



FREQUENTLY ASKED QUESTIONS

Having answers to the most common asked questions is important. We hope this section answers most of the questions you may have. But if you just can't find what you are looking for, please call us at (504) 736-6144.

Why are we upgrading to a new system?

Your banking experience is a top priority at JPEFCU. Having the latest banking technology will allow us to serve you faster and with greater efficiency. The upgrade will also enhance your online and mobile experience, making it easier than ever for you to manage your finances at home or on the go.

How does your computer system upgrade benefit me as a member?

The new upgraded system uses new technology designed to improve the quality of your banking experience. We will be better able to anticipate and respond to your needs, process your transactions more quickly and efficiently, and develop more flexible and innovative products to serve you better in the future.

Are my funds still safe and secure?

Our computer system upgrade in no way affects the security of your funds, which continue to be insured by the NCUA Share Insurance Fund up to \$250,000 and backed by the full faith and credit of the U.S. government.

Will I be able to use a shared branch during the system upgrade period?

No. The system upgrade requires that we take our systems offline during the upgrade period, causing a service interruption for JPEFCU members who use shared branching. Shared Branching service for JPEFCU members will resume 8:30AM Tuesday, May 2, 2017.

Will my transaction history will be available after the upgrade?

We were unable to convert your transaction history. However, you should have access to 18 months of statement history on HOME Branch Online Banking on or before Friday, May 5, 2017. As a precautionary measure please download any transaction history or check images, you may need over the upgrade period, prior to Noon Friday, April 28, 2017.

Will JEFF Audio Response Telephone Banking change?

No, JEFF Audio Response Telephone Banking will not change and your prompts will remain the same.

What should I do if a loan is due over the upgrade period?

Ensure sufficient funds are in your account before 4pm., Friday, April 28, 2017 for JPEFCU loan payments due on Monday, May 1, 2017.

I have direct deposit coming in over the Upgrade Period. Will I have access to my money via debit card, checkbook or ATMs? Will my direct deposit post the day it comes in?

Any payments received on Friday, April 28, 2017 will post by the end of day. You will have access to your funds until 4PM Friday, April 28, 2017. After this time you can access to your funds by writing a check (The normal clearing process will apply for check.) or through the ATM which will be operating in

Stand-In limits:

The Stand In limits are as follows:

\$200 Regular ATM/POS Card Daily Cash Limit

\$500 Debit Card Daily Cash Limit

\$500 Debit Card/POS Daily Purchase Limit.

Do I need to order new personal checks?

Checks issued before the upgrade are valid and will continue to be processed as normal.

Will your routing number change after the upgrade?

Our financial institution routing number 265474918 is not changing due to the upgrade.

I receive a paper statement four times a year (December, March, June, and September) why did I receive one in May after the Upgrade?

Members who normally receive a paper statement four times a year (December, March, June, and September Quarter-End Statements) will receive a May month-end statement.