SOVITA CREDIT UNION A+COMPUTE ONLINE BANKING CHANGE
FREQUENTLY ASKED QUESTIONS

Why is the credit union changing A+COMPUTE Online Banking?
We are making this change to:
- Enhance the security protection to meet and exceed industry standards for online access,
- Provide a platform that is fully functional on any device – PC, laptop, smartphone or tablet,
- Provide a member-centric platform allowing you to have access to your entire banking relationship with the credit union, and
- Integrate our online and mobile banking systems so members can change their passwords and add new bill payment payees through the mobile app.

When does A+COMPUTE Online Banking change?
The new system should be operational by 9:00 am EST on Thursday, March 21, 2024. You will no longer be able to use the old system as of 3:00 pm EST on March 20th.

Will A+COMPUTE be available during the migration?
No, as we migrate to our online banking platform, some services will not be available. Our Bill Payment platform, including Zelle, will not be available from 6:00 am on March 20th until 9:00 am EST on March 21st. **A+COMPUTE will be unavailable from 3:00 pm EST on March 20th until 9:00 am EST on March 21st.**

Will transactions continue to post to my account while A+COMPUTE is unavailable?
Yes, if you visit a branch office or call the credit union, we will post transactions to your account for withdrawal or deposit, and make loan and VISA credit card payments. You may also use your ATM, VISA Debit and Credit Cards, and transfer funds using A+CALL. ACH direct deposits and pre-authorized payments will continue to deposited to or withdrawn from to your accounts.

What happens if I have the login page for A+COMPUTE bookmarked on my PC?
The URL that directs you to the A+COMPUTE login page will change. After the new system is live, you can go to our website at www.sovitacu.org and click on the "Login to A+COMPUTE" button at the top right corner. Once you are at the login screen, you can bookmark the page for future use.

Will my mobile app change or do I have to download it from the App Store?
No. You can continue to use your mobile banking app. You will have to change your Login ID if you have not already done so. To change your Login ID before the online banking migration, please log into your account from our website at www.sovitacu.org, and follow the instructions below, 'How do I change my Login ID before the online banking migration'. If you use the facial recognition or fingerprint authentication to access your app, you will have to use your password until April 22, 2024. After April 22nd, you may enable facial recognition or fingerprint authentication to access your account using the mobile app.

Will my Login ID change?
Yes. The Login ID will change to a "Logon ID / User ID". If you did not change your Login ID from your account number, you will need to change it to a unique Logon ID/ User ID, containing a minimum of six (6) characters. We recommend you do this before March 20th, as it will streamline the login process to the new system.

Will my password change?
Yes. Please log into your account using the last four (4) digits of the primary member's social security number in the "Security Code / Password" box. You will need to change your password before accessing your account.

What will the first-time logon process be?

Logon ID / User ID: If you changed your Login ID from your account number, enter your unique Logon ID/ User ID.

If you did not change your Logon ID, follow the examples below and enter the necessary leading zeroes to make it six (6) digits in length. **Examples:**
- 123456 = 123456
- 12345 = 012345
- 1234 = 001234
- 123 = 000123
- Noah = 00Noah
- Kr764 = 0Kr764

Password (Security Code): Enter the last four (4) digits of the primary account holder's Social Security Number for the first time log in. You will need to change your initial Logon ID (if you have not already changed it) and Security Code the first time you log into the new system.

The last four (4) digits of the primary account holder's Social Security Number will be your current password when you are prompted to change your password. Your new password must follow the requirements below.

Security Code / Password requirements: must be nine (9) to sixteen (16) characters and contain:
- 1 upper-case letter
- 1 lowercase letter
- At least 2 numbers
- At least one special character (!@#$%^&*)

Will the mobile app change?
Yes, there will be additional features/enhancements:
- Messages will be displayed, and
- You can change your password, enroll for mobile check deposit, and add payees for bill payments.

Will I be able to use face recognition or fingerprint authentication on a mobile device?
This feature will be unavailable during the migration. It will be available after April 22, 2024. After April 22nd, you can set this up by:
- Clicking on 'More' at the bottom of the screen,
- Clicking on 'Face ID' in the Settings section on the screen, and
- Enabling the 'Face ID' toggle button.

Will I have to reset my Multi-Factor Authentication (MFA)?
Yes. MFA is now Enhanced Authentication. Choose and answer three security questions and enter your mobile telephone number the first time you log in.

What services, if any, will change?
There will be modifications in the new system, which we would love to help you navigate. Below is information about each service.

Bill Payment

Bill payment, Account Transfers (A2A), and Zelle will be unavailable beginning at 6:00 am EST on March 20th. Pre-scheduled or recurring bill payments will continue to process during this time. Access to bill payment, your payees, payment history, A2A, and Zelle will be available at 9:00 am EST on March 21st.

Click on 'Bill Payment' to access your Bill Payment services.

e-Statements

Access to your e-Statements will be unavailable from 3:00 pm on March 20th until 9:00 am EST on March 21st. If you need a copy of a statement during this time, you can visit one of our branch offices during normal business hours or call the credit union and a Member Services Representative will gladly print one for you at no charge.

Click on 'eStatements' to view your e-Statements.

EzCardInfo for VISA Credit Cards

Access to EzCardInfo will be unavailable from 3:00 pm on March 20th until 9:00 am EST on March 21st. Transactions and pre-scheduled payments will continue to process during this time. If you have questions about your VISA credit card or need to make a payment, you can visit one of our branch offices during normal business hours or call the credit union and a Member Services Representative will gladly assist you.

Click on 'Credit Card' to view your VISA Credit Card information

Check Reorder

Check reorders will be unavailable from 3:00 pm on March 20th until 9:00 am EST on March 21st. If you need to order a box of checks during this time, you can visit one of our branch offices during normal business hours or call the credit union and a Member Services Representative will gladly assist you.

Click on 'Check Reorder' at the bottom of the screen to order checks.

e-Notifications for 1099 and 1098 tax forms

Access to e-Notifications will be unavailable from 3:00 pm on March 20th until 9:00 am EST on March 21st.

Click on 'eNotices' to view your e-Notifications.

e-Alerts

Access to e-Alerts will be unavailable from 3:00 pm on March 20th until 9:00 am EST on March 21st. il. To set up a new e-Alert, click on 'Settings' at the top of the online banking screen, click on the "+" next to Security and Alerts and click on 'Alerts' from the menu.

Enroll to receive e-Alerts about:
- Account balances
- Deposits
- Direct deposits
- Loan payments
- Withdrawals
- ATM or Debit Card withdrawals
- Checks/drafts cleared

Your list of Active Alerts will display at the bottom of the Alerts screen.

Scheduled Transfers

Scheduled transfers will be unavailable from 3:00 pm on March 20th until 9:00 am EST on March 21st. **Scheduled transfers you currently use will not migrate to the new platform. If you wish to continue those transfers, please follow the 'How do I set up a Scheduled Transfer?' below.**

Beginning March 21st, scheduled transfers will post between 1:00 pm and 4:00 pm EST instead of between 8:00 am and 9:00 am EST. Any transfers scheduled for a Saturday, Sunday, or a holiday that falls on a Monday, will now post on the preceding Friday. For holidays that fall on Tuesday through Friday, your scheduled transfers will post the day prior.

How do I set up a Scheduled Transfer?

Click on 'Transfers' from the top left of the screen to open the Transfer Money menu. Then:

1. Click on the drop down in the 'From' box and choose the account from which you want the funds withdrawn.
2. Click on the drop down in the 'To' box and choose the account to which you want the funds deposited/paid to.
3. Enter the dollar amount you want to transfer.
4. Enter the date you would like the transfer to occur; click on the calendar icon in the 'Date' box to select a day.
5. If the transfer is recurring, click on the 'Make recurring' link next to the date box.
6. Two entry boxes will display:
   a. Frequency – select weekly, every two weeks, twice monthly, monthly, every two months, every four months, quarterly, or every six months.
   b. Number of Recurring Transfers – must be 100 or less
7. Click on the 'Review' button to review your transfer and then click the 'Make Transfer' button to set it up.

All scheduled transfers you have set up for your account will display at the bottom of the Transfer Money page.

Shared Accounts

There is no longer a need to share your accounts! The system will display all of the account(s) and loan(s) you have with the credit union using your Social Security Number, so you can view account balances, transfer funds to the other accounts you are an owner of, and pay your loan or VISA credit card payment from one Logon ID. You will be able to view your entire relationship with the credit union when you log into your account.

To transfer funds to and from other accounts, of which you are not an owner or joint owner of, contact our Member Services department or use Zelle® to send/transfer funds.

Mobile Check Deposit

Mobile Check Deposit will be unavailable from 3:00 pm on March 20th until 9:00 am EST on March 21st. If you need to deposit a check into your account while the system is unavailable, you can use your VISA Debit or ATM card at an ATM that accepts deposits or visit one of our branch offices during normal business hours. Mobile deposits received by 2:00 pm will continue to post the same day, Monday through Friday only.

Quicken/Quickbooks

Quicken or Quickbooks will work with the new system and extract your financial information from Sovita Credit Union. However, there will be a service interruption from March 20, 2024 at 3:00 pm until April 9, 2024. During this time, no OFX files may be downloaded from A+COMPUTE Online Banking and the direct connection used with Quicken or Quickbooks will not work.. Once Quicken and Quickbooks are available, you will be able to download an OFX file from A+COMPUTE Online Banking and upload it into the system. After five (5) additional business days, you can load your logon information into these programs for a direct connection and upload.

Where do I change my personal information?
Update your personal information by clicking on 'Settings' at the top of the screen. From the Settings menu, click on the "+" next to 'Profile'. Please use to change following information:

- Logon ID
- Security Code
- Address
- Phone Number
- Email Address
- Time Zone (preset in Eastern Standard Time (EST))

How do I send the credit union a secure message through A+COMPUTE Online Banking?
Click on 'Messages' from the top of the screen. Then click on 'Compose message', choose a subject from the menu, type your message and send it securely to the credit union. *We recommend you do not send personal/confidential information to the credit union via email, but instead, use the secure message option through A+COMPUTE® Online Banking.*

Who do I contact to assist me if I have questions?
Contact a Member Services Representative at 810.720.8300 or 800.369.2786 if you have questions or need assistance logging into your account.

How do I view a check written from my account?
Click on the highlighted check number when viewing checking account transactions.