



## Your Transition Guide

During the weekend of March 18-20 we will be transitioning your Oxford accounts onto the GreenState system.

Please review all important dates regarding any short-term access limitations you may experience during this transition.



**GreenState**  
CREDIT UNION

### Important Dates to Remember

#### Early March

You will receive updated account disclosures, your new membership number, and account numbers, which will go into effect on March 21.

#### Mid-March

If you have a debit card with your account, you will receive a new GreenState debit card with details on activation.

#### Friday, March 18

This is the last day to access your online banking and to download any statements you may need.

## There Are No Changes With These Services

- **Direct Deposits:** Electronic credits or debits to your account will continue without interruption. Though your account number is changing, any electronic credits or debits established with your former Oxford Bank account will continue to work. When setting up any new electronic credits or debits following March 20, use your new GreenState account number and Routing Number (273975098).
- **Automatic Transfers:** Automatic pre-scheduled internal payments between accounts will process without interruption; although a slight delay in posting may occur due to the system conversion.
- **Loans:** All terms and conditions of your current loans will not change. If making a loan payment in person, please make it on or before March 18, as all branches will be closed March 19-20. Pre-scheduled and automatic payments will occur without interruption.

## Timeline of Changes / Access for Conversion Weekend

Friday March 18	Saturday/Sunday March 19-20	Monday March 21
<p>Last day to log into Online Banking and download statements</p> <p>Online Banking access closes at 7:00 PM CT</p>	<p><b>All Branches Closed for Conversion</b></p> <p><b>Online Banking Unavailable</b></p>	<ul style="list-style-type: none"><li>• Branches Re-open</li><li>• Begin using your new GreenState checks and debit card</li><li>• Any automatic debit card payments tied to your Oxford card will no longer work</li><li>• You may continue to use your Oxford Bank checks.</li><li>• Create your new Online Banking account at <a href="http://GreenState.org">GreenState.org</a></li></ul>

## Services & Account Information

### ACH

You will be receiving more detailed information regarding ACH availability. But to help you prepare for this transition, make note that ACH will shut down on March 17 (including ACH uploads). Additionally, all future dates ACH transactions will not transfer to GreenState's Online Banking and will instead need to be re-established after March 21.

### ATMs

Your Oxford Bank debit card will no longer work after March 20. **IMPORTANT:** Prior to March 21, activate your new GreenState debit card and select a new PIN (arriving around March 15), which you can begin using on March 21.

### Bill Pay

Bill Pays scheduled to process on March 18 will still process; however, payments scheduled for March 19 and after will not process. You will not be able to set up any new Bill Pays after March 10.

All payee information will carry over to the GreenState Bill Pay System, however, bill payment history will be unavailable. Please print this information for your records prior to March 18.

### Checks

You may write checks during and following our systems integration, however former Oxford Bank checks will not be viewable within Online Banking after March 21. You will soon receive information on how to order new checks and submit the receipt for a 75% reimbursement of the cost. You will only be able to see cleared GreenState checks in your Online Banking after March 21.

### Debit Cards

- Oxford Bank debit cards will continue to work until March 21.
- You will receive a new GreenState debit card to replace your current checking account debit card in mid-March. Please activate your new GreenState card, select your PIN (your old PIN will not automatically carry over), and begin using your new card on March 21.
- For automatic payments tied to your Debit Card, please provide payees with your new GreenState information beginning on March 21.

### Internal Transfers

You will be able to execute all internal transfers until 7:00 PM CT on March 18, and all recurring transfers with effective dates of March 18 will process. Any with effective dates after March 18 will not process. **NOTE:** All recurring

internal transfers will not transfer to GreenState's Online Banking and will need to be recreated after March 21.

### Mobile Deposit

Access to Mobile Deposit will end on March 14 at 4:00 PM CT. Once enrolled in GreenState Online Banking on March 21, you'll be able to use Remote Capture as your mobile check deposit tool. **Note:** Up to \$400 of your mobile check deposited will be available immediately; other funds may be released within two (2) business days.

### Online Banking

Access to Online Banking will end at 7:00 pm CT on Friday, March 18. On Monday morning (March 21) you will be able to view your accounts in GreenState's Online Banking at [GreenState.org](http://GreenState.org).

Your Oxford Bank User ID will be the same but you will need to change your password when you login for the first time. **Note:** A 6-digit secure access code will be sent via phone or text message to complete the sign-up process.

### Statement / eStatements

Please download, save or print your Oxford Bank eStatements by Friday, March 18 at 7:00 PM CT. They will not be available in GreenState's Online Banking system. Your first new statement will be available in early April. Please note, statements are printed at the beginning of the month. Canceled checks will not be returned to you, but you can view images of these in Online Banking.

### Treasury Management Services

You will receive separate communication regarding your use of Treasury Management services (check readers, ACH, etc.) to ensure a smooth transition to GreenState.

### Wire Transfers

**Incoming Wires:** We will continue to receive incoming wires through 1:00 PM CT on March 18. All wires after this date should be sent using the GreenState Incoming Wire Instructions beginning March 21.

**Outgoing Wires:** Domestic and USD International Wires will be processed through 4:00 PM CT on March 18. Any Outgoing Wires with effective dates after March 18 will not process. **NOTE:** All recurring internal transfers will not transfer to GreenState's Online Banking and will need to be recreated after March 21.

## REMINDER:

Your \$5 membership into GreenState has been covered on your behalf by GreenState. This one-time deposit is in your savings share account. You do not owe us any fee for your membership.