

SYSTEM UPGRADES

WE'RE IMPROVING FOR YOU

- Streamlines daily operations
- Provides us with the opportunity to offer innovative products and services
- More efficient member service

ONLINE BANKING - re-enroll Monday, March 5th

As part of our system upgrades, we will be implementing a new online banking platform. As such, you will need to re-enroll when you access it for the first time.

Accessing Online Banking

You will continue to go to www.TheQ.org to access your Online Banking. If you have previously bookmarked an old login page, you will need to update your bookmark.

Username

For all users, your first time username will be your member number (account number). You will be prompted to create a new username after you log in.

- This user ID **CAN** consist of:
 - Letters (can be upper or lower case. The User ID is not case-sensitive)
 - Numbers
 - Spaces
- This user ID **CANNOT** consist of:
 - Your Quantum account number
 - Your first or last name
 - Special characters (#,@,!, etc.)

Passwords

For all users, your first time password will be the last four digits of your Social Security number. You will be prompted to create a new password after you log in.

- This password **MUST** be at least 6 characters, and contain three of:
 - Uppercase letters
 - Lowercase letters
 - Numbers
 - Special characters (#,@,!, etc.)

Security Questions

As part of your re-enrollment, you will select new security questions and answers, and a password reset question and answer.

Connecting for the First Time

1. Enter www.TheQ.org in the address line of your browser software.
2. When our website appears, click the Online Banking "Login" button.
3. Enter your member number (account number) and click "Submit."
4. Enter your temporary password (last four digits of your Social Security Number) and click "Submit."
5. Follow the instructions on your screen to change your temporary password, set up your security questions, and username.
6. When the Online Banking screen appears, you are in!

After you log in, you'll be asked to provide answers to security questions that you get to choose. If you forget your password later, you'll just need to answer these questions and Online Banking will help you set up a different password.

*If you are an owner on more than one credit union membership, ask us about setting up controls to make it easy to see or jump between your accounts in online banking.

*To change your username AFTER connecting for the first time, log in to Online Banking, click "Info Center," then "My Preferences," then select "Username Options" and follow the easy instructions.

Tips for First-Time Users

The first time you log in to your accounts in Online Banking, your temporary password will be the last four digits of your Social Security Number. You'll be required to change that to a permanent password in order to finish logging in the first time.

- To keep your accounts secure, choose a password that is easy for you to remember but difficult for others to guess.
- Your password must be at least six characters long. Don't use a birth date, or a child's or pet's name. Instead, use a combination of letters (uppercase and lowercase), numbers, and symbols to make it more difficult for someone to guess.
- Never write down your password or share it with others!
- Look for other tips on choosing a secure password when you log in for the first time.

e-STATEMENTS - re-enroll Monday, March 5th

Like Online Banking, you will need to re-enroll in e-Statements for our new system.

Enrollment

1. Enter www.TheQ.org in the address line of your browser software.
2. When our website appears, click the Online Banking "Login" button.
3. Enter your username and click "Submit."
4. Enter your password and click "Submit."
5. Click "Info Center" at the top left of the screen.
6. Choose "e-Statement Options" under "Preferences" and follow the instructions on screen.

If you would like, you can also call or visit a branch and a member representative can enroll you in e-Statements.

BILL PAY - re-enroll Monday, March 5th

Included with our new Online Banking is Bill Pay. With Bill Pay you can receive and pay your bills online with the click of a mouse or through mobile access from your checking account.

Enrollment

Simply click the Online Banking icon from our website and log in using your username, password, and an answer to a security question. Then click the "Pay and Transfer" icon. The rest is easy! Step-by-step point and click instructions will guide you through enrollment and setup.

MOBILE BANKING - re-enroll Monday, March 5th

Along with our new Online Banking, we will be launching a new mobile app. The app will use the same login credentials as the new Online Banking, so it is necessary to setup and log in to Online Banking before accessing the Mobile Banking app.

Accessing Mobile Banking

To access Mobile Banking, you will need to download the Quantum Credit Union app from the Apple App Store or Google Play Store. Simply search for "Quantum Credit Union" or use the links provided on the "System Upgrades" page on our website.

Login ID

Your Login ID for the Mobile Banking app is the same as the Login ID for Online Banking.

Passwords

Your password for the Mobile Banking app is the same as the password for Online Banking.

SHARED BRANCHING

Shared Branching will be unavailable for your Quantum accounts between March 1st and March 4th. We will be unable to process Shared Branching transactions in our branches between March 1st and April 2nd.

DEBIT CARDS

To further provide you with the best service possible, we will also be implementing new debit processing systems. Because of this, you will be receiving new debit cards.

Old Debit Cards

Your old debit card will continue to function until March 1st.

New Debit Cards

New debit cards will begin to arrive in the mail on February 20th. These cards will not be active until March 1st. Until that time, be sure to store your new debit card somewhere safe. While these upgrades are taking place, your debit card will use temporary limits for transactions, and transactions will post to your account when the system goes live. During this time you may want to keep additional cash on hand.

PINs

New PINs will begin to arrive in the mail February 22nd. Once you have your new PIN, you can follow the instructions included with your new debit card to activate it. Your new card will not work until March 1st, so once activated be sure to store it somewhere safe until it can be used.

Find tutorial videos
and more information at
www.TheQ.org/SystemUpgrade





SYSTEM UPGRADE

Important Information About Account History

Member access to prior account history as of Wednesday, February 28th will be unavailable. This means any previous transactions posting on your account prior to February 28th will not show in online banking, mobile banking, or our 24-hour automated telephone banking service. All members, regardless as to whether or not they are signed up for e-Statements, will receive a final paper statement from our old computer system with account history from February 1st - February 28th. Please retain this for your records.

Because this account history will not be immediately available online, electronic check images will also be unavailable. If you need a copy of a check or a printout of your account history, please contact us and we will be happy to provide it to you at no cost.

WHAT WILL STAY THE SAME

Member Numbers (Account Numbers)

Your existing account number(s) will remain unaffected by our computer system upgrade.

PLEASE NOTE: Though your base member account number will not change, the account suffixes will be changing. Before setting up any new direct deposits (after 3/5/2018), electronic transactions, or ordering checks, please contact us to verify you have the correct information. Some account suffixes may change, but current electronic transactions will remain unaffected.

Checks

You can continue to use your current supply of Quantum checks. Our third-party check provider also remains the same, should you need to place a reorder. However, prior to ordering a new box of checks, please visit with a member representative to verify the accuracy of your information regarding account suffixes.

Direct Deposit of Payroll, Pension, and Social Security

Your direct deposits will continue to post to your account as they do today.

PLEASE NOTE: In order to complete the transition to our new system, direct deposits made on Thursday, March 1st and Friday, March 2nd will be posted Wednesday, February 28th when the new system goes live.

Automatic Transfers

Any automatic transfers you have scheduled for your account will continue to process as they do today. Please be patient with us as we may need to process these transfers manually during and immediately after system upgrades.

Loan Payment Due Dates

If you have a loan with Quantum, your payment date will remain the same.

Frequently Asked Questions

What is a core processing system?

The core processing system is the computer system that Quantum uses to maintain members' accounts and loans, as well as process transactions.

Why is Quantum updating the core processing system?

Our new core processing system will allow us to serve you more efficiently and enable us to offer you new products and services in the future.

Are my personal data and funds safe and secure during the conversion?

Yes, your personal data and funds will be safe and secure, as always. All Quantum accounts will continue to be insured by the National Credit Union Administration (NCUA) Share Insurance Fund up to \$250,000 per account.

Where can I get up-to-date information on the computer system upgrade?

We've developed a number of pages on our website dedicated to helping our members transition to the new system. You can find this information by visiting

www.TheQ.org/SystemUpgrade

The entire Quantum Credit Union board and staff would like to thank you for your patience and understanding as we work through our system upgrade. Wait times for our Call Center and at our branches may be longer than normal as we assist our members with our new and improved services.

In an effort to cut down on call wait time, we will have additional assistance in our Call Center starting March 1st.

