



City Trust FCU and Fire Police City County FCU Merger

FREQUENTLY ASKED QUESTIONS

When will the merger take place and when will City Trust FCU become Fire Police City County FCU?

The effective date of the merger is October 1, 2022. The merging of accounts and systems will happen throughout the weekend on October 1st and 2nd.

How is my National Credit Union Administration (NCUA) deposit insurance affected?

Your deposits will continue to be insured by the NCUA up to \$250,000. Fire Police City County FCU also provides an additional coverage of up to \$250,000 through Excess Share Insurance Corporation at no cost to members.

Will the branch on W. State Blvd. remain open?

Yes and no. The branch located at 1020 W. State Blvd. will remain open for a period of time. However, due to the close proximity of Fire Police City County FCU at 3306 N. Clinton Street, the City Trust FCU building will eventually be closed.

Will interest rates change on my existing loan?

No. You have a contract and the rate and term you have as a City Trust FCU member will be honored for the remaining term of the loan.

What kind of lending does FPCCFCU offer?

You will have access to a wide range of loan products, such as auto, boat, motorcycle, RV, lines of credit, signature loans, 3 types of credit cards, 1st and 2nd mortgages, home equity, and more!

How will this merger affect my current deposit rates?

Certificate of deposit rates will not change until the certificate matures as originally contracted with City Trust FCU. Beginning October 1, 2022, all other share accounts will convert to Fire Police City County FCU and assume their rates.

What types of checking and deposit accounts does FPCCFCU offer?

Fire Police City County FCU offers a complete list of share accounts including regular savings, money market, Christmas, vacation, Kid's Club, secondary savings, IRAs, certificates of deposit, and health savings accounts (HSA). We have 3 types of draft

accounts, including our Infinity Draft, which pays a higher dividend for using your debit card, having net direct deposit, and enrolling in e-statements.

Where should I mail my deposits and payments?

If you choose to mail a deposit or a payment, please send to:

Fire Police City County FCU
3306 N Clinton Street
Fort Wayne, IN 46805

Will my account number change?

Yes, slightly. Your City Trust FCU membership number will be converted to a similar membership number at Fire Police City County FCU. Members will have the prefix of '90' plus their account number to equal a 9-digit account number. For example, if your account number is 1234567 your new account number will be 901234567. You will receive your updated account number in the mail prior to October 1, 2022.

Will the routing number change?

Once the merger takes place, Fire Police City County FCU will have "ownership" of the City Trust FCU routing number. In other words, the Federal Reserve will know that City Trust FCU items need to come to us. Eventually the combined credit union will use only the Fire Police City County FCU routing number as we gradually make changes behind the scenes.

What if I already have an account with Fire Police City County FCU?

Once the merger is complete, your City Trust FCU membership will be listed as a separate membership. You will have access to both accounts through online and mobile banking services automatically.

Will I be able to access my account statements?

You will not have access to online statements. We recommend you download prior statements to your computer or print them prior to October 1, 2022. All City Trust FCU members will receive a paper statement for the period ending September 30, 2022. Fire Police City County FCU employees will be able to access account statements and provide you with a printout if necessary.

Will I be able to access my previous account history?

You will not have access to online or mobile account history after September 30, 2022. Fire Police City County FCU employees will be able to access account history and provide you with a printout if necessary.

What about my checks?

Prior to the merger, Fire Police City County FCU will mail a new box of checks to you, free of charge, with your new account number. Beginning October 1, 2022, you may begin using your new checks and should discontinue using your City Trust FCU checks.

We will work with the Federal Reserve to make sure any outstanding City Trust FCU checks are routed to your FPCCFCU account.

What will happen to any electronic services such as ACH, Automatic Withdrawals and Payroll Deductions?

We do not expect any interruption to your electronic services, including direct deposits and automatic withdrawals. Automatic payments and deposits received will be routed to your account number with Fire Police City County FCU for a seamless transition. You will be notified if any action is needed by you.

If I already have a direct deposit set up, do I need to do anything?

No, you will not need to do anything. We will notify the sender of your new routing and account numbers on your behalf.

When will my direct deposit be put in my account?

The new system is not able to post items early as you may have become accustomed to. Your automatic deposits will be posted around 4:00 a.m. the morning of the effective date of the item. Once the credit union receives notification of an incoming deposit, the item is “warehoused” until the effective date, which is the same day the credit union receives the funds. Members do have an option of posting warehoused items early, sometimes 2-4 days early, for a small fee.

Will my debit card still work?

You will be mailed a Fire Police City County FCU debit card prior to October 1, 2022. We will provide a separate mailing to communicate the process of transitioning from your existing card to your new Fire Police City County FCU debit card.

Will I have ATM access?

Fire Police City County FCU is part of two (2) surcharge free networks, Alliance One and Co-Op, offering over 35,000 surcharge free ATMs nationwide. We own and operate nine (9) ATMs in Fort Wayne and New Haven.

When can I start using It'sMe247online and/or mobile banking?

You will be able to enroll in online and/or mobile banking on October 1, 2022. Please bear with us during the merger weekend as we will be working as quickly as possible to load share and loan balances. Debit card transactions performed September 30th through October 3rd will be on a delay, but most should post to your account within a few days.

What new features will I be able to utilize on mobile/online banking?

It'sMe247 has numerous features you will enjoy. You will have access to remote deposit capture, view cleared check images, debit and credit card controls, new account opening, loan applications, stop payments, schedule transfers and much more!

Will I have use of Perfect Teller during the conversion?

Perfect Teller will be available only through 5:00p.m. on Friday, September 30th. After that time, you will not be able to access or complete online or mobile transactions of any kind.

Will I have access to Bill Pay?

Fire Police City County FCU utilizes the same bill pay vendor used by City Trust FCU. However, we will not be able to bring data onto our platform. You will need to re-enroll in Bill Pay and reload your vendor information. Please save any information you need from Bill Pay, especially vendor names, addresses and account numbers.

What other electronic services do you offer?

Besides It'sMe247, our mobile and online banking service, we also offer CU Talk phone banking, text banking, prepaid cards and digital wallet applications featuring Google Pay, Apple Pay, Samsung Pay and Visa Checkout.

What if I have additional questions?

Please don't hesitate to contact us at memberservices@fpccfcu.org if you have any questions, or visit our website at <https://www.fpccfcu.org/Resources/Merger>.