



Paradise Valley
Federal Credit Union

is merging with

Nuvision Credit Union

Quick Guide to your account transition.

Please visit nuvisionfederal.com/paradise-valley-merger for detailed information.

FRIDAY, AUGUST 16, 2024

- **Activate and begin using your new Nuvision Credit Card.**

SATURDAY, AUGUST 17 - SUNDAY, AUGUST 18, 2024

- **Paradise Valley online and mobile banking will be unavailable**
- **Your existing Paradise Valley Federal Credit Union (Paradise Valley) debit cards will continue to work throughout the weekend**

MONDAY, AUGUST 19, 2024

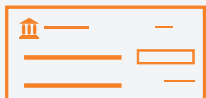
You are now a member of Nuvision Credit Union and can begin doing the following:

- 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
- Take advantage of many more products, services, and resources...



CHECKS

We will continue to honor and clear any outstanding Paradise Valley checks that you have written until **April 19, 2025**.



CHECKING ACCOUNTS

On **Monday, August 19, 2024** your checking account will automatically transition to one of the following Nuvision checking accounts*:

- Regular Checking will go into Simple Free Checking
- Fee Free Checking will go into Simple Free Checking
- Business Checking will go into Business Simple Checking



NEW ACCOUNT NUMBERS

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



CO-OP ATM & NEW CO-OP SHARED BRANCHING

CO-OP ATMs will be unavailable **Saturday, August 17, 2024** at 2pm through the weekend, resuming on **Monday, August 19, 2024**.

Beginning **Monday, August 19, 2024** you will also have access to over 5,000 participating CO-OP Share Branch locations with 14 in San Diego and access to over 30,000 CO-OP ATMs.

For a listing of over 30,000 Surcharge Free ATMs and 5,600 Shared Branches, visit COOP.ORG.



DIRECT DEPOSITS AND AUTOMATIC PAYMENTS

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

Starting **Monday, August 19, 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 through **April 19, 2025**.



MOBILE DEPOSIT

You can continue to make mobile deposits until **Tuesday, August 13, 2024 at 2:30pm**.

Starting **Monday, August 19, 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, August 19, 2024**.

REMOTE DEPOSIT SERVICES

Nuvision offers easy remote check deposits available 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

You must use an ATM owned and operated by Nuvision or a machine currently operating on the CO-OP Network.





LOAN PAYMENTS

Beginning **Monday, August 19, 2024**, consumer loans (personal loan and auto loan payments) can be made using Nuvision Digital 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, August 16, 2024**.

► **IMPORTANT:**

Although you may continue to use your Paradise Valley Debit/ATM Card through the end of the day **Sunday, August 18, 2024**, you will not be able to see balances or make deposits through the ATM beginning **Friday, August 16, 2024** due to the conversion.

► **BEGINNING MONDAY, AUGUST 19, 2024**

Call 866-985-2273 to activate your Nuvision Contactless Debit Card or ATM 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, August 15, 2024**, continue to use your current credit card (Paradise Valley Card) through **Thursday, August 15, 2024**, and activate and begin using your Nuvision credit card on **Friday, August 16, 2024**. Beginning **Friday, August 16, 2024**, through **Monday, August 19, 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 **September 13, 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, August 19, 2024.

 1	 2	 3
 LOCATE	 ENROLL	 LOG IN
<ul style="list-style-type: none">■ Navigate to nuvisionfederal.com■ Select “Enroll in Digital Banking”■ Enter the required information to complete your enrollment	<p>The following information will be needed to complete enrollment:</p> <ul style="list-style-type: none">■ Member Number■ Social Security Number■ Last Name■ Date of Birth■ Preferred Username <p>Usernames must be unique, if your username is already in use, please select another.</p>	<ul style="list-style-type: none">■ 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

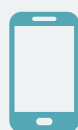
Paradise Valley account history for the last 12 months will be available only through eStatements within digital banking. To access this information, you must enroll in digital banking and opt-in to receive eStatements beginning **August 19, 2024**. Only new transactions from your Nuvision account will be displayed in your transaction history within digital banking.

Paradise Valley account history for the prior 12 months can be requested online by completing a “Statement Copy Request” under Services or 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 week of August 19th.



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



VISIT A BRANCH
Branch hours will remain the same.

PARADISE VALLEY “MAKE A PAYMENT” SECTION

RECURRING PAYMENTS

After **July 31, 2024**, all recurring loan payments set up through Paradise Valley will be cancelled. However, you can continue to make a payment between August 1st and 13th by logging into your account and clicking on “Transfers & Payments” at the top then selecting transfer from “Debit Card or e-Check” or by calling 619.475.4313.

After **August 13, 2024**, the “Transfers & Payments by Debit Card or e-Check” will be disabled as we work to transition all loan information into Nuvision Credit Union.

On **Monday, August 19, 2024**, you can visit our EZPay Portal at Make a Payment (nuvisionfederal.com) to set up recurring ACH payments or make a one-time payment using another financial institution.



ACH

All existing automatic credits or payments/debits will continue to be processed without interruption. Starting **Monday, August 19, 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 Paradise Valley Bill Pay will continue to work through **Friday, August 16, 2024**. Please make a copy of your list of payees. Beginning **Monday, August 19, 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



[NUVISIONFEDERAL.COM/PARADISE-VALLEY-MERGER](https://nuvisionfederal.com/paradise-valley-merger)



Below are important changes and fee information regarding your accounts currently held with Paradise Valley Federal Credit Union. Beginning **Monday, August 19, 2024**, your accounts will be converted to a Nuvision Credit Union (Nuvision) account. Changes will occur if you currently have any of the following account types.

SAVINGS ACCOUNTS

- Regular Shares will become a Nuvision Primary Savings.
- REG, ROTH, and SEP IRA will become a Nuvision IRA Savings but will retain its IRA type (REG, ROTH, SEP) within that product.
- HSA will become a Nuvision HSA Checking

CERTIFICATES

All certificates will retain their original rate and maturity date. Certificates set up for automatic renewals upon maturity, have a 7-day grace period to modify the certificate product. If no change is made, the certificate will automatically renew to the term in the certificate maturity letter sent 30 days in advance. See below for details:

PARADISE VALLEY FCU	NUVISION CREDIT UNION
3 Month Certificate	3 Month Certificate
6 Month Certificate	6 Month Certificate
12 Month Certificate	12 Month Certificate
24 Month Certificate	24 Month Certificate
36 Month Certificate	36 Month Certificate
48 Month Certificate	48 Month Certificate
60 Month Certificate	60 Month Certificate
6 Month Certificate (IRA)	IRA 6 Month Certificate
12 Month Certificate (IRA)	IRA 12 Month Certificate
24 Month Certificate (IRA)	IRA 24 Month Certificate
36 Month Certificate (IRA)	IRA 36 Month Certificate
48 Month Certificate (IRA)	IRA 48 Month Certificate

GENERAL FEES

- Overdraft protection fee will increase from \$5 to \$7 but will be limited to one fee per day.
- Counter check will increase by \$1.
- Levy/Garnishment will increase from \$35 to \$125.

CREDIT CARDS

- Classic Rewards Visa points will not be carrying over to your Nuvision Platinum Rewards credit card. Classic Rewards Visa points will stop accruing on 7/31/2024. Classic Rewards Visa points must be redeemed by 8/9/2024, otherwise the points will expire. You will begin to accrue your new rewards points on 8/16/2024 on purchases made with your Nuvision Platinum Rewards card.
- For the month of August, the billing cycle for credit cards will be moved from the 12th to the 15th.
- For the month of September, the payment date for credit cards will be moved from the 9th to the 12th.
- Please see the Credit Card section of the member packet for ongoing billing and statement cycles.

DEBIT CARDS

- Rewards points on your Visa Debit Card will not be carrying over to your Nuvision Visa Debit Card. Rewards points on your Visa Debit Card will stop accruing on 7/31/2024. Rewards points on your Visa Debit Card must be redeemed by 8/9/2024, otherwise the points will expire.

FEE WAIVERS

The following fees will be waived for Paradise Valley members for 6 months:

- Statement Request fees through branch and phone request
- Paper statement fees