

Frequently Asked Questions

What do I need to do now to make sure the transition is seamless for me?

Read these FAQs carefully. Also, call us, visit a Financial Center, or send us a secure message while you're logged into Xceed Online to confirm that we have your **current primary contact/business owner phone number** on file. We will be calling you at that number the week of November 7 to walk you through the steps you'll need to follow -- and give you important information you'll need -- for your initial log-in.

What's so great about the Xceed Online makeover?

In a word: everything! You have all of the great features of the old system, but the upgrade makes it all quicker and easier to use and offers lots of great new features for managing your business accounts, like:

- Financial alerts by email or text
- Easier online bill pay
- Live, online chat with Xceed associates
- New security measures to safeguard your accounts and private information
- And much, much more!

How do I login to Xceed Online after November 21?

It's easy! The first time you log in to the new system:

- You'll enter your **Company ID** to access the new Xceed Online -- that is the business member number that was assigned when you opened your Xceed account -- we'll remind you of that number when we call to walk you through the process.
- You'll also enter your **User ID** -- when we call you the week of November 7, we'll provide you with that User ID.
- Then, you'll enter your **User Password**, which will also be assigned during our phone session.
- Finally, you will be asked to set up **Enhanced Login Security** during your first login. You will choose how to receive a one-time access code when we need to confirm your identity—choose between text message, automated voice call, or email. You also have the option to set up some questions that can be asked if you are unable to use the other options.

Will my Bill Pay payee information and scheduled payments carryover?

You bet! All of that information will be saved and transferred over to the new Xceed Online. However, while the transition is taking place, members will not have access to Bill Pay, so please be sure any bill payments you need processed November 15-20 are scheduled no later than 5 p.m. PST on November 14 -- after that, you will not be able to schedule new payments until 6 a.m. PST on November 21.

What happens to my scheduled transfers?

The scheduled transfers you set up through Xceed Online -- for example, funds transferred each month from a checking account to a savings account -- **will not carryover** to the new system, so be sure to jot down your pre-scheduled transfers before November 15 so you can set them up again after the new system is launched. Also, be sure any transfers you need processed November 15-20 are completed no later than 5 p.m. PST on November 14 -- after that, you will not be able to schedule new transfers until 6 a.m. PST on November 21. Or, save some time and ask your Xceed Personal Banker to help you set up your transfers! *NOTE: The transfers that Xceed associates set up for you -- such as automatic loan payments debited from a checking account -- are not affected by the Xceed Online upgrade.*

What about my transaction history?

You will be able to see your transaction history online immediately.

What will happen to my account nicknames?

Those nicknames will not carry over to the new system. If you wish to keep your account nicknames, please be sure to make note of the names it prior to November 15 so you can set them up again under User Options after the new system is launched. When you speak with us in person or by phone regarding your accounts, please have your specific account number handy so we may quickly serve you.

Questions? Email contact@xfcu.org, visit us at www.xfcu.org, drop by a Financial Center, or call us at 800.XFCU.222 (800.932.8222).