

Ways to Send & Receive Money at UNION Savings BANK (During & After Our Upgrade)

We're upgrading our systems. Here's what changes, what stays the same, and what (if anything) you need to do so your payments keep running smoothly.

Bill Pay (Pay bills from your USB account)

What it is: Pay bills, schedule one-time or repeating payments, and track delivery. We send payments electronically when possible; otherwise, we mail a check.

What you'll see: In Online/Mobile Banking, check payments show like: "MEMO ONLINE PMT CKXXXXXXXX."

Example: You set up your monthly water bill in Bill Pay.

What's not changing:

- Bill Pay is the name of our bill-payment tool in Online/Mobile Banking. It's the tool you use to send payments. Your bills (water, phone, mortgage) come from your providers—Bill Pay helps you pay them.

What's changing:

- You cannot schedule new Bill Pay payments until after the upgrade.
- On January 26, please re-enroll in Bill Pay and accept the updated agreement.
- All your Bill Pay payees and details will transfer to the new system.

What you need to do:

- After the upgrade, log in on January 26 → re-enroll in Bill Pay → review your payees and any scheduled payments.

Internal Transfers (Between your own USB accounts)

What it is: Move money between your USB accounts (for example, savings → checking)

Example: You transfer funds from your checking account to your USB Mortgage loan to make a payment.

What's changing:

- Your existing recurring internal transfers will continue automatically.
- They'll now run in the background. You won't see them listed as "Scheduled" in Online/Mobile Banking, but you will see the money move on your account activity and statements on the posting date.

What you need to do:

- No action needed.
- To change or cancel a scheduled internal transfer, contact us, since it won't appear in your app's "Scheduled" list.

External Transfers (Between USB and other banks)

What it is: Send or receive money between your USB account and an account at another financial institution.

Example: John Doe transfers \$100 each month from his USB account to his high-yield savings at Chase.

What's changing:

- Your existing external transfers will keep running automatically after the upgrade.
- They'll process behind the scenes, so you won't see them listed as "Scheduled" in Online/Mobile Banking.
- You will still see the money come out or go in on your account activity and statements on the day it posts.

What you need to do:

- No action needed if you're happy with your current schedule.
- To change, pause, or cancel an existing external transfer, contact us, and we'll update it for you.

ACH (Payments using your routing & account number)

What it is: A nationwide network that moves money using your routing and account numbers (not your card number).

Example: You enter your USB routing and account number on your utility's website to set up auto-pay.

What's changing:

- ACH payments that use your checking account number will continue as normal after the upgrade—no action needed.
- If a biller charges your debit card number, you'll need to update them with your new debit card number after you activate your new card.

What you need to do:

- Nothing for ACH payments tied to your routing/account number.
- After you activate your new debit card, update any billers that use your card number.