Welcome to **Nuvision Credit Union**

Quick Guide to your account transition. Please visit nuvisionfederal.com/cooperative-merger-faq for detailed information.



IMPORTANT DATES

FRIDAY, MAY 31, 2024

■ Activate and begin using your new Nuvision Credit Card.

SATURDAY, JUNE 1 - SUNDAY JUNE 2, 2024

- Digital Banking will be unavailable
- Continue to use your Cooperative Center Federal Credit Union (Cooperative) debit cards and checks throughout the weekend

MONDAY, JUNE 3, 2024

You are now a member of Nuvision Credit Union and can begin doing the following:

- Enroll in Digital Banking for desktop and mobile
- Pay bills online electronically or by check
- Send and receive money through Zelle®
- Transfer between your accounts at other institutions
- Switch your direct deposits to Nuvision using Deposit Switch
- Control your debit and credit cards through Card Management
- Apply for new accounts and loans online or in a branch
- Receive your statements electronically
- Many more products, services, and resources...



CHECKS

We will continue to honor and clear any outstanding Cooperative checks that you have written until **February 1, 2025**.



CHECKING ACCOUNTS

On **Saturday, June 1, 2024** your checking account will automatically transition to one of the following Nuvision checking accounts*:

- Economy, Basic, Platinum, Green Rewards, and Essential Checking will all become Simple Free Checking
- Prestige will become Simple Checking
- Student Checking will become Young Adult Checking. Members who are age 24 or older will be transferred to Simple Free Checking.

Money Market Checking Accounts will convert to a Money Market account and will no longer have check writing capabilities.

^{*} Please reference disclosures to understand terms and conditions of newly transitioned accounts.



NEW ACCOUNT NUMBERS

You will receive a separate letter that will include your new account number(s).



CO-OP SHARED BRANCHING

In addition to Nuvision Credit Union branches, members have access to over 5,600 Shared branches where you can make loan payments, deposit checks, and withdraw cash.

Beginning Monday, June 3, 2024, Martinez and Berkeley Branch locations will no longer be offering CO-OP Shared Branching services.

You can still transact business on your Nuvision Credit Union account at other CO-OP Shared Branch locations or CO-OP ATMs.

For a listing of over 30,000 Surcharge Free ATMs or 5,000 Shared branches, visit: Shared Branch ATM (coop.org).



DIRECT DEPOSITS AND AUTOMATIC PAYMENTS

All existing direct deposits & automatic payments will continue to be processed without interruption.

Starting Monday, June 3, 2024 please use your new account number and the Nuvision Credit Union routing number (322282399) when setting up any new direct deposit or automatic payment information.

Your existing information will need to be updated. Your old account number and routing number will continue to work for eight months.

* For payments coming from another financial institution, please see "Make A Payment" Section.



MOBILE DEPOSIT

You can continue to make mobile deposits until Tuesday, May 28, 2024 by 2:30pm.

Starting Monday, June 3, 2024 log in to Nuvision's Digital Banking to access mobile banking, accept the terms and conditions and begin using Nuvision's mobile banking feature.



NEW ROUTING NUMBER: 322282399

MAKING DEPOSITS

You can make cash and check deposits at any Nuvision Credit Union branch or ATM location starting on Monday, June 3, 2024.



REMOTE DEPOSIT SERVICES

Nuvision offers easy remote check deposits available You must use an ATM owned and operated by through our online and mobile banking services.

MAIL DEPOSITS

Please mail deposits to: **Nuvision Credit Union** PO BOX 1220 Huntington Beach, CA 92647-9831

ATM MACHINES

Nuvision or a machine currently operating on the CO-OP Network.



LOAN PAYMENTS

Beginning June 3, 2024, consumer loan (personal loans, auto loans, HELOC and fixed seconds) payments can be made using Nuvision Online Banking, our Member Contact Center, at any Nuvision Branch, or by mailing your payment. If payments are made from a Bill Payment service (not internal transfers) then the address and account must be updated to prevent any delays in posting with the bill pay service provider.

You will be receiving a separate letter that will provide you with your new account numbers and any additional instructions for updating automatic loan payment transfers currently set up from internal accounts. Remit all payments to:

Nuvision Federal Credit Union PO BOX to 60031 City of Industry, CA 91716

Mortgage Loans: You will receive a separate mailing with payment instructions.



DEBIT AND ATM CARDS

You will receive your new Nuvision debit card no later than Friday, May 31, 2024.

► IMPORTANT:

Although you may continue to use your Cooperative Debit Card through the end of the day Sunday, June 2, 2024, you will not be able to see balances or make deposits through the ATM beginning Friday, May 31, 2024 due to the conversion.

BEGINNING MONDAY, JUNE 3, 2024

Call 866-985-2273 to activate your Nuvision Contactless Debit Card.

You will be able to establish your Personal Identification Number (PIN) during card activation.



CREDIT CARDS

You will receive your new Nuvision credit card by **Thursday, May 30, 2024**, continue to use your current credit card (Cooperative Center Card) through Thursday, May 30, 2024, and activate and begin using your Nuvision credit card on Friday, May 31, 2024. Beginning Friday, May 31, 2024, through June 3, 2024, credit card limits may be limited due to the conversion.

ACTIVATION: Instructions for your new Nuvision Credit Card activation will be provided within your new credit card literature that will be mailed to you.

Your first Nuvision credit card statement will be issued July 3, 2024.

QUESTION: Will my Annual Percentage Rate change?

ANSWER: Your Annual Percentage Rate will remain unchanged.

QUESTION: Will my payment due date change?

ANSWER: No. Your current due date will not change with your new Nuvision credit card.

Nuvision Digital Banking Setup Getting started.



Beginning Monday, June 3, 2024.





- Navigate to nuvisionfederal.com
- Select "Enroll in Digital Banking"
- Enter the required information to complete your enrollment





The following information will be needed to complete enrollment:

- Member Number
- Social Security Number
- Last Name
- Date of Birth
- Preferred Username

Usernames must be unique, if your username is already in use, please select another.





- Navigate to nuvisionfederal.com
- Enter your username and temporary password in the Login and Password fields and select "Login"
- Verify your secure access code (SAC) This is a 6 digit code that will be delivered to one of the contacts you currently have on file
- Change your password
- Register your home or mobile device
- Begin using your new digital banking experience



ACCOUNT STATEMENTS | TRANSACTION HISTORY

Cooperative account history for the last 12 months will be available only through <u>eStatements within digital banking</u>. To access this information, you must enroll in digital banking and opt-in to receive eStatements beginning **June 3, 2024**. Only new transactions from your Nuvision account will be displayed in your <u>transaction history within digital banking</u>.

Cooperative account history prior to 12 months can be requested by contacting the Member Contact Center at 800.444.6327.

MERGER SUPPORT

If you have any questions, we are here to help. Please contact us:

PLEASE NOTE: You may experience longer wait times when calling our Member Contact Center during the 1st week of June.



800.444.6327 Monday – Friday: 7AM -7PM (PST) Saturday: 9AM -2PM (PST)



VISIT A BRANCH Branch hours will remain the same.

COOPERATIVE'S "MAKE A PAYMENT" LINK

Beginning June 1, 2024 the "Make A Payment" service will discontinue. Loan payments that were set-up through this service will not be paid after May 31, 2024.

On **Monday, June 3, 2024**, you must reset all your recurring or one time payments (that come from another financial institution(s) by going to Nuvision's website under the EZ Pay Portal.



ACH

All existing automatic credits or payments/debits will continue to be processed without interruption. Starting **Monday, June 3, 2024**, for new ACH transactions, begin using the Nuvision routing number (322282399) and your **Nuvision 12 digit account number**.

Your existing information will need to be updated. Your old account number and routing number will continue to work for eight months.



BILL PAY

Bill Pay allows you to make payments, track payments and manage finances all in one convenient place. Pay bills online with instant access anytime.

Your existing Cooperative Bill Pay will continue to work through **Friday, May 31, 2024**. Please make a copy of your list of payees. Beginning **Monday, June 3, 2024** you will need to re-established your payees after you have registered with Nuvision's Bill Pay service.

Once you've successfully registered for Nuvision Credit Union Digital Banking, you can enroll in Bill Pay. Click on the Bill Pay tab and follow the instructions to add payees.

IMPORTANT DISCLOSURES

All disclosures are available in printed form by request or may be printed directly from the Nuvision website. For assistance, please call 800.444.6327. To review/access the following disclosures, use this URL: nuvisionfederal.com/disclosures. A quick link to all disclosures can be found at the bottom of our website home page.

- Member Service Agreement
- Business Service Agreement
- Business Services Schedule of Fees
- Member Account Rates & Explanations
- Member Account Service Charges

- Funds Availability of Deposits
- Our Electronic Funds Terms
- Our Privacy Notice
- Your Responsibilities for Insufficient Funds and Overdrafts
- Your Federally Insured Funds





