WOLVERINE STATE CREDIT UNION

Frequently Asked Questions

Enrollment & Access

Q: Will I need to re-enroll in online banking?

A: Yes.

Q: How do I enroll in the new digital banking?

A: Download the latest mobile app from the Apple App Store or Google Play Store,or visit our website to access online banking. Click “Enroll,” then enter your Account Number, SSN, and Date of Birth. Create a username and password that meet the security requirements, enroll in eStatements (recommended), complete the Google reCAPTCHA verification, and enter the one-time passcode (OTP) sent to your email to finish enrollment. Old app will need to be deleted.

Q: Where could I find my account number for enrollment?

A: Your account number can be found on your statements or eStatements. Your eStatements are found in your current online banking. In the mobile app, eStatements can be found under the “More” tab. In our desktop online banking, eStatements can be found under the “Member Services” tab. You can also request a new Membership Card in branch to have your account number handy when it’s time to enroll in the new online banking platform.

Q: Do I need to re-enroll is Savvy Money?

A: No!

Q: Do I need to enroll in both online and mobile banking separately?

A: No! Once you enroll in the new online banking, you're automatically enrolled in mobile banking as well. The same login credentials work for both platforms. However, you will need to download the app from the App Store.

Q: Can I reset my password on my own?

A: Yes! The password reset process is now simpler. Just click "Forgot Password" or "Need Login Help" on either the online or mobile banking login screen.

Q: Will my account numbers change?

A: No! All account numbers will remain the same.

Q: Will my debit and credit cards be affected?

A: No! All debit and credit cards will continue to work as expected. You don't need to do anything with your cards.

Q: What about my direct deposits?

A: Your direct deposits for payroll, pension, and Social Security will continue uninterrupted. No changes are needed.

Q: How do I set up card alerts, spending controls, travel notifications, or report a lost/stolen card?

A: Go to the **Cards** section in digital banking, select the card you want to manage, and click **"Manage Card."** You'll be redirected to the card control app, where you can set up real-time alerts, spending limits by amount, merchant, or category, add travel notifications, or report your card lost or stolen.

Q: How could I block/unblock my credit card/debit card?

A: Go to the **Cards** section in digital banking, select the card you want to manage, and click the **Block/Unblock** button.

Transfers & Payments

Q: What will happen to my future/recurring internal account transfers?

A: Your future-dated and recurring internal account transfers—including automatic loan payments made through internal transfers—will remain unchanged. You **will** need to review your scheduled transfers and automatic payments to ensure everything is correct. You can view your scheduled transfers anytime by navigating to My Finance → Scheduled Transfers in the new digital banking platform.

Q: What will happen to my future/recurring member to member transfers?

A: Your future-dated and recurring member-to-member transfers will remain unchanged and will continue to process as scheduled. You **will** need review your scheduled transfers to ensure everything is correct. You can view your scheduled transfers anytime by navigating to My Finance → Scheduled Transfers in the new digital banking platform.

Q: What will happen to my future/recurring external account transfers?

A: Your future-dated and recurring external account transfers will not carry over to the new digital banking platform. You will need to set them up again. Once set up, you can view them anytime under My Finance → Scheduled Transfers.

Q: What will happen to my future/recurring loan payments with external accounts?

A: Your future-dated and recurring loan payment with external accounts will not carry over to the new digital banking platform. You will need to set them up again. Once set up, you can view them anytime under My Finance → Scheduled Transfers.

Q: What will happen to my future/recurring loan payment with debit cards?

A: Future-dated and recurring loan payment via debit cards will need to be re-established in the new system.

Q: How do I add an external account to transfer funds?

A: Go to My Finance → My Recipients → External Accounts → Add External Account. Follow the steps to securely link your account through Plaid by entering your external bank's login credentials. If your financial institution is not supported, close the Plaid window and you will automatically switch to the micro-deposit verification option.

Q: What will happen to my scheduled future bill payments and saved bill payee?

A: Your future-dated and recurring bill payments and saved bill payee will remain scheduled and will not be impacted. You can confirm them in Digital Banking under My Finance → Bill Pay.

Q: Will Bill Pay work the same way?

A: Bill Pay will have an improved interface with additional features like payment calendar!

Q: My external account or P2P transfer shows "Pending Approval." What should I do?

A: Please allow until the end of the business day for us to review the transaction. You will receive a notification once a decision has been made.

Statements & History

Q: How do I access my e-statements/e-notices?

A: You can view and download your monthly e-statements/e-notices through online banking. During digital banking enrollment, you'll have the option to enroll in eStatements and eNotices. We strongly encourage electronic delivery to reduce paper usage. After enrollment, you can

manage your eStatement and eNotice preferences anytime by going to More → eDocuments in online banking.

Q: Will my prior transaction history be available?

A: Yes! Your transaction history will be available in the new online banking system.

Q: I can't open eStatements or documents. What should I do?

A: Please check your browser's pop-up settings. Several functions, including accessing eStatements, utilize pop-ups. Make sure pop-ups are enabled for our website.

Account Alerts

Q: Will my alerts carry over?

A: No, you'll need to recreate your account alerts in the new system. You can set up alerts from your account dashboard or through the More/Plus menus. Alerts can be sent via email or text message.

Mobile Features

Q: Will Mobile Check Deposit work the same?

A: Mobile check deposit remains free and easy to use! You'll notice an improved experience with better controls and easier check capturing.

Q: I clicked "Enroll" for Mobile Deposit and it shows pending. What should I do?

A: Please allow until the end of the business day for us to review your request. You will be notified once a decision has been made.

Q: I reached my mobile deposit limit. What should I do?

A: Please contact us and we'll be happy to review your account. Based on your account history and relationship with us, we may be able to adjust your mobile deposit limits.

Q: Where is ACH Early Pay?

A: Open your account where the ACH will be posted, go to "Pending" and find the "Early Post" option. Can so be found at the top banner of the dashboard.

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Other

Q: I don't know my social security number, can you provide me with it?

A: Unfortunately, we cannot provide Social Security Numbers. We would recommend looking at past tax documents, employment records or calling the Social Security office and requesting a new card.

Q: I don't know my account number, what is it?

A: You can find your account number on past statements or come into the branch. Or we can forward you to our support team to verify your identity before we provide your account number. (Our Support team will verify your identity with personal information and transaction/account information.)

Q: I created groups within the new online banking, how do I now delete those groups?

A: There is not a "delete" button, but remove a group you have to go into "Dashboard Customization" and physically drag each account out of the group you want to delete and into another group. When you go back to the dashboard, the group will be gone.

Q: I submitted an external transfer, why doesn't it show?

A: ACH transactions are processed in batches throughout the business day, so the timing depends on when the payment is sent and when it is received by the receiving financial institution.

- **Same-day ACH:** Payments may be processed and received the same business day, depending on when the payment is submitted.
- **Next-day ACH:** Payments generally arrive on the next business day, depending on the originating institution's processing schedule.
- **Funds availability:** Even after an ACH payment is received, the funds may not be available immediately. Availability depends on the type of transaction, the processing time, and applicable funds-availability requirements.

Weekends and federal holidays may affect processing times. If you're expecting a deposit, we recommend allowing time for the payment to process and checking your account for the posted transaction.

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Q: How do I change my password once logged into online banking?

A: Log in and select “More” to the right of the main menu, go to “Profile Settings” and from there you can change your password.

Q: I use Swivel Pay, where is that?

A: Swivel pay IS available on our new online banking and can be found under the “More” tab on the top main menu. Select “More” and find SWIVEL Pay in the options.

Q: Where is transfer to another member? How do I transfer to another member that is not joint on my accounts?

A: Go to “Transfer Money” and select “Contacts” and select the account you want to transfer from. Then you will be prompted to “Manage Contacts” and send an invite via text or email to the individual you would like to send money to.