**What you need to know NOW**

**Q: Why is Modern Woodmen transitioning chapter funds from one banking institution to another?**

We listened to chapter leaders, many of whom were not receiving the expected level of service from Axos. We know that easy, reliable access to banking and control of your chapter funds is important when operating active chapters. Vibrant will provide an elevated level of service to Modern Woodmen chapter leaders.

**Q: I need new checks, should I order more or wait**?

If you have Axos checks you can continue to use them. However, if you’re out of Axos checks, use your Axos debit card for now instead of ordering new ones. Once an account is set up at Vibrant you will receive new checks and a new debit card.

**Q: Can new chapters be opened, or new leaders be appointed?**

New chapter and leadership change requests may be submitted, but they won’t be processed until the transition to Vibrant is complete. Although this is not ideal, it will be easier for leaders to work exclusively with Vibrant. We’d suggest new leaders plan their first activity for a date in July.

**Q: Are we still able to hold activities during the transition?**

Yes, you can continue holding chapter events. Once the transition begins, things could get challenging.

 **Transition tips:**

 1. Hold an activity in May and report it right away. Complete your May report no later than May 31.

2. If you have an event in June, aim for the last week of the month.

 3. Put as much time between your May and June activities to provide time for the transition.

**Q: What if I already have a June activity planned?**

There are several ways you can be prepared to pay for your June activity.

1. You can reschedule a June activity to avoid concerns about having access to your chapter funds at Vibrant.
2. Withdraw the needed funds from Axos bank prior to June 1 using your Axos debit card and use the cash to pay for your June activity.
3. Pay out of pocket and reimburse yourself once funds are transitioned from Axos to Vibrant. (Registered financial representatives are advised not to do this.)

Call Modern Woodmen’s home office at 800-322-9805 and get customized guidance for your situation.

**Q: What happens if you choose to reschedule your June activity?**

The date may be changed on the activity if the original activity date has not passed, and the new date is at least 7 days in the future. This is the recommended action so members may be notified of the new date through e-invitations.

Another option would be to postpone the event, inform your members of the new date once it’s determined, and change the date on the activity report. No cancellations or updates to the requests would need to be made.

**Q: Can you earn Premier status and skip an event in June?**

Yes, you can! The time period for earning premier has been extended to Dec. 31 (from Oct. 31), so you have more time to earn premier. Skipping a June activity may be a good option, because of this banking transition.

**Q: What happens if a chapter has a CD (certificate of deposit) or savings account at Axos?**

Funds in CDs and savings accounts will be combined with chapter checking accounts at Axos before the transition, and once funds are received at Vibrant, you will be notified to start a CD and savings account there.

Axos has waived penalties and fees related to moving chapter CDs. If a chapter has one or more CDs, the chapter leader will receive a personalized email message and more details from Modern Woodmen.

**Q: What’s Vibrant’s customer service line?**

Chapter Coordinators can call 888-452-2443 to reach Vibrant’s Community Relationship Managers. Vibrant's main line, 800-323-5109, can also be used, however this will route to our call center so wait times may vary depending on call volume.

**Q: Will this change impact Youth Service Clubs?**

No, it will not.

**What to expect NEXT**

**Q: What can chapter leaders expect, and what will they need to do?**

1. Look for your welcome email from Vibrant on May 14.
2. Look for a second email on May 15. This email will include the Docusign documents you’ll need to sign electronically.
3. Note that emails from Vibrant will come from MWAChapters@vibrantcu.org or dse@docusign.net.
4. Complete the documents included with the Docusign email as quickly as possible; the deadline is May 29.
5. Provide your current driver’s license or a valid state issued ID with the electronic documents. This is required.
6. Be aware you won’t have access to chapter funds approximately June 1-20.

**Q: What email addresses will the Vibrant information come from?**

You will receive a welcome email from MWAChapters@vibrantcu.org on May 14. Additionally, you should watch for an email from dse@docusign.net on May 15 prompting you to sign your electronic documents.

**Q: If I have multiple chapters, will I need to complete the documents multiple times?**

Yes, you will need to complete documents for each chapter you lead.

**Q: Once we sign the papers, how soon will we have access to the bank account?**

Vibrant promises to work as quickly as possible to set up accounts. Access to your accounts should be available on or about June 20. Plus, it will take approximately 7-14 days (after the time the Docusign is completed) for your Vibrant debit card and checks to arrive.

**Q: Will the banking change impact a scheduled Matching Fund activity?**

Matching Fund activities will not be impacted by this change. Report and request Matching Fund events in the typical manner.

**Q: When can I begin to use my checks or debit card from Vibrant?**

On or after June 20. Even if you have your Vibrant checks or debit card sooner, you will not have access to funds until June 20.

**Q: What happens if chapter leaders do not complete the paperwork from Vibrant?**

Eventually, you will no longer have access to chapter funds or chapter funds currently at Axos. All reimbursements will be going to Vibrant in June.

**Q: What do I do with my checks and debit card from Axos, after the transition is complete?**

Please cut or shred old checks and debit cards.

**Q: What will make this transition go smoothly?**

The best thing chapter leaders can do is complete the online documents coming from Vibrant (on or about May 15) on the day they are received or as soon as possible.

Plans continue to evolve. Please reference this information regularly for updates.