my Visa?**
  - OCCU's Member Contact Center at 800.815.6237
- **What happens if I have my Visa payment automatically withdrawn?**
  - Automatic withdrawal of Visa payments will continue as originally scheduled through OCCU. Payments established with ezcinfo.com will need to be re-established.
- **How do I make payments?**
  - Payments made after 09/18/2016 should be mailed to: Oakland County Credit Union, P.O. Box 37035, Boone, Iowa 50037-0035.

## **DEBIT CARDS**

- **Will all members receive a new ATM or debit card?**
  - If you have a My Postal ATM/Debit card and used it in the last 6 months you will be re-issued a new card.
  
- **When will members receive their new debit card?**
  - My Postal members will receive their new debit cards by 09/23/2016
  
- **When will members activate their debit cards?**
  - My Postal members can activate and begin using their new Debit card at 6:00pm on 09/30/2016.
  - My Postal Debit cards will be deactivated at 5:45pm on 09/30/2016.
  
- **Will members be able to pick their PIN for their ATM or Debit Card?**
  - No, members will be mailed their assigned PIN for these cards a few days after receiving the card.
  
- **Can My Postal members get a debit or ATM card if they were not automatically sent one?**
  - Yes. They may apply for a card beginning 10/03/2016 by calling 800.815.6237 or visiting a branch.
  
- **If a member currently has “two” debit cards on their MY Postal account, will they get two new debit cards (i.e. for a husband and wife)?**
  - Yes, a new card was issued for every existing My Postal debit card. There will be a different PIN number assigned to each card.
  
- **Automated Payments:**
  - Any automated payments set up on with a My Postal Credit Union Debit Card must be changed to the new Oakland County Debit card after 10/3/2016.

## **ATMs**

- **Will ATMs hold my check?**
  - Members using any of Oakland County Credit Union’s six branch ATM machines may not experience holds on their deposits. However, appropriate holds may be placed on a case by case basis. Members using non-OCCU ATMs will have up to a 5 business day hold with the first \$300.00 made available.

## **CHECKING**

- **Can members continue to use MY Postal checks?**
  - Members with a cleared check in 2016 will be sent a new box of OCCU checks by 09/29/2016. They are to be used beginning October 3, 2016.
  - All My Postal checks should be destroyed on 10/03/2016. Checks written prior to October 1, 2016 will continue to be honored.
  
- **When will I know my account number for my checking account?**
  - Please see new checks for your new checking account number and routing number.
  
- **Will my outstanding checks continue to clear on my new OCCU account?**
  - Yes, we will clear any “outstanding” checks. However, beginning October 1, 2016 any new checks MUST be written with the new OCCU checks.

## **BRANCH CLOSING**

Beginning October 3, 2016, you will have full access to six branches in Michigan: Waterford (3), Clarkston, West Bloomfield and Oxford. Please note that after reviewing transaction volumes and the proximity of the nearest Oakland County Credit Union branch (2.3 miles) the current My Postal Credit Union branch will permanently close on September 30<sup>th</sup> at 4:30pm.

## **PAYROLL CHANGES**

In accordance with Oakland County Credit Union operational policies approved by the Board of Directors and ACH rules, all payrolls must now be posted on the date specified by your employer. This includes Postal Service payroll and will go into effect the Friday after the computer conversion on October 3, 2016. Any transfers associated with your payroll, will now occur on the date your payroll is posted.

## **ONLINE BANKING**

New Online Banking Instructions: Once the account is transferred to Oakland County Credit Union on October 3, 2016, the login ID will be the member number recently received in the welcome mailing. The temporary password will be the last four digits of the social security number. Once logged in, members will be asked to change the login ID and password for account security.

Special Note: Home banking will be unavailable for both My Postal and OCCU members from Friday evening on 9/30/2016 until the afternoon of the 10/01/2016.

- Will I be able to access home banking using the My Postal Website?
  - Beginning October 1, online banking will now be accessed through the oaklandcountycu.com homepage. Members will need to login with their new login ID (new account number) and password (last 4#'s of social security number). My Postal members will be asked to go through multi-factor authentication once they sign on.

## **ONLINE BANKING (Continued...)**

- **Will my previous statements be available after the conversion?**
  - Yes, please contact us at 800.815.6237 to receive history or previous statements?
  
- **What if I can't access online banking or become locked out?**
  - Contact us at 800.815.6237 or [info@oaklandcountycu.com](mailto:info@oaklandcountycu.com) for assistance.

## **LOANS**

**CONSUMER LOANS:** If you have a My Postal Credit Union home equity loan or consumer loan (auto, boat, RV, etc.), it will automatically be linked to your new Oakland County Credit Union account number as of 10/01/2016. The original terms of your loan, will remain the same according to the original My Postal Credit Union loan contract. Your monthly payment, APR (Annual Percentage Rate), due date, late fees, etc. will not change.

### **Automatic Loan Payments**

- If your loan was set up with an automatic payment transfer from a My Postal Credit Union savings or checking account, it will continue to occur from your new Oakland County Credit Union account.
- If the automatic transfer occurs through home banking you will need to set the transfer up again through the Oakland County Credit Union home banking site.
- **If the automatic loan payment is set up to come from another financial institution (ACH), you will need to contact them to change the routing number to 272483808 and provide them with your new account and loan number.**

Loan payments may also be made in person at any of our six branch locations beginning 10/03/2016.

- **Will members receive loan payment coupons?**
  - No, members will not automatically receive payment coupons. If you wish to have payment coupons issued to you, please contact us after October 3, 2016.

## **BRANCHES/SERVICE CENTERS**

- **Will My Postal members have access to Service Centers?**
  - Yes, OCCU is a member of Service Center. Beginning 10/03/2016 MY Postal members can access their account using their new account number.
  - Members must state they are members of Oakland County Credit Union.

## HOURS

- **When are you open?**
  - 9 a.m. to 5:30 p.m. Monday through Thursday.
  - 8:30 a.m. to 6 p.m. on Friday.

## MORTGAGES

MORTGAGES: If you have a mortgage it will now be serviced by Member First Mortgage. You will receive a welcome mailing from Member First Mortgage regarding this change. Please contact us if you have any questions regarding the servicing of your mortgage.

If your mortgage is set up with an automatic payment from your My Postal Credit Union account, it will need to be re-established from your new Oakland County Credit Union account. You will receive an Auto Draft form in the welcome mailing from Member First Mortgage to have your payment automatically deducted from your Oakland County Credit Union account or another account. The form must be completed and returned to Member First Mortgage by September 20th, 2016.

## **Social Security Payments**

- **If members have direct deposit/payroll/Social Security or auto payments hitting their account, will it post to their new account?**
  - Yes, payroll, direct deposit and auto payments will route to the new account. However, we **HIGHLY** suggest that you notify your payroll company of the new account number and routing number. Please let them know the effective date will be October 1, 2016.

## **Courtesy Pay**

- **If a member currently has courtesy pay, what will the limit be at OCCU?**
  - All My Postal members that have opted in will now have a \$1,000 courtesy pay limit. If you would like that lowered, please contact us beginning October 3, 2016.

## **New Member Card**

- All My Postal members were mailed a new OCCU member card the last week of August.

## **Membership Share Requirement**

- **OCCU membership share is \$5.00**
  - Since My Postal's share was also \$5.00, there will be no changes to the membership share.

## **AD & D Insurance Automatic Deduction**

- **How do I change my automatic deduction for AD&D through CUNA Mutual?**
  - The member does NOT need to notify CUNA Mutual. CUNA Mutual has been notified of the change and the premium will post to the new OCCU account.

## **CD Accounts**

- **Will my Certificate of Deposit (CD) be earning the same rate?**
  - Yes, your current MY Postal certificate will earn the same interest rate. However, all MY Postal certificates will not automatically renew. Members will be mailed a notice and asked to contact the CU to discuss current CD rates and investment options.

## **Automated Telephone Banking**

- **How do I access OCCU's Tele-Max (24-hour telephone banking) system?**
  - Members can access Tele-Max using their new account number and the last four digits of the social security number as the PIN.
  - The number for Tele-Max is 800.815.6237, Prompt #4.
  - Once logged in, members will be asked to change the login ID and password for account security.