#### **KEEP CHECKING THIS PAGE FOR UPDATES!**

Last updated 11/16/2022

We understand that a merger can feel like a complicated and inconvenient process. We hope the questions and answers below will alleviate some of your concerns.

If you cannot find an answer to your question or problem, feel free to contact us by phone at 412.621.6800 or send an email to <a href="mailto:info@gpittfcu.org">info@gpittfcu.org</a>. Do not put any sensitive information in an email such as an account number. When calling by phone, please have your account number handy. You may also visit us in person, with a valid ID such as your Driver's License. This is a requirement to allow our staff to identify you.

#### **FAQ**

#### Will my account number change?

All CMU FCU account numbers will change slightly. You will need to add the number 8 to the end of your current account number. For example, if your existing CMU FCU account number is 1234 then your new Greater Pittsburgh FCU account number will be 12348.

Checking account numbers will **not** change. The checking account number you see at the bottom of your personal checks will remain the same even after the merger.

#### Can I continue to use my current checks?

Yes, you may continue to use your checks *for now*. These will still clear your account until the routing number for CMU FCU is retired which will take place next year on September 30, 2023. If you need or wish to order checks with your new routing number, please complete and return this form.

Please note that if you choose to order checks from a third party, you will want to verify the account and routing number with us prior to placing that order. We will not reimburse any costs associated with incorrectly ordered checks.

# Do I need to change any automatic transactions that I have set up?

No, there is no need to change any existing credits or debits – funds coming in to or out of your account. Vendors will be contacted on your behalf. Any automatic transfers you have set up within your credit union account(s) will continue as scheduled.

Any transactions you wish to set up AFTER the merger will need to be set up using the routing number for Greater Pittsburgh FCU and your 10-digit ACH account number needed for processing. You will need to obtain your 10-digit ACH number from Greater Pittsburgh FCU directly.

# When will I receive my Greater Pittsburgh FCU debit card and can I change the PIN?

You should receive your new debit card by October 31<sup>st</sup>. Greater Pittsburgh FCU debit cards were issued to active debit card users - those who had activity on their CMU FCU debit card between January 1, 2022 through September 30, 2022. A letter with more details will be mailed out on October 14<sup>th</sup> to those who will be issued a Greater Pittsburgh FCU debit card.

You can change the PIN of your Greater Pittsburgh FCU debit card if desired. Please contact Greater Pittsburgh FCU for more information on or after November 1, 2022.

# Will the CMU FCU office remain open?

Yes, the office you are familiar with will remain open as a branch of Greater Pittsburgh FCU. Office hours will remain the same as they are now: Tuesday – Friday from 10 a.m. to 2:00 p.m.

#### Will my CMU community be represented after the merger?

Yes, two current CMU FCU Board of Directors will join the Greater Pittsburgh FCU Board of Directors.

### Will my old online banking log in work?

No, you will need to enroll in online banking with Greater Pittsburgh FCU on or after November 1<sup>st</sup>. You will need to use the new version of your account number when enrolling. Your last name needs to be entered the exact way that the credit union has it in the system. If you have a hyphenated last name, that is what you will need to use to enroll. We also ask that you enroll with an email that was not issued by an employer. For step-by-step instructions on how to get started with online banking, click <a href="here">here</a>.

Please print the CMU FCU e-statements you need prior to October 31st.

# Can I keep my Christmas and Vacation Club Accounts?

Yes, Greater Pittsburgh FCU offers these accounts. With our vacation clubs you get 2 free withdrawals or transfers per year. After those 2 it is \$5 each time you make a withdrawal or transfer. Christmas clubs do not have any free withdrawals except for the annual disbursement in the first week of November. You also have the option to have your Christmas club funds transferred to your credit union savings or checking account.

#### Will my loan activity be reported to a credit bureau?

Yes, all loans through Greater Pittsburgh FCU are reported to Experian. Please do not be caught off guard when you start seeing Greater Pittsburgh FCU activity on your credit report after the merger.

#### Will anything change with how I pay my current credit union loan?

No, all auto payments will remain the same. Mailed payments can continue to be sent to the office at CMU. We also offer additional payment options. Please contact Greater Pittsburgh FCU on or after November 1st.

You should update the address on any insurance needed for a collateralized loan to Greater Pittsburgh FCU, 4415 Fifth Avenue Suite 100, Pittsburgh, PA 15213.

#### What will be different about my statements?

Greater Pittsburgh FCU does not print account numbers on the statements for security reasons, going forward your account number will be censored. Also, if you receive paper statements, there is a fee of \$2 per statement. The statement fee is waived for youth accounts (under age 18), and accounts of members who are age 65 or older.

Receiving electronic statements is completely free and they are accessible through your online banking. Please see the <u>online banking instructions</u> to see how to sign up for free e-statements and tax documents.

# Will my immediate family members still be able to join the credit union?

Yes, all immediate family members of current members are eligible for membership with Greater Pittsburgh FCU.

# What new products and services can I expect after the merger?

Mobile banking, online bill pay, VISA Credit Card, SecurLock Equip for debit and credit cards, shared branching, PayMoli.

# Where can I learn more about Greater Pittsburgh FCU's fees?

Click <u>here</u> to see our current fee schedule.