My ICCU Merger Checklist

- Calculate my new ICCU account number by adding 5,550,000 to my existing Chippewa Eagle FCU (CEFCU) account number (e.g. If your account number is 1234, your new number is 5551234. Account number 11 would become 5550011.)
- Activate my new ICCU MasterCard debit card immediately
- Stop using my CEFCU debit card at 2:00 PM on Friday, May 31st, and begin using my new ICCU debit card
- Update my card information for any automatic payments made by CEFCU debit card (to ICCU card) or cancel payment
- Destroy my old, CEFCU debit card
- Watch for the CO-OP Network logo for FREE ATM use at over 30,000 ATMs in the United States with my new ICCU debit card
- Log in to It's*Me*247 from the ICCU website (www.ICCUonline.com) by June 7th using my new "555" account number. Note: Contact ICCU at 989-773-5927 for assistance after June 7th or if I am having any trouble
- Sign up for eStatements, eNotices and Bill Pay in It'sMe247
- Apply for a VISA Credit Card or Mortgage.
- Review the account transfer feature in It'sMe247 and request a cross-account transfer authorization form if you have more than one membership
- Explore mobile web banking for my smartphone and mobile text banking for my messaging phone
- Explore other expanded service offerings including Xtend shared branching, higher loan limits, and ATM cards for my "savings-only" account

Isabella Community Credit Union Locations

2400 South Isabella Road 2100 East Remus Road 102 East Broadway Street Mt. Pleasant, MI 48858

> 989-773-5927 866-773-5927(toll free)

www.ICCUonline.com

Lobby Hours

Monday to Thursday 9:00 a.m. to 5:00 p.m.

Friday 9:00 a.m. to 5:30 p.m.

Saturday* 9:00 a.m. to 12:00 noon

* Isabella office only

Drive-Thru Hours*

Isabella and Remus Locations Monday to Wednesday 8:30 a.m. to 5:00 p.m. Thursday and Friday 8:30 a.m. to 6:00 p.m. Saturday

8:30 a.m. to 12:00 noon *Limited to teller services.

New savings federally insured to at least \$250,000 and backed by the full talk and credit of the United States Government **DROUGA** National Credit Union Administration, a U.S. Government Agency





WELOME CHIPPEWA EAGLE FCU MEMBERS!



Building lifetime member relationships as a trusted financial partner



Welcome to the ICCU Family!

We are pleased to welcome you into our membership through the merger between Chippewa Eagle Federal Credit Union and Isabella Community Credit Union (ICCU) effective June 1st!

ICCU was Mt. Pleasant's first financial cooperative and remains the area leader for credit union services. Since 1958, ICCU has been making dreams a reality for its members with consistently straightforward, fairly-priced, quality services.

We hope you will take advantage of our expanded service offerings. Your Chippewa Eagle FCU board and management thought you would most enjoy:

- Higher loan limits for auto and signature loans
- Mortgages
- VISA credit cards
- Transfer ability within It's*Me*247 online banking
- Free bill pay service
- Mobile web and text banking
- Three Mt. Pleasant locations
- Xtend shared branching

Please take a moment to review the Merger FAQ in this brochure and utilize the merger checklist to help your transition to ICCU go smoothly.

Remember, we are here to help! No question is too silly. Please let us know how we can best assist you.

Member Promise

At ICCU, we promise to:

- Help simplify your financial life
- Always work in your best interest
- Partner with you to achieve financial success

Merger FAQ

• When exactly is the merger? The official merger date is Saturday, June 1st. The Chippewa Eagle FCU office will not reopen after close of business on Friday, May 31st.

• Do I have to do anything to activate my Isabella Community Credit Union membership? No, your membership will automatically transfer and you will become a member of Isabella Community Credit Union, commonly referred to as "ICCU."

• Will I have service on merger

weekend? You will be able to use your NEW ICCU debit card beginning at 2:00 PM on Friday, May 31st. CEFCU audio and online banking (It's*Me*247) services will be disabled Friday evening. You may visit any ICCU office beginning Monday, June 3rd.

• How many locations does ICCU have? Three, all in Mt. Pleasant (2400 S Isabella, 102 E Broadway, and 2100 E Remus)

- Where is the ICCU location nearest to the Chippewa Eagle FCU office? 2400 S Isabella Rd, about 2 miles away
- Will my direct deposit and other electronic items still post? Yes, everything will post as usual.

• Will my automatic payments still post? Yes

• May I continue to write my existing checks? Yes, we just ask that you place your next order directly through ICCU so all account information can be updated.

• Will my debit card still work? You will be issued a new, ICCU MasterCard debit card prior to the merger that will replace your CEFCU VISA debit card at 2:00 PM on May 31st.

• What will my new account number

be? You can calculate your new, ICCU account number by adding 5,550,000 to my existing Chippewa Eagle FCU (CEFCU) account number (e.g. If your account number is 1234, your new number is 5551234. Account number 11 would become 5550011.).

• Will I need to reactive It's*Me*247 online banking? As long as you log in to It's*Me*247 within seven (7) days of the merger, there is no need to contact ICCU to activate your account. After June 7th, you will need to speak with an ICCU representative to reset your account and obtain a temporary password.

• Will I need a new password to log in to It's*Me*247? No, your password will carry over as long as you log in within seven (7) days. Your username will be either the custom username you have previously established or, if none present, your new ICCU account number (as described above).

• Will I need to establish new security questions in It's*Me*247? No, everything will carry over.

• Where can I get more information about Isabella Community Credit Union? Please visit the credit union website at www.ICCUonline.com.

• Whom do I ask if I have a

question? We welcome your questions! Inquiries can be directed to any ICCU employee either in person, by phone at 989-773-5927, or email at memberservices@iccuonline.com.