

Frequently Asked Questions (FAQs)



Account Information

Q: Why is Railway Credit Union making this change?

A: We are upgrading with your best interest in mind; to provide our members with new products, benefits, functionality, and the best technology.

Q: Will account numbers change?

A: No, your personal account number will not change. However, account suffixes will change. Please refer to "Account Reference Guide" in the Member Resource packet.

Checks, ACH, and Payroll

Q: Will Direct Deposit/ ACH/Payroll Deductions be affected?

A: No, these transactions will be processed without interruption.

Q: Will account history be transferred to the new system?

A: No, account history AND eStatements will not transfer over. You should make sure to download and save the previous months' statements to reference prior to May 29th, 2020.

Q: Will I be issued a new debit or credit card and PIN?

A: No, all debit and credit cards and their PINs will remain the same. Do keep in mind, May 29th - June 1st, cards limits may be lowered until June 2nd. If your debit card is lost or stolen during upgrade weekend please call 800-528-2273.

Q: Will my check still work?

A: Yes. You can continue to use your current check and WILL NOT need to order new ones. Your check information will remain the same.

BillPay and Online Services

Q: Will I be able to access online Bill Pay?

A: All existing bill pay users will need to enroll in the upgraded bill payment service and then setup all payee information on or after June 1st. Existing users will receive an additional letter that will include a complete list of your current payee information to assist with the setup.

Q: Will Online Banking User IDs and passwords change?

A: Yes, your temporary User ID will be your member number. You will be prompted to change your User ID to something other than your member number that is a minimum of 6 characters. Upon your first login, you should use your existing username and the "JuneXXXX!" as the password, where "XXXX" = the last 4 digits of the member's social security number. Following the first login, you must reset your password to one of your own choosing.

Q: Will I be able to use the ATM?

A: Yes, you will still have access to our ATMs. Keep in mind that debit card limits may be lowered from May 29th to June 1st.

Q: Can I access online banking or the mobile app during the upgrade?

A: You will not have access to online banking or the mobile app/deposits from May 29th - June 1st. The mobile app can be downloaded from your mobile device store. **Search RailwayCU to find our new app.** The same login (username & password) will be used for online banking and the mobile app. Current app users must delete the old app then download and install the new mobile app.