

Welcome to TruChoice



We can't wait to meet you!

We're so excited to be welcoming you into the TruFamily! As a former member of BCBSME, we're honored you chose TruChoice as your continuing credit union, and we look forward to showing you all the ways we can help you reach your financial goals.

At TruChoice, our focus is on what matters most: The trust of our members. We want you to know that, no matter where you are in your journey, we're here for you. At TruChoice, it's not just about loans, it's about relationships. It's not just about deposits, it's about community. It's not just about cash, it's about conversation. And above all, it's about trust. Whether it's sitting beside you to build a plan to reduce debt, texting you the answer to a quick account question, or helping you deposit your first check with our mobile app, we'll earn your trust with every interaction.

We want to make sure you have everything you need to make your transition to TruChoice an easy one. While some things are changing, we'll work with you to make sure you are set up for success and taking advantage of everything your membership with TruChoice has to offer.

In this packet, you'll find details on your membership, your accounts, and how to get started with your new services. We've included our full FAQ, along with some additional info about your membership with us.

We want you to know that we are here to help you navigate the transition. If you need help setting up automatic transfers, direct deposit, or getting going on our mobile app, the TruCrew is ready! We're excited to meet you, get to know you, and see what we can do to make your membership with TruChoice everything you're looking for in a credit union! Welcome to the TruFamily - how can we make your life easier today?

TruChoice. The love is real

In this packet



As we get closer to the merger, we know you have questions about how this merger will affect you and your accounts. Please allow this packet to help guide you through those questions. Here's what you'll find:



Dates to remember



Important info about your TruChoice membership



What's changing and what's not



FAQs about the merger



How to reach out and where to find us



How to get started with online services



How to reach out to TruChoice



How to access your accounts

Important Dates



Here's an easy guide to what is happening when



Late January :

- Receive your new TruChoice debit card
- Make sure your contact info is up to date



February 11th :

- BCBSME office will close at 2pm
- BCBSME online banking and app will stop working at 4pm
- Your BCBSME debit card will continue to work over the weekend, with reduced limits



February 12th & 13th :

- Merger weekend
- You won't need to do anything, we'll be working hard to make sure all of your info and accounts are moved over!



February 14th : Welcome to TruChoice! As of today, you can:

- Enroll in online banking
- Download the mobile app
- Activate and use your debit card
- Update any 'saved card' info on your subscriptions, streaming services, bills, etc
- Visit any of our branches or reach out to us with any questions.



Next Steps :

- Review any automated transfers you have set up to ensure everything meets your needs. We're here to help get your transfers up and running, so please reach out with any questions.
- If you have any billpays or other non-direct deposits or payments sent to your accounts, you'll want to make sure to update the payment info to include your new member number, the TruChoice routing number, and the TruChoice payment address.
- If you mail in payments, make sure you are sending it to the TruChoice address, and that your payment includes your new member number and suffixes (account numbers).
- You will receive one final statement from BCBSME, for activity made between February 1st and the 11th. All members will receive a paper statement for this period.

Simple steps for you



We know there's a lot to remember over the next few weeks. Here's a handy list of things to do on February 14th, to help you make the most of your new TruChoice membership:

☐

Activate your new debit card

☐

Update any autopays, subscriptions and bills to your new TruChoice debit card

☐

Set up your automated account transfers

☐

Enroll in Online Banking

☐

Enroll in E-statements and E-alerts

☐

Download the TruChoice App and register for remote deposit

Your Membership

Everything you need to know to about your TruChoice membership

Is my member number changing?



It is, but we're making it easy to remember! Your new number will be based on your current member number. Your member number will now be 8 digits long, and you will add a 7 and 0's to your current number to get to 8 digits. Here's a handy chart to show you how to find your new number:

If your current member number is:	Your new member number will be:
1234	70001234
12345	70012345
123456	70123456
1234567	71234567

Are there changes to minimum balances?



TruChoice members keep \$25 in their primary savings for the duration of the membership. Members who only have a primary savings account with TruChoice are subject to a single service fee of \$5 per month if their balance goes below \$200. The good news is that if you have other deposit accounts or loans with us, that fee is waived. We know this is a change, and we'll be giving BCBSME members until September 2022 to put \$25 into your primary account and bring balances above \$200 or add additional deposit or loan accounts.

Do I need to do anything for my direct deposit?



Great news! Your direct deposit should automatically come over. On days you receive your direct deposit, the full amount will be deposited to your designated account. We recommend looking it over after your first deposit, just to verify everything looks the way you expect. We'll be here for any questions you might have!

Your Membership

Are my transfers still set up? Will there be any changes to them?



Good news! Any transfers you currently have set up will automatically move over to TruChoice. There are some differences from BCBSME. Here's how your payroll deposits and transfers will work after the merger date:

The full amount of any incoming direct deposits will go into your designated account in the morning. Any related transfers will be made at 11pm the same day.

Transfers and payments are made for the amount requested on the day they are scheduled, and no funds are held or put aside. As stated, transfers will happen at 11pm on the day they are scheduled. Don't worry, if a transfer for a loan payment is set up on your due date, it will count as an on-time payment!

We know this is a change, and we're here to help you navigate it. Give us a call after the merger is complete, and we can make sure your transfers are set up to meet your needs.

Will my suffixes (account numbers) be changing?



Yes, your suffixes will change to match TruChoice suffixes - this will help make it easier as you add new loans and accounts. At the end of this packet is a chart so that you can become familiar with them. Once the merger is complete, you'll be able to log into online banking and see your particular account numbers all in one place. You can also text or call us and we'd be happy to give you that info.

How can I learn more about my TruChoice membership?



At the end of this packet you will find our most recent fee and rate schedule. You can read our full membership agreement right on our website, by going to <https://www.trufcu.com/truchoice/membership-agreement>. You can also request a copy of the membership agreement in any TruChoice branch, by phone, or at the BCBSME branch until February 11th.

You should review this agreement carefully. You may find it beneficial to compare these provisions to your existing Agreement. The revised Membership Account Agreement and Disclosures shall be effective as of February 11, 2022 and your continued use of any Credit Union existing or new account(s) or services(s) after the effective date shall constitute your acceptance and agreement to the revised and new terms.

Anytime, Anywhere Access

Getting started with online banking, our app, and more

How do I enroll in online banking?



Enrolling in online banking is fast and simple, and you can sign up beginning February 14th. You'll need your new member number and your SSN handy. Go to Trufcu.com, and at the top of the page you'll see a green 'login' box. Leave the boxes blank, and click 'first time user'. You'll be prompted to enter your information. Please make sure to pick a unique username and password. You'll also be asked to pick security questions and answers, and upon login you'll have to answer one question – this adds a great extra layer of security. Once you've enrolled, you can use the exact same login and password for the mobile app!

How do I get started with the mobile app?



It's easy! Start by downloading the TruChoice app from Apple or Google play. You don't need a separate enrollment, just use your online banking login and password, and you're good to go. Want to set up biometrics (face ID or thumbprint)? Simple! At the top right of your screen you will see a circle for your profile. Tap the circle and it will bring you to your profile options, including 'authentication options'. Just choose your preferences, click on 'quick authentication', and that's how you'll sign in from then on.

How can I make a mobile check deposit with the mobile app?



We've made it easy to deposit your checks! On the bottom menu bar, choose the 'Deposit' icon. The first time you are depositing a check with mobile, you will need to enroll in that function. To enroll, click the 'Register' button and complete the required field. To deposit the check, the app will ask which account you want to deposit to, and the amount of the check. The amount should have a decimal, including if it's an even amount (ie, \$100.00.) It will then prompt you to take a picture of the front and the back of the check.

Make sure to endorse the back with your signature, your member number, and the words 'For mobile deposit at TruChoice FCU'. The funds will be available instantly!

Your Checking Account

Everything you need to know about your checking account

Is my Debit Card changing?



Yes -- your new card is on the way, and you should receive it soon. When it arrives, you can activate it at any time, so it's ready to go. The first day you will be able to use your TruChoice debit card will be February 14th. Your BCBSME debit card will continue to work until the merger. Beginning on the afternoon of February 11th, your card will have lower limits than usual as we work to move your accounts over. If you anticipate large purchases or cash needs over the merger weekend, we recommend planning in advance.

Is my checking account (MICR) number changing?



Your checking account number (MICR number) will change, however your existing number will continue to work for any ACH (automatic) deposits or withdrawals you have already established. For all new ACH that you set up, you should use the TruChoice routing number and your new MICR number. If you need to know your MICR number for a new electronic ACH, reach out to us after the merger and we'll be happy to give that to you. When you are ready to order new checks, reach out to us and we'll make sure to get you set up with the correct number. The TruChoice routing number is 211288307.

Are there any changes to my overdraft services?



Truchoice members have multiple options for overdraft protection and services, including our overdraft (ER) line of credit. To learn more about our overdraft options, including our default coverages, please refer to our membership agreement (available at <https://www.trufcu.com/truchoice/membership-agreement>). Overdraft options appear on page 14, as well as other areas throughout the agreement. You may reach out to us anytime after February 14th with any questions you have, or to make any changes to your preferences.

How To Reach Us

We're here for you, and looking forward to helping make the transition a smooth one. Here's how to contact us:



Phone & Text:

207.772.0808



Email:

Trufcu@trufcu.com



Website

Trufcu.com

Our Branches:

Portland Branch

272 Park Avenue
Portland, ME 04102

Buxton Branch

779 Narragansett Trail
Buxton, ME 04093

Biddeford Branch

6 Barra Road
Biddeford, ME 04005

We're part of the SURF and COOP ATM networks. To find an ATM that's convenient for you, go to : <https://www.trufcu.com/truchoice/atms-locations-hours>

Mailing Address:

TruChoice FCU
PO Box 10659
Portland ME
04104

TruChoice Routing Number:

211288307

**All TruChoice branches, including our contact center, are open
M-F 8:30 AM to 5:00 PM**

Account Numbers

Suffixes (account numbers)

Individual suffixes may differ slightly, depending on how many of an account type you have had, among other factors. For instance, if you have 2 checking accounts, your first one may be 100, and your second one may be 101, etc.

You can find details on the specific suffixes on your account by logging into the app or online banking, or looking on your statement.

PRIMARY SAVINGS	000
SECONDARY SAVINGS	010
CHECKING	100
MONEY MARKET	050
SHARE CERTIFICATE	300
IRA	200
CLUB ACCOUNT	040
NEW CAR LOAN	500
USED CAR LOAN	510
OTHER SECURED	520
PERSONAL LOAN	540
CREDIT CARD	850
CERTIFICATE SECURED LOAN	560
HOME EQUITY LINE	810
HOME EQUITY LOAN	605
ER LINE	800

FAQs

We know you have a lot of questions about the transition, and we're here to answer them! Here's the answers to frequently asked questions that may not be answered elsewhere in this packet. If you have a question that's not answered here, please reach out - we'd be happy to help!

- **Are my funds safe?**

Yes! Your funds will continue to be insured up to \$250,000 by the NCUA, both before and after the merger. Once you are a TruChoice member, you'll get an additional \$250,000 private insurance at no cost to you.

- **Is the credit union in trouble/ why are we merging?**

Like many small credit unions, the increasing regulatory and technology demands of the banking industry have made it difficult for BCBSME to work efficiently, provide the products and services members are looking for, and still keep rates reasonable. Merging with TruChoice gives BCBSME the additional resources needed to stay compliant with regulations, while offering members increased products and services, as well as an expanded branch network.

- **Why would I want to stay with BCBSME through the merger?**

Your accounts, loans and member history will automatically convert to TruChoice, making it easier for you. Plus, once the merger is complete, you'll have more options than ever to help you manage your finances. In addition to credit cards, mortgages and overdraft lines of credit, you'll be able to use our mobile app to keep on top of your accounts. We'll make the transition as seamless as possible, and you'll get the benefits of membership at TruChoice!

- **When is the merger happening?**

The merger will begin the afternoon of February 11th, and will happen over the weekend. On Monday, February 14th, the merger will be complete and you will be able to use TruChoice branches, ATMs, online banking and our mobile app. For details, check out the 'Important Dates' page in your welcome packet.

- **Is the BCBSME branch closing?**

Yes, as of 2pm on Friday, February 11th, the Anthem office will be closed. The great news is that once that happens, you'll actually have access to even more branches and staff members. We have offices in Portland, Buxton and Biddeford, and our contact center is available M-F from 8:30 to 5.

- **Will I need to change my direct deposit?**

Great news! Your direct deposit should automatically come over. On days you receive your direct deposit, the full amount will be deposited to your designated account in the morning. We recommend looking it over after your first deposit, just to verify everything looks the way you expect. We'll be here for any questions you might have!

- **What will happen to my Certificates when they expire?**

If your certificate expires between now and the merger time frame, your funds will reinvest into a certificate at the same term, as they normally would. Once the merger is complete, certificates will continue until their rollover date, at which point the funds will be deposited into your primary savings account. If you would like to reinvest them into a new certificate, simply reach out when you're ready and we'll get you into the right certificate for your needs.

- **Will my loan rates and terms change?**

You can rest assured that your loan rates will continue for the remainder of your term.

- **Are my due dates changing?**

No - Your due dates and amounts due will remain the same.

FAQs

- **How will I access my account?**

Between now and the merger date, you'll continue to access your account the same way you have been. Your debit card and checks will continue to work, the BCBSME office will remain open at its usual hours, and you will still have access to your existing online banking account. Once the merger is complete on February 14th, you'll have more options:

- Online Banking: See all of your accounts, transfer funds between accounts, use "Pay Anyone" to send funds to other people, and more! You'll want to make sure you sign up for E-statements, and if you want to use Billpay, you will need to set up your billers in the new system.
- Mobile Banking: Download our mobile app, and you'll have the same access as online banking, but right at your fingertips. Our app also has Remote Deposit, which means you can deposit checks right with your phone! The app uses the same login info as our online banking, so it's easy to get started.
- 3 Full Service Branches: With locations in Biddeford, Buxton and Portland, over 30,000 ATMs nationwide, plus the ability to reach out to us via email, text or by phone, you'll have tons of options to get help when you need it!

- **How can I pay my loan?**

For now, continue making payments as you always have. Once the merger is complete, you'll have several options for payment:

- You can transfer funds from your TruChoice account right to your loan
- Use our mobile app to deposit a check payment and transfer it to your loan
- You can mail your payment to TruChoice
- Stop in at any of our branches
- Use one of our ATMs to deposit your payment and transfer it to your loan

If you use another financial institutions' billpay service to pay your loan with us, you will need to update the payment information after the merger is complete. This will include member number, suffix and mailing address.

- **Will there be changes to my rates?**

Deposit rates will be TruChoice rates from the time of the merger. If you have any CDs, those will continue to be at the locked in rate until the CD reaches its end.

Loan rates and terms will remain as is on any loans that you have. Any future loans that you take out will be at the current rate structure at the time of funding.

- **What are the dates for when BCBSME online banking, phone banking or the app will stop working?**

BCBSME online banking, phone banking and the mobile app will stop working as of 4pm on Friday, February 11th. You will be able to enroll in TruChoice in TruChoice online banking, mobile app and phone banking on Monday, February 14th. Check out the 'Anytime, Anywhere Access' page in your packet for info on enrolling in these services.

- **Does this mean that BCBSME Credit Union will merge into TruChoice?**

Yes – after the merger, you will become a member of TruChoice FCU, as BCBSME will become a part of TruChoice. We want to assure you that we are strongly committed to ensuring that you receive the same personal, local service, led by our values as members of the credit union movement. We will make the transition as seamless as possible, and we want you to know that we're here for you. Reach out to us with your questions or concerns, and we'll make sure to answer them for you. Above all, we want to stress that while BCBSME will be merging into TruChoice, you will continue to be a part of the Maine Credit Union family, and our commitment to the philosophy of 'people helping people' will never waver!