



## Attention First Fed Debit Card Users

We are converting to a new core software system soon! Our new system will go live on Monday, October 19<sup>th</sup>, and we will be completing the conversion process over the weekend of Friday, October 16<sup>th</sup> through Sunday, October 18<sup>th</sup>. This change will affect some debit card related processes both during the weekend of October 16<sup>th</sup> and going forward after the conversion is complete.

Before we start the conversion process, we will send your available balance to the debit card network in the afternoon on Friday, October 16<sup>th</sup>. **Please ensure that you have enough funds in your account by 12:30 p.m. on Friday to cover debit card purchases you plan to make over the weekend**, as you will not be able to make deposits at our branches or make transfers via online and mobile banking until Monday morning.

Once we are on our new software system starting October 19<sup>th</sup>, pending debit card transactions will be posted to your account at 7 a.m. and 6 p.m. on business days but will not be posted on weekends. **This means that debit card purchases may not be immediately reflected in the balance you see in online and mobile banking.**

We will also send periodic updates to the debit card network with your available balance in your account. This is the amount that the debit card system is being told you have available to spend. On business days your available balance will be updated throughout the day starting at 8 a.m. and approximately every 2 hours until 6 p.m. A final update will occur between 8 and 10 p.m. On the weekend balances will be updated at 7 a.m., 1 p.m., 5 p.m., and 9 p.m. **This means that if you make a deposit at one of our branches or transfer funds into your account via online or mobile banking, those funds might not be immediately available for you to spend with your debit card.**

We believe that these changes will not affect most of our customers. However, if you think that a short delay in deposited or transferred funds being available to use for purchases could be a problem for you, we have two options that can help:

- Set up an **overdraft sweep**. This is an automatic transfer that will sweep funds from your savings to your checking to prevent an overdraft. If you have this set up, when you attempt to make a debit card purchase, the debit card system will add the balance of your savings account with the balance of your checking account to determine whether you have sufficient funds for the purchase.
- Set up an **overdraft banking line of credit** (previously known as ready reserve). If you set this up funds are automatically disbursed from the line of credit and deposited into your checking account to prevent an overdraft. The available balance on the line of credit will be added to the balance of your checking account when the debit card system determines whether you have sufficient funds for a purchase.

Both of these options will increase the amount available to use for debit card purchases to help compensate for any deposits or transfers that have not been recognized by the debit card system yet. If you are interested in setting up either, just contact your local branch and we will be happy to help.

Shelbyville 217-774-3322 | Windsor 217-459-5626 | Charleston 217-348-8105

**Your debit card and PIN will not change!**

You will continue using the same card and PIN that you use now.