

## Please read the following information carefully regarding the transition of your accounts from Central Kansas Credit Union (CKCU) to Credit Union of America (CUA).

All changes are effective July 1 unless otherwise noted. Action may be required for your services to transfer seamlessly. The process of transferring all CKCU member information over to CUA systems will start at midnight on Saturday, June 30. Systems will be brought live as quickly as possible and CUA will confirm that everything is working properly. Online services may not be available until later in the day on Sunday, July 1. ATMs will be functional throughout the conversion. The conversion is planned to be complete and all systems functional no later than the start of business on Monday, July 2. Please watch CUofAmerica.com for any needed updates during the process.

**Direct Deposits/Withdrawals** Transactions such as social security deposits, income tax deposits/withdrawals, club/gym memberships and insurance premiums are often referred to as ACH transactions. They are routed between financial institutions via the Automated Clearing House (ACH). The "routing number" directs the transaction to/from CUA. Your "Account/MICR number" directs it to/from your individual account.

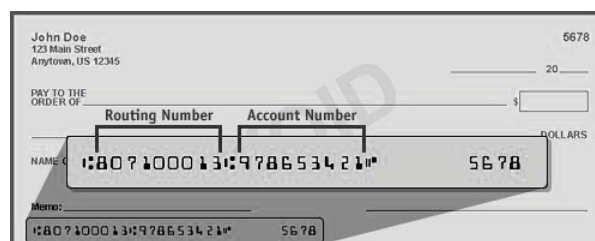
Please update your direct deposits and ACH withdrawals between July 1 and July 31. Worksheets are available at CKCU offices to help identify all sources you need to update. If you have incoming Social Security payments, we urge you to contact the Social Security Administration (SSA) in early July. The SSA can be reached at 800.772.1213, 7 a.m. – 7 p.m., Monday – Friday.

**To update existing or start new direct deposits and automated payments with your CUA account, you will need:**

- **CUA's routing number: 301180056 (found 24/7 on CUA's homepage at CUofAmerica.com)**  
**and**
- **Your CUA specific Account/MICR number**

Each account/product has a unique account/MICR number. There are several options to find your CUA account/MICR number:

- Contact your CKCU office during normal business hours starting June 11 and they will look it up for you.
- Once you've registered for CUA online/mobile banking, you can find it under the "Details" tab for each share account.
- Once you have your new checks, the Account/MICR # will be the middle set of numbers along the bottom of your CUA checks.



The image shows a check stub with the following information:

- Payee: John Doe, 123 Main Street, Anytown, US 12345
- Amount: 5678
- Routing Number: 301180056
- Account Number: 3011800563421
- Memo: 5678

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**Membership Card** Need a wallet-size membership card? Just ask us the next time you stop by any CKCU office. The card is handy for recording your member number, account/MICR number, and CUA routing number.

**Verification Process** We take the duty of protecting member account information very seriously. When you call for account information the first time you'll be asked several questions to verify your identity and establish security questions for future verifications. It'll take just a couple of minutes to go through the process the first time. After the initial set-up, each time you call in you will be asked a couple of questions to reconfirm your identity. If you are not known personally when you come into a branch, you may be asked security questions or for identification to protect your account. Online and mobile account access also require identity authentication.

The first time you call in, please be sure to have your membership number and your full social security number or your Account/MICR number handy. And remember, never give out this information if someone calls you asking for it. You should always place the call to a phone number you are confident in before providing personal identifying information.

**Statements & eStatements** CUA produces month-end statements for all accounts, with one exception. A member that only has a membership share account and has no electronic transactions will only receive quarterly statements. If you had eStatements at CKCU you will automatically receive CUA eStatements, with up to 18 months of statement history. Statements for MMS Mortgages and Visa Credit Cards will continue to be mailed separately until further notice.

**Online Services** Registration in CUA's online/mobile banking will be required for all members wanting electronic access. Watch for further information on this process. Registration will be available July 1st on the CUA website. Before registration, please make sure your current address, email, and cell phone number are on file with CKCU. This information must be current to enable CUA online and mobile services. Credit Union staff will reach out via mail and/or phone to CKCU online banking users who have bill payments or scheduled transfers to facilitate a smooth conversion. Once registered, you'll have access to eStatements, free BillPay, Person to Person payments, SnapCheck remote deposit, account alerts, and more! You can also download the CUA Mobile App at the Google Play or Apple App Stores. CUA offers mobile wallet convenience through Apple Pay®, Samsung Pay, and Google Pay®.

**Debit Cards** Debit card holders will receive new CUA debit cards by the end of June. Please activate your new card by following the instructions received with the card. Your activated card will access your CUA account starting on July 1. If you use your debit card to make recurring payments, you will need to update your card information with those companies.

**Credit Cards** CKCU Credit Cards will remain unchanged until the cards transfer to CUA's program in late Fall 2018. You will be able to reach your VISA account online through a link on CUA's website. When your card converts to a CUA VISA® card you'll enjoy low competitive rates, grace periods, and one of our two robust rewards programs.

**Checks** CUA wants checking account holders to have new checks for use starting July 1. CUA will purchase and pay secure shipping on your first box of checks in the Blue Image design. Please visit or call a CKCU office as soon as possible, but no later than June 15 to place your order to insure delivery of your checks by the end of June. You should start using the new checks July 1. Bring your old checks into a CKCU/CUA branch for shredding before July 31 and receive a free gift, while supplies last.

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## What Types of Accounts will I have Now?

If you have a loan with CKCU, you'll have that loan at CUA. The terms or length of loan, rate, and features remain the same on all loans, with two exceptions. If you have Expanda Check Overdraft Protection or an open-ended personal line of credit we have already reached out to you on how these accounts will be handled during the transition. If you have additional questions don't hesitate to contact us.

We've created the chart below to illustrate how your other accounts will transfer to CUA. If you have questions about the structure, rate, or any fees, please reference the materials we've included in this packet or give us a call. On any account that earns dividends/interest, including certificates, the payment of dividends is monthly, allowing greater compounding benefits.

## Account Types

Your Current CKCU Account (CKCU product Suffix)	NEW Credit Union of America Service	
Primary Membership Share (A)	Membership Shares	See the Terms & Conditions and Guide to Member Benefits for details.
Youth Savings (Y)	Membership Shares/Youth	
Sub Share (B)	Special Purpose Shares	
Money Market (8)	Balance Boost	
Draft/Checking <55 years of age (9)	ConnectCheck	
Draft/Checking >=55 years of age (9)	ReserveCheck	
Christmas Club (H)	Holiday Club	
Traditional IRA (I)	IRA Flexible	
Roth IRA (J)	Flexible Roth IRA	
Certificates -- 3, 6, 12-month terms (C,D,E)	Same existing term & rate	Boost your rate by cashing your CKCU certificate in prior to August 31, 2018 with no penalty and choosing any CUA certificate term at a higher APY. CKCU certificates maturing after July 1, 2018 will not automatically renew. Plus, bonus rate for \$2,500+ if funds are from another institution.
Certificates -- 18, 24, 30, 36-month terms (C,D)	Same existing term & rate	
All Loans	Will convert with same terms and rates.	##
Visa Credit Cards	Will remain with the same card and terms until further notice.	Future notifications will be sent late Fall.

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## Hours – Effective July 1

### Hutchinson – New Hours

Lobby & Drives

M-F 9 a.m. – 6 p.m.

Sat. 9 a.m. – 1 p.m.

### Pratt – No change in Hours

Lobby

M-Th 9 a.m. – 5 p.m.

Fri. 9 a.m. – 6 p.m.

Drives

M-Th 8 a.m. – 5 p.m.

Fri. 8 a.m. – 6 p.m.

**Business Services** Do you own a small business? CUA can help streamline your banking for both deposit accounts and loans. We even offer merchant services if you want to offer credit card purchases through your business. Call and visit with one of our business services representatives for details.

**ATMs** We're excited to share that we have some new ATMs on order and we plan installation in mid-June. ATMs will be in the outer drive-thru lanes in both Hutchinson and Pratt. The Hutchinson ATM will accept cash and check deposits.

**Website** To access general Credit Union information, locate no-surcharge ATMs, shared branching, and CUA online banking, visit CUofAmerica.com. Should you visit the CKCU website post-merger, it will automatically direct you to the CUA site. A VISA Online Access link will be available on the CUA site where you will still see your Visa account information until the VISA cards are converted in late Fall.

**CUNA Mutual Insurance Products** Notifications regarding the transfer of loan insurance products from CUNA Mutual (i.e. credit life or credit life and disability) were mailed in May to members with this coverage. If you have questions, please contact your CKCU office. There are no changes For TruStage Auto, Life, Home, and Accidental Death & Dismemberment insurance products and the transfer to CUA will be effective July 1.

**Retirement and Investment Services** CUA provides licensed investment representatives for member investments. A review of your financial situation can be scheduled at no cost to you. Our representatives are officially located in Wichita. Appointments are available at remote offices.

**Discontinued Services** CUA does not offer Money Orders, Cashier's Checks, gift or reloadable/pre-paid cards, nor outgoing International Wires. CUA *does* offer Corporate Checks and online methods of payment. For details, please see the enclosed Fee Schedule, find it online at CUofAmerica.com, or contact a CUA representative.

**Need Help? We're here for you.** Your local community staff has been thoroughly trained on CUA services and procedures and we're excited to have them on board to continue providing excellent service to you during and after the merger. You may also contact CUA's Member Service Center starting July 2 at 800.256.8049, Monday – Friday 9:00 a.m. – 6 p.m. and Saturday 9:00 a.m. – 1:00 p.m.