

Important Conversion Information

For additional information and answers to the most commonly asked questions about this conversion process, please visit cu1.com/mcmfcu



Credit Union**1**

Have Questions?



Visit Our Website

For additional information and answers to the most commonly asked questions about this conversion process, please visit cu1.com/mcmfcu.



Start a LiveChat

Visit cu1.com during business hours and click "Let's Chat!" in the bottom right-hand corner of the screen to begin chatting live via text or video chat with a Member Solutions Specialist. Monday - Friday 9:00 am - 6:00 pm CST.



Visit Our Branch

Want to talk in person? Visit the Hobart branch at 680 Union St., Hobart, IN 46342.

Lobby Hours:

Monday - Friday 9:00 am - 5:00 pm

Saturday 8:00 am - 12:00 pm



Give Us a Call

Want to talk with us directly? Please call (800) 252 - 6950.

Monday - Friday 9:00 am - 6 pm CST

Dear

As a member of Credit Union 1 (CU1), you will have access to a wide variety of products and services, and we are pleased to have the opportunity to help you meet your financial goals.

As a result of the merger, there will be a required computer system conversion, which will take place on **April 1, 2024**. Due to the system conversion, it is necessary to assign you a **new account number**. You will begin using Credit Union 1 products, services, and locations **April 2, 2024**.

Get your new CU1 account number by logging in to digital banking on/or after **April 2, 2024**. Instructions for setting up digital banking and how to **find your account number are located on page 7 and 8 of this guide**.



Please Note: Interruption in Service


Due to the system conversion, you will **not** have access to either Midwest Carpenters and Millwrights Federal Credit Union or CU1 products, services, or debit cards beginning **March 29, 2024 at 8:00 am, through April 2, 2024 at 12:00 pm**, so please plan your finances accordingly.

The Hobart, Indiana, office will be closed beginning at 5:00 p.m. on March 29 through April 1, reopening on April 2.

If you have any automatic debits or credits to your MCMFCU account, you will need to advise each business of your new Credit Union 1 account number and Credit Union 1's Routing & Transit #: 271188081 to begin using **April 2, 2024**.

MCMFCU's branch location will remain open to serve you during normal business hours going forward. Digital Banking will also be available beginning **April 2, 2024, after a short blackout period that will begin at 8:00 am on March 29, 2024**.

We have created a page on our website as your headquarters for all merger-related information, which you can visit at **cu1.com/mcmfcu**. We will continually update this webpage during the conversion, so you always have access to the most up-to-date information.



As we welcome Midwest Carpenters and Millwrights Federal Credit Union to Credit Union 1, we are committed to providing premium service and developing lifelong banking relationships with each of our members. We look forward to the opportunity to serve you!

Statements

You will receive your final statement from Midwest Carpenters and Millwrights Federal Credit Union the first week in April. Beginning with your April statement, your statements will begin to come from Credit Union 1. **We recommend printing or saving PDF versions of a year's worth of statements for your records prior to March 29, 2024, as your new account history will only reflect transactions made after the conversion.**

If you only have a savings account, you will receive a quarterly statement.

If you have additional products like a checking account or loan, you will receive a monthly statement.

Credit Union 1 charges a \$5 Paper Statement Fee per paper statement. The fee does not apply to accounts with primary members who are 65 and older. eStatements, which are easily available through Digital Banking, are free. Credit Union 1 will waive the Paper Statement Fee for MCMFCU members through **June 2024**.

Beginning **April 2, 2024**, you can register for Digital Banking and enroll in eDocuments to receive eStatements and other electronic documents.

Checking Account

Credit Union 1 offers multiple types of checking accounts. Your current checking account will be automatically converted to a matching or similar checking account, but you can change your checking account to the one that best fits your financial needs at any time.

Scan the QR code to learn more about CU1 checking accounts.



MCMFCU checks will be accepted and processed as normal until **September 30, 2024. DO NOT USE MIDWEST CARPENTERS AND MILLWRIGHTS FEDERAL CREDIT UNION CHECKS beginning September 1, 2024**, as they will not be accepted after **September 30, 2024**.

If you would like to order personalized checks, you will be able to order them through Digital Banking beginning **April 2, 2024**.

Credit Union 1 also offers free Online Bill Pay as a part of Digital Banking. It's convenient and easy, plus you can set up automatic payments so you never miss a due date.

If you have any automatic debits or credits to your MCMFCU account, you will need to advise each business of your new Credit Union 1 account number and Credit Union 1's Routing & Transit #: 271188081 to begin using **April 2, 2024**.

Overdraft Payment Policy

Courtesy Pay is a discretionary service provided to members with a checking account in good standing and by which CU1 may pay an item presented for payment against your checking account when your checking account does not have a sufficient Available Balance to cover it. If you have an item come through and do not have a sufficient Available Balance in your checking account to cover it, we will first try to cover the item using any of the standard overdraft protection sources you have set up. Once the standard overdraft protection options have been exhausted, CU1 may pay the item that overdraws your checking account through Courtesy Pay.

Courtesy Pay will help save you the embarrassment and inconvenience of a returned item, as well as the fee normally charged to you by merchants for items returned to them. There is no fee for having Courtesy Pay unless you use it. For Courtesy Pay to apply to your ATM and one-time debit card transactions, you must opt-in (consent) to have Courtesy Pay apply to those items. Without your consent, CU1 may not authorize and pay an overdraft resulting from these types of transactions.

Visit us online for our Overdraft Payment Policy Disclosure and complete the Overdraft Opt-in Form to opt-in to overdraft coverage for ATM or everyday debit card transactions.



ATM & Debit Cards

MCMFCU offers ATM cards for savings accounts. Credit Union 1 does not offer ATM cards. You will continue to use your MCMFCU ATM card until **March 29, 2024 at 8:00 am**.

If you only have a savings account with MCMFCU and you wish to have access to your savings account funds via a debit card, you will need to apply for a CU1

checking account on or after **April 2, 2024**. Credit Union 1 does not offer ATM cards and does not offer debit cards on non-transactional savings accounts.

You will continue to use your Midwest Carpenters and Millwrights Federal Credit Union debit card until **March 29, 2024 at 8:00 am**.

You will not be able to use your Midwest Carpenters and Millwrights Federal Credit Union debit card beginning March 29, 2024 at 8:00 am so please plan your finances accordingly.

Credit Union 1 will issue you a CU1 debit card, which you can expect to receive before **March 29, 2024**.

We know you are excited to start using your new CU1 account, however, **DO NOT activate or begin using your new debit card until on or after April 2, 2024. Debit card transactions before April 2, 2024, will be declined.**

Manage your debit card on your smartphone with CU1 Card Keeper. CU1 Card Keeper is available through Digital Banking, and through this service you can turn your cards on and off, establish transaction controls, and setup alerts.

Don't forget to add your debit card to your favorite digital wallet.



Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries. Google Pay is a trademark of Google LLC.

Credit Cards

After the system conversion, you will no longer be able to manage your credit card through Digital Banking. You will still have several convenient options for managing your card. You can find full details about how to best manage your credit card after **March 29, 2024**, at cu1.com/mcmfcu in the Credit Cards section.

ACH, Direct Deposit, & Payroll Postings

Every effort will be made to ensure payroll deposits and payroll distributions are

converted properly. There is no action required on your part for this transition.

We recommend that you verify your payroll deposit and/or payroll distribution through Digital Banking with your first payroll.

If you have any automatic debits or credits to your Midwest Carpenters and Millwrights Federal Credit Union account, you will need to advise each business of your new Credit Union 1 account number and Credit Union 1's Routing & Transit #: 271188081 to begin using **April 2, 2024**.

Digital Banking

As part of the acquisition, Midwest Carpenters and Millwrights Federal Credit Union's Digital Banking and Online Bill Pay systems will be converted to Credit Union 1's systems. Investing in technology has been a priority for Credit Union 1, and we look forward to introducing you to our seamless, modern Digital Banking experience.



In order to complete this conversion, Digital Banking and Online Bill Pay systems will be down for a short period of time. Digital Banking and Online Bill Pay will not be available from March 29, 2024, at 8:00 AM, through April 2, 2024, at 12:00 PM. The Hobart branch will be closed on April 1, 2024.

During this time, you will NOT have access to:

- Online and Mobile Banking
- Mobile Deposits
- Online Bill Pay

Please make appropriate accommodations for these temporary outages.

Before March 29, 2024, 8:00 AM

To prepare for the temporary outages, we recommend that you:

- Ensure the contact information Midwest Carpenters and Millwrights Federal Credit Union has on file is correct. To confirm your contact information, call 800.543.5785 or stop in at the Hobart, Indiana, branch location.

- Download at least one year of eStatements for your records. Your transaction history will not be transferred over with the conversion and your new account history will begin **April 1, 2024**.
- Adjust any bill payments that are due during our conversion timeframe to ensure timely payment, as Online Bill Pay will be inaccessible during this time.
- Make a note of all your current payees in Online Bill Pay. You will need the Company Name, Account Number, Address, and Phone Number for each payee when setting up any transactions after the conversion.

After April 2, 2024

Once access to Digital Banking and Online Bill Pay is restored on **April 2**, you will need to take a few steps to use these platforms to their fullest extent.

Enroll in Digital Banking

On **April 2** or later, all members will need to enroll in the new platform with a few simple steps.

- You will be prompted to enter your Last Name, Date of Birth, Zip Code, Social Security Number, and Email Address. Please ensure this all matches the information we have on file for you. If you have yet to confirm your contact information, you can do so by calling or stopping in at the Hobart, IN branch location.
- You will need to designate a Login ID or username.
- For your security, we will need to send you a secure code. Select the contact (either your phone number or email address on file) that you would like us to send the code to from the list shown.
- Enter the code sent to you via email or text message.
- You will now be prompted to create a password based on the requirements shown on screen.
- Enter your Login ID and new password to log in to the platform.

Locate Your Account Number

To find your account number, select the appropriate tile from the account summary screen. Your account number is the number shown at the top of the screen, excluding the last four digits.

Enroll in Online Bill Pay

Current Online Bill Pay users will not be automatically transferred over during the system conversion, so you will need to enroll in Credit Union 1's Online Bill Pay platform and set up all recurring transactions.

Online Bill Pay can be accessed in Digital Banking on the Account Summary screen under Bill Payment. Select Enrollment Options and follow the prompts to sign up. Once enrolled, you will need to set up payees and any recurring transactions. If a company is already in our system—like Verizon, Comcast, or State Farm, and many more—most information will already be set up for you.

Set Up Account Preferences and Digital Options

As a result of the conversion, once you are logged in, you will need to set up any recurring transfers, alerts, and linked accounts. These will not automatically transfer with the conversion. You will also need to set up Apple Pay, Samsung Pay, and/or Google Pay, if you currently use them.

Zelle®

Zelle® is a fast, safe, and easy way to send and receive money with friends, family, and others you know and trust. ¹ Best of all, money arrives typically within minutes between enrolled users. ² Zelle will be available through Credit Union 1's Digital Banking on **April 2, 2024**.

If you currently use Zelle® with your Midwest Carpenters and Millwrights Federal Credit Union account, you will need to re-enroll with Zelle® through your CU1 account on or after **April 2, 2024**.

Getting started is easy.

1. Log in to Digital Banking.
2. Select **Send Money With Zelle®**.
3. Accept terms and conditions.
4. Choose the account you want to use.
5. Review and start sending money!

For a full list of participating banks and credit unions with Zelle® go to Zellepay.com. If your recipient's bank isn't on the list, don't worry! The list of participating financial institutions is always growing, and your recipient can still use Zelle® by downloading the Zelle® app for Android and iOS. If the sender's bank does not offer Zelle®, they can easily enroll in the Zelle® app (available in the App Store or GooglePlay) with a U.S.-based VISA® or Mastercard® debit card.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. *Must have a bank account in the U.S. to use Zelle®. †Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle®.

Deposit Accounts

As of **March 31, 2024**, members who currently have shares, share certificate(s), and/or IRA account(s) will have those products converted to matching or similar products available at CU1. The rate and term for each of these products will remain as originally contracted for the remaining term agreement.

Additional Savings

CU1 offers "Additional Savings" accounts, which members can designate for any purpose for which they are saving. Within Digital Banking you can change an account name to something like "Car Insurance," "Rainy Day Fund," "Holidays," or "**Vacation,**" so you know that is the savings account you are using to save for your specified expenses.

CU1 Additional Savings accounts have a \$0.01 minimum balance requirement to earn dividends and currently earn 0.01% APY¹. Dividends are paid monthly on the

last day of the month.

Dividends are calculated using daily balance and are paid on the last day of the month to accountholders who have maintained the Minimum Balance to Earn Dividends provided by Program type and compound monthly. *APY= Annual Percentage Yield. Fees could reduce earnings on the account. Rates are subject to change without notice. The rate may change after the account is opened.

Loans

As of **March 31, 2024**, members who currently have loans will have those products converted to matching or similar products on the CU1 system. The rate and term for each of these products will remain as originally contracted for the remaining term of the agreement. Credit Union 1 has many convenient ways to make payments on your loan. Scan the QR code to learn more.



CO-OP Network

Credit Union 1 participates in the CO-OP Network, making it easy to access your accounts wherever you are. Our members can take advantage of convenient shared branch locations nationwide. There are nearly 30,000 surcharge-free ATMs and more than 5,000 convenient branch locations. Just look for the CO-OP logos.



Virtual Branch

Find convenient, self-service solutions and answers to frequently asked questions by scanning the QR code. Plus, set up an appointment in your nearest branch, start a LiveChat with a member solutions specialist, or get helpful service over the phone.



ATMS & Branches

New business hours will begin **April 2, 2024**.

Monday	9:00 am - 5:00 pm
Tuesday	9:00 am - 5:00 pm
Wednesday	10:00 am - 5:00 pm
Thursday	9:00 am - 5:00 pm
Friday	9:00 am - 5:00 pm
Saturday	9:00 am - 12:00 pm

The Hobart, IN branch and drive-thru will remain open to continue to serve you.

Need a quick, on-the-go solution? We will continue to offer self-service options, like our ATMs. Depositing cash and checks has never been so easy. Insert cash and/or checks directly into the CU1 machines—envelope-free! Make withdrawals, transfers, and balance inquiries all from CU1's fleet of high-tech ATMs. The ATM at the Hobart, IN branch will continue to operate as you are accustomed, however, there is a plan in place to upgrade the machine in line with the rest of CU1's fleet of high-tech ATMs.

Looking to expand your services? Grab your statements and chat with our team at any branch location. They will help you determine where you are financially and how we can assist you in reaching your goals. Credit Union 1 offers mortgage loans, auto loans, credit cards, business banking, and more, which will now be available to you as a part of CU1!



Money Orders

Money Orders will no longer be available for purchase beginning **April 1, 2024**.

Savings Bonds

Redeem US Savings Bonds at any CU1 branch location. Purchase US Savings Bonds online through TreasuryDirect. Scan the QR code to learn more.



CU1 Financial Wellbeing Platform

As a member, you have **free** access to CU1's Financial Wellbeing platform, powered by Enrich, featuring:

- Financial recommendations tailored to your unique situation
- Suggested content for you on everything from setting a budget and managing debt to buying a home and saving for retirement
- An analysis of your money personality
- Video tutorials with easy, everyday money tips and tricks
- In-depth financial courses with progress tracking
- Certified Personal Finance Experts available to speak on the phone and more!

Start learning in less than 10 minutes!



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