

LATEST MERGER UPDATES

September 27, 2018

Important Things to Know About the Online and Phone Banking Transition

Existing Citizens Online Banking Access

Access to your current online banking service through Citizen's website will end at approximately 4:00 pm CST on Friday, September 28, 2018.

New FCCU Online Banking Access for Existing Users | www.myFCCU.com

Beginning Monday, October 1, 2018, you will have access to FREEdom Services, FCCU's online banking solution.

First-Time Login

When you login for the first time, enter your new FCCU member number and password.

Go Green!

To sign up for eStatements, simply click on the ONLINE STATEMENTS tab within FCCU's FREEdom Online and follow the instructions. **All Citizens members that sign-up for eStatements within the first 30 days (before 10/31) will receive \$5 deposited automatically into your deposit account.**

Current Person-To-person (P2P) Payment Solution

Your current Person-to-Person payment solution will no longer be available 9/28. Although FCCU does not currently have a person-to-person solution, your new FCCU account number can be utilized in other person-to-person applications, such as PayPal, Venmo, Zelle, etc.

Phone Banking Will No Longer be Available

Voice Response Phone Banking will no longer be available 9/28. If you do not currently have online banking, visit the branch nearest you to establish the service so you can access your account online or via mobile app after 10/1. You may also contact the branch nearest you to inquire on balances or request a transfer.

Features Available

View balances, transfer funds, bill payment, text banking, money management (personal financial management tool), purchase rewards, mobile apps, mobile check deposit, setup automatic transfers, establish alerts & notifications to inform you of large withdrawals/deposits, low balance, and more.

Important Things to Know About All Checking Account Transitions

Current Check Blanks | First Box FREE!

These may be used for the time being and will continue to clear. However, you will need to order a new box of checks through FCCU. Simply contact your former Citizens branch and they will get your free box ordered. Please provide details of the information you would like on the check blanks (name(s), current address, home or mobile phone number, etc.). **Begin using new check blanks immediately on 10/1 but not before that date.**

New Checking Account # and FCCU Routing

There are three important numbers to keep in mind with the transition of your account. The first is the FCCU routing #, which is how the Federal Reserve Bank knows to send transactions to FCCU. The second # is your new member number that you would utilize when talking to staff about your account after 9/30 as well as what you utilize for first-time access to online banking. The third # is your full checking account number, if applicable. If you are establishing an electronic deposit or withdrawal to your checking, this is the full account number you would provide along with the FCCU routing number.

Electronic Deposits or Withdrawals

If you have established any direct deposit or electronic withdrawals tied to your checking account for things like utility payments, cell phone bill, gym membership, etc. they will continue to come in and clear as they did in the past. Although not required, it is still helpful to update the routing & account information with the provider to insure accurate and timely posting.

If you have a **Government Direct Deposit** for social security, VA or the railroad, it will be necessary for you to contact them to update your routing/ABA number and account number to ensure timely processing in the future. Provide your new EFT Account Number that is referenced in your welcome letter. These direct deposits should not be updated to the new routing and account number until after 10/1. If a deposit is attempted to the new account prior to 10/1, it is possible it will be rejected due to account not yet found on the FCCU system.

Important Things to Know About the Kasasa Transition

Kasasa Accountholders Auto-Qualify in October

All existing Citizens Kasasa accountholders will auto-qualify the first month on FCCU's systems, which is October 2018.

Kasasa Qualifiers

The Kasasa Qualifiers for Citizens Kasasa accountholders are the same as FCCU's Qualifiers:

- 12 Debit Transactions Must POST & SETTLE within the Qualifying Period
- Must login to online banking at least once within the Qualifying Period
- Must sign up for eStatements within Qualifying Period

Kasasa Qualification Cycle

The Kasasa Qualification Cycle runs from the last business day of the prior month through the second to last business day of the current month. This is a change from the prior qualifications period with Citizens. Below are the qualifications cycles for the first three months:

- October (auto-qualify): September 28 through October 30, 2018
- November: October 31 through November 29, 2018
- December: November 30 through December 28, 2018

eStatements

Estatements is a qualifier to earn Kasasa rewards. The first time you login to the new FCCU online banking platform, **you will need to sign-up for eStatements** to satisfy the Kasasa Qualifier requirement. Your existing eStatement status **DOES NOT** flow forward.

Important Things to Know About the Debit Card Transition

New Debit Cards

Current debit card holders will receive a new card.

Date to Start Using New Cards

Please activate and begin using your new FCCU card Monday, **October 1st**. This is the date your Citizens card will be deactivated and access to your new FCCU card will begin. **DO NOT ATTEMPT TO USE YOUR NEW CARD BEFORE 10/1. TRANSACTIONS WILL BE DECLINED UNTIL THAT DATE.**

New PIN #'s Need to Be Setup at Activation

Be sure to **set your PIN number** when you call in to activate. Your old PIN will not carry forward.

ATM & Point-of-Sale (POS) Daily Limits

Debit and ATM cards have daily limits in place for fraud protection. FCCU will provide a default ATM limit of \$310 and a POS limit of \$1,010 unless otherwise approved. In the event a larger purchase is needed, temporary limits can be utilized to accommodate the larger amounts by reaching out to your local branch. The maximum purchase limit that Citizens had prior of \$3,000 is no longer in effect, so multiple transactions will not need to be performed if the purchase is greater than \$3,000.

Daily Savings

If you did not have a checking account, only a Daily Savings with a debit card, you will be issued an ATM card instead. The ATM card can be used at ATM machines to obtain cash as well as for PIN-based purchase transactions.

ATM Surcharge Free

Effective 10/1, you will have surcharge free access to ATM's located at any FCCU branch. We have also joined thousands of financial institutions across the nation to provide surcharge free access to outside ATM's. Simply look for the Money Pass or CO-OP logos on the ATM, look on our website (www.myFCCU.com), or download our mobile app!

As always, you are our highest priority as we move through the operational phase of the merger. Make sure to watch your mailbox, as the essential information will be mailed directly to you. We are "Stronger Together."