



## **Welcome to First Community Credit Union!**

*We are very excited to have you join our credit union family through the merger between First Community and Northland Educator's Federal Credit Union.*

### **Frequently Asked Questions (FAQs)**

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With any merger, there are questions that surface as to how the transition will impact you and the accounts and services you currently utilize with Northland Educators Federal Credit Union (NEFCU). We want to provide you with the answers to your questions and reassure you that the same quality service you have come to expect with NEFCU will continue as you move forward with First Community Credit Union (FCCU).

#### ***When is the merger effective?***

When going through a merger, there are two different dates that guide the transition of two credit unions into one. The first date is the Legal Merger Effective Date (LMED) and the second is the Operational Merger Effective Date (OMED).

The LMED is March 1, 2014. This is the date that financials of both credit unions are joined. However, this is not the date in which all of the operational processes change. You will notice little to no change as of March 1, 2014.

The OMED will be performed after close of business on September 30, 2014, which is the date in which all of the processes will be brought together into one instead of running separately on two different systems. Some processes will transition before the official OMED and some will transition on that date. We will update our communications as each process transitions to inform members how the change will impact them and guide them as to what they can expect.

#### ***When can NEFCU members begin to do transactions at FCCU or FCCU members begin to do transactions at NEFCU?***

You may begin to make deposits, withdrawals, loan payments, withdrawals, cash checks, etc... on Monday, March 3, 2014 at all branch locations. Even though the systems will not be converted for a period of time, we will have procedures in place to accommodate you. It may consist of employee communication between branches but would still allow you to utilize all facilities.

#### ***Where are the FCCU offices located?***

Bismarck Downtown

425 N 5th St • PO Box 5012

Bismarck, ND 58502-5012

Hankinson

334 Main Ave S • PO Box 126

Hankinson, ND 58041-0126

Bismarck North

3201 Weiss Avenue • PO Box 7009

Bismarck, ND 58507-7009

Jamestown Main

111 9th St SW • PO Box 2075

Jamestown, ND 58402-2075

Fargo

4521 19<sup>th</sup> Ave S

Fargo, ND 58103

Jamestown Buffalo Mall

606 25th St SW • PO Box 2075

Jamestown, ND 58402-2075

Napoleon  
97 Broadway • PO Box 30  
Napoleon, ND 58561-0030

Valley City  
115 5th Ave NE • PO Box 36  
Valley City, ND 58072-0036

Milnor  
302 5th Ave • PO Box 277  
Milnor, ND 58060-0277

Steele  
202 Mitchell Ave NW • PO Box 199  
Steele, ND 58482-0199

Oakes  
103 N 7th St • PO Box 131  
Oakes, ND 58474-0131

Wahpeton  
1601 Wheatland Road • PO Box 35  
Wahpeton, ND 58075-0035

Portland  
213 Parke Ave • PO Box 307  
Portland, ND 58274-0307

Wishek  
1307 Beaver Ave • PO Box 786  
Wishek, ND 58495-0786

A complete list of service hours for each branch is available online at [www.myfccu.com](http://www.myfccu.com).

#### ***Where is the NEFCU office located?***

Next to the campus of North Dakota State University (NDSU)  
1404 12<sup>th</sup> Ave N  
Fargo, ND 58102

#### ***Where are FCCU's ATMs located?***

- Fargo – 4521 19<sup>th</sup> Ave S
- Bismarck Downtown - 425 N 5th St
- Bismarck North - 3201 Weiss
- Hankinson - 334 Main Ave S
- Jamestown Main - 111 9th St SW
- Jamestown Buffalo Mall - 606 25th St SW
- Napoleon - 212 Main Ave
- Oakes - 103 N 7th St
- Portland - 213 Parke Ave
- Valley City - 115 5th Ave NE
- Wahpeton - 1601 Wheatland Road
- Wishek - 1307 Beaver Ave

Effective Wednesday, March 5, 2014, NEFCU members may begin to use the ATM at FCCU's Fargo location without being charged an ATM fee. All other ATM machines will become surcharge free once their debit/ATM cards are transitioned to FCCU cards.

FCCU will also reimburse all ATM fee surcharges up to \$3.00 each if receipt is brought in within 60 days of transaction. The fee is reimbursed to the account in which the fee was assessed.

## General Information

### *Is my money safe?*

**Yes.** First Community Credit Union members' shares are backed by the full faith and credit of the U.S. Government. FCCU is insured by the National Credit Union Association (NCUA), which insures savings up to \$250,000 per account.

### *What is FCCU?*

FCCU is a \$465-million credit union that serves more than 30,000 members. The credit union was first formed by eight individuals in 1939 as Farmers Union Federal Credit Union.

More than 75 years later, FCCU has grown to include 15 branch locations. We're chartered to serve everyone who resides within a seventy-five mile radius of Jamestown or Portland or within a fifty mile radius of Valley City, Oakes, Napoleon, Steele, Bismarck, Wahpeton, and Wishek, North Dakota. Those with immediate family members living outside our Field of Membership may also join.

In addition to receiving exceptional marks for member satisfaction, FCCU has received state and national recognition for member and community service, and was recently recognized as the Community Credit Union of the Year by Credit Union National Association. The merger of NEFCU with FCCU opens up exciting opportunities for our members, as well as borrowers, savers, investors, and businesses at large.

### *What if I have additional questions or would like more information on FCCU?*

You can learn about FCCU's products and services by visiting [www.myfccu.com](http://www.myfccu.com), stopping by your local branch, or by calling 1-800-850-7676.

## **Credit Card Transition**

### ***Will we be notified how our credit card will change?***

Yes. A letter will be sent to all cardholders on July 3, 2014 to inform cardholders of the process and the expected timeline of events that will unfold through the transition from their old Northland credit card over to their new FCCU credit card.

### ***Will I get new plastics or be able to continue to use my old card?***

All credit cardholders will receive new plastics with a new card number along with new PIN #'s. These will be ordered the week of August 4<sup>th</sup> and begin showing up in mailboxes the week of August 11<sup>th</sup>.

### ***Can I begin to use my card immediately?***

No. Once you get your new card in the mail, you will need to hold onto it until August 21<sup>st</sup>. Your old Northland credit card will work up until that date and then your new FCCU credit card will need to be used from August 21<sup>st</sup> going forward.

### ***I have recurring payments coming out each month, such as a gym membership, movie subscription, or an electric bill. Will those need to be changed?***

Yes, you will need to contact the merchant and have them update your card information.

### ***Will the payment due date change?***

Yes. Your credit card payment is currently due the 16<sup>th</sup> of each month. You will receive your final statement from Northland's system around August 20<sup>th</sup> that states your payment due date will be September 16<sup>th</sup>. You will then receive your first statement from FCCU around September 20<sup>th</sup> informing you your payment will be due by October 13<sup>th</sup>. All payments after September will be due on the 13<sup>th</sup> of the month.

### ***I have an automatic payment set up to my credit card each month. Will I need to change that?***

Yes. Your automatic payment will continue to be pulled as it does today through August 16<sup>th</sup>. If you want your automatic payment setup on the new system, you will need to contact Shelly Flaagan from the Northland location.

There are a couple things that need to be considered with the new automatic payments.

- Since the payment due date is changing from the 16<sup>th</sup> to the 13<sup>th</sup>, we will want to make sure an automatic payment on that date still works for you.
- Our system does not currently allow for an automatic payment on any date other than the 13<sup>th</sup> of each month so if you had it coming out on the 1<sup>st</sup>, it would now change to the 13<sup>th</sup>. We want to make sure that is still how you want it to be set up.
- Once your entire account is moved over to our system (i.e. deposit/loans/online banking) after close of business on 9/30/14, you will be able to access the credit card through our online banking site in which alternate dates and options are available for you to manage your payment.

### ***Where will I need to send payments to on the new program if I want to mail them in?***

Your payments for your August statement (due Sept 16<sup>th</sup>) will need to go to Northland since they will still be tied to the old card number. All payments after that can continue to be made at the Northland location or any FCCU branch as well as to the address on the statement.

### ***Are there any additional benefits with the new program?***

Yes. You will receive REWARDS – 1 point for every \$1 spent in purchases – that can be used towards merchandise, airline tickets, gift cards, and more through [www.curewards.com](http://www.curewards.com)!

# CREDIT CARD TRANSITION TIMELINE

## July 3, 2014

Letter to cardholders mailed to inform them of changes and provide them with new card agreement.

## Week of August 11, 2014

New plastics will begin to show up in the mail. **DO NOT BEGIN USING NEW CARDS UNTIL 8/21/14.**

## August 20, 2014

Final statement from old Northland card will be mailed. All future statements will be issued with new card number and new due date.

## September 20, 2014

New statements from FCCU will start going out with new card number & new due date of 10/13/2014. Make sure all recurring payments have been updated and contact Shelly at Northland if you have an automatic payment you want re-established.

## Week of August 4, 2014

New plastics & PIN #'s will be issued for all cardholders.



## August 21, 2014

Begin using your new FCCU card going forward and enjoy your new *rewards* that can be used towards merchandise, airline miles, gift cards, and more....

Old Northland card numbers will be closed and will no longer work.

Balances from your old Northland card will be transferred to your new FCCU card.

## October 13, 2014

First payment is due on new FCCU credit card. This can be made at Northland, any FCCU branch location, or by mailing into the address on the statement!