

Upgrade FAQs

In May, CPM will be upgrading your online and mobile experience and we are super excited to roll this out to our membership. With any upgrade, there is expected downtime.

Hopefully, the below FAQs will help guide you through and get you back to banking your way anytime...anywhere!

1. **What should I expect once the upgrade is complete?**

Access to your accounts using CPM Anytime Online Banking or CPM Mobile Banking will be restored by Monday May 6th. You will need your current online banking User ID and will need to complete account validation with personal information at your first login. You can access your accounts from either online or mobile banking. If you are a current PAL user, you will also need to re-register at your first call-in as of May 6th. Follow the simple prompts for registration. We promise it will be easy. All your information including your Bill Pay payees, history and accounts will be waiting for you. It will only take a few minutes to get you back to banking the way you want to bank. It will look different, but it will be worth the wait, we promise! Want a sneak peek? Visit our sneak peak page [here](#).

2. **What are some the new features and functionality I can expect to see?**

There is too much to list but just to name a few:

- TouchID access
- Access to your CPM Visa- Make payments, redeem your points, complete Travel Notice, file disputes and more without ever leaving our app
- Place stop payments
- See FICO scores
- See check images
- Complete external transfers
- Place and manage savings goals
- A completely customizable experience!

3. **Will I be required to change my user ID and password?**

You will need your existing user ID at your first login. You will need to verify some personal information so we can ensure it's you. You can establish your password at your initial login.

4. **Will my security questions change?**

You will need to reestablish your security questions at first login. You may also need these for certain new functions in online banking that require an additional level of security to process. You can update these at any time by accessing the Security tab.

5. **Will my current app work?**

As of Monday, May 6th, your current CPM Mobile app will no longer be available. You will need to uninstall the old app and download our new app from the [Play Store](#) or [App Store](#). It will look like the below:



6. **I'm currently enrolled in text banking. Will my experience change?**

Yes. You will need to re-enroll in text banking once you log into your new online experience. You can complete this by accessing Settings/Notifications. You will need to enroll a mobile device and phone number under Settings.

7. **Will I be required to set up my online banking through a desktop?**

No. Members will now be able to register for online banking using our mobile app without an initial desktop set up. Allowing you to be and remain mobile first!

8. **Will all my information be reflected in the new online banking?**

Yes! All your information will be automatically imported into the new online banking.

9. **I have a joint on my account. Can they have their own online banking login?**

Yes! Joint accountholders can register for online banking but will need a unique user ID and password separate from you. They will need to call us to assist with their registration. Once registered they will be able to see any account they have ownership in.

10. **Will I be able to see all my personal accounts?**

Yes! And good news! You will not only be able to see all the accounts in which you are listed as the primary but also joint!

11. **Will the number I use for text banking change?**

Yes. You will need to text 89300 to utilize text banking. Standard text messaging rates will apply.

12. **Will my text commands be the same?**

Commands will change however there are some similarities to your experience today. The below details the command and information provided:

BAL- Returns account balance information

BAL CHK- Returns the account balance for checking account

BAL SAV- Returns balance for savings accounts

BAL LOAN- Returns loan balance

HELP- Returns a list of valid text commands

STOP- Disables Text banking

13. **Can I set up notification in my online banking?**

Yes! Notifications and Alerts can be set up and managed under the More option and Notifications tab.

14. **What type of alerts can be set for my accounts?**

You can establish alerts for such things as: Automatic Deposits, Automatic Withdrawals, Balance, Balance Summary, Check Cleared, Direct Deposit, and more.

15. **Can I make transfers?**

Yes! You may transfer between your accounts using the Transfer widget. You can conduct a quick transfer or a classic transfer.

16. **What is the difference between a Quick Transfer and a Classic Transfer?**

A Quick Transfer is a quick and easy transfer between accounts. A Classic Transfer allows you to set up new transfers, external or to another CPM member, set up future transfers and reoccurring transfers.

17. **Can I transfer from my CPM account to another financial institution?**

Yes! You will now be able to initiate an external transfer from your CPM to another financial institution account that you have ownership rights in. These can be completed from the transfers widget and accessing Classic Transfers. **Note*** External transfers post within 3 business days. Not all members will have this functionality*

18. **What is a widget?**

A widget is clickable icon representing a function in online banking. Widgets available to you include:

Dashboard- Snapshot of all accounts in one convenient place

Accounts- Will show your accounts and history

Transfers- Make quick and classic transfer

Bill Pay- Manage payments and establish billers

Check Services- Reorder checks and place stop payments

eStatements/eDocs- Access your eStatement, tax notices and other credit union correspondence

More- Under the More widget you can find your FICO Score (when available) savings and budget goals, eDeposit , Messaging, Skip A Pay (when available), and more

Widget Options- Allows you the ability to set up customization. You can change your theme(background), rearrange your widgets, manage your profile setting, contact information and alerts.

You have complete control over what you see and how you see it!

19. What if I currently use Quicken?

You will still have access to Quicken but there is action needed on your part. To learn more about the required steps and downtime, [click here](#)