



is merging with

Nuvision Credit Union

Quick Guide to your account transition.

Please visit nuvisionfederal.com/sacu for detailed information.

FRIDAY, FEBRUARY 14, 2025

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

SATURDAY, FEBRUARY 15 - MONDAY, FEBRUARY 17, 2025

- Your existing SafeAmerica Credit Union Debit cards will continue to work throughout the weekend and Monday (President's Day). CO-OP ATMs will be **unavailable** for deposits from **Saturday, February 15, 2025**, at 2pm through the weekend.
- SafeAmerica online, mobile and phone banking will no longer be available beginning **Saturday, February 15, 2025**.

TUESDAY, FEBRUARY 18, 2025

SafeAmerica Credit Union's website www.safeamerica.com will be re-directed to nuvisionfederal.com.

You are now a member of Nuvision Credit Union and can begin to:

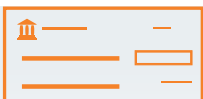
- Access Nuvision's Online/Mobile Banking. If you already have online/mobile banking with SafeAmerica you do not need to re-enroll, just setup a new password. See the Online Banking section.
- Pay bills online electronically
- Send and receive money through Zelle®
- Transfer between your accounts at other institutions
- Control your debit and credit cards through Card Management
- Apply for new accounts and loans online or in a branch
- Access your statements electronically
- Take advantage of many more products, services, and resources...



CHECKS

Beginning **Tuesday, February 18, 2025**, you will need to order new checks that will have the Nuvision routing number 322282399 and your new 12-digit checking account number. To order Nuvision checks visit nuvisionfederal.com, mouseover the "Banking" tab, and click "Order Checks" or go to www.ordermychecks.com/checks/omclogin#/login

Any checks written prior to **Tuesday, February 18, 2025**, will be processed with your existing account information. We will continue to honor and clear any outstanding SafeAmerica checks that you have written until **October 18, 2025**.



CHECKING ACCOUNTS

Youth Checking Account will automatically transition to **Young Adult Checking**.

Business Checking Accounts will automatically transition to **Business Simple Checking**.

All other checking products will automatically transition to **Simple Free Checking**.



DIRECT DEPOSITS AND AUTOMATIC PAYMENTS

Any existing direct deposits will continue to be processed and does not require action from you at this time.

Any recurring credits/debits will be posted using your existing information until you can update the routing and account numbers accordingly. Please update your existing information within 8 months (by **October 18, 2025**) with your providers to ensure uninterrupted transactions in the future.

You can setup any new direct deposit or automatic payment information starting **Tuesday, February 18, 2025**. Please use your new 12-digit account number and the Nuvision Credit Union routing number (322282399) when setting up any new direct deposit or automatic payment information.



ACCOUNT STATEMENTS | TRANSACTION HISTORY

SafeAmerica account history for 24 months will be available only through eStatements within digital banking. To access this information, you must log in to digital banking and opt-in to receive eStatements beginning **Tuesday, February 18, 2025**. Only new transactions from your Nuvision account will be displayed in your account's transaction history within digital banking.

SafeAmerica account statements which are unavailable online can be requested by completing a "Statement Copy Request" under Services within online banking or by contacting the Member Contact Center at 800.444.6327.

Please Note: Final SafeAmerica account statements will be processed on **Monday, February 17, 2025**, with estimated availability in eStatements by **Monday, February 24, 2025**. Paper statements are estimated to arrive within two weeks of processing.



CREDIT CARDS

You will receive your new Nuvision credit card by **Thursday, February 13, 2025**. Continue to use your current credit card (SafeAmerica Card) through **Thursday, February 13, 2025**, and activate and begin using your Nuvision credit card on **Friday, February 14, 2025**. Beginning **Friday, February 14, 2025**, through **Tuesday, February 18, 2025**, 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 **April 2025** and the payment date will change from the 25th to the 27th.



DEBIT AND ATM CARDS

You will receive your new Nuvision Debit/ATM card no later than **Friday, February 14, 2025**.

▶ **IMPORTANT:**

Although you may continue to use your SafeAmerica Debit/ATM Card through the end of the day **Monday, February 17, 2025**, you will not be able to see balances or make deposits through the ATM beginning **Friday, February 14, 2025** due to the conversion.

▶ **BEGINNING TUESDAY, FEBRUARY 18, 2025**

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.



ACH

Recurring External ACH and Internal transfers established through SafeAmerica will not be carried over to your Nuvision accounts on **Tuesday, February 18, 2025**. All transactions scheduled to process on or before **Friday, February 14, 2025**, will go out without interruption. On **Tuesday, February 18, 2025** your recurring transfers will need to be rescheduled through digital banking, by visiting any branch location, or contacting us by phone.

For additional information on transfers as it becomes available, please visit nuvisionfederal.com/sacu



NEW ACCOUNT NUMBERS

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



LOAN PAYMENTS

Beginning **Tuesday, February 18, 2025**, 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 Credit Union
PO BOX to 60031
City of Industry, CA 91716

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



CO-OP ATM & NEW CO-OP SHARED BRANCHING

CO-OP ATMs will be unavailable **Saturday, February 15, 2025**, at 2pm. Resuming on **Tuesday, February 18, 2025**.

Beginning **Tuesday, February 18, 2025**, you will also have access to over 5,000 participating CO-OP Share Branch locations 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.



NEW ROUTING NUMBER: 322282399

MAKING DEPOSITS

You can make cash and check deposits at any Nuvision Credit Union branch or ATM location starting on **Tuesday, February 18, 2025**.

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 to avoid any out of network service fee.



Nuvision Online Banking (Digital Banking) Setup Getting started



Beginning Tuesday, February 18, 2025.

If you are already enrolled in online banking you do not need to re-enroll, just setup a new password. See instructions below.

STEP 1



- Navigate to **nuvisionfederal.com**
- Enter your SafeAmerica online banking username
- Select "Forget Password?"

STEP 2



- Request your Secure Access Code (SAC) by phone, SMS, or email
- Confirm your Secure Access Code
- Create a New Password
- Verify your information
- Register your home or mobile device
- Begin using your new digital banking experience

For information on first time enrollment to online banking or additional Information on digital services please visit nuvisionfederal.com/sacu or visit your local branch.



MOBILE BANKING

Tuesday, February 18, 2025, please delete the SafeAmerica Credit Union mobile app. Next step, download and begin using the Nuvision Mobile Banking App.



VIRTUAL PHONE ASSIST

Beginning Tuesday, February 18, 2025, Nuvision's 24/7 Virtual Member Support is accessible at 800.444.6327 to quickly provide automated phone assistance with information requests or questions. Some options include but are not limited to: Branch hours and locations, account and loan rates and specific account information. A Contact Center agent is also available should you require one during normal business hours. Hours listed below.

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 February 18th.



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



VISIT A BRANCH
Branch hours will remain the same.



MOBILE DEPOSIT

You can continue to make mobile deposits until **Tuesday, February 11, 2025, at 2:30pm**. Mobile Deposit will not be available due to the merger beginning **Tuesday, February 11, 2025 (after 2:30pm)**, through **Monday, February 17, 2025**.

Starting **Tuesday, February 18, 2025**, log in to Nuvision's Digital Banking to access mobile banking, accept the terms and conditions and begin using Nuvision's mobile deposit feature.



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 SafeAmerica Bill Pay will continue to remain available through **Friday, February 14, 2025**. As part of the merger, we will be migrating your Bill Pay payees, history, and payments to your Nuvision digital banking profile to be available on **Tuesday, February 18, 2025**.

On **Tuesday, February 18, 2025** you will have access to your Bill Pay information by logging in to your Nuvision Digital Banking and selecting Transactions then Bill Pay. Please reference nuvisionfederal.com/sacu for more information on Bill Pay and other digital banking services.

SAFEAMERICA "ONE TIME PAYMENT" SECTION

PAYMENTS

After **Friday, February 7, 2025**, the web payment center will be disabled, and payments will no longer be processed. However, you can continue to make payments between February 8th – 10th via Online Banking, branch or by calling 800.972.0999 ext 294.

On **Tuesday, February 18, 2025**, 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.

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
- Substitute Check Disclosure
- Equal Opportunity For All
- Funds Availability of Deposits
- Our Electronic Funds Terms
- Our Privacy Notice
- Your Responsibilities for Insufficient Funds and Overdrafts
- Your Federally Insured Funds



[NUVISIONFEDERAL.COM/SACU](https://nuvisionfederal.com/sacu)



CHECKING ACCOUNTS

Dividend Checking and Senior Dividend Checking will migrate to Simple Free Checking and no longer accrue dividends. Nuvision offers two dividend bearing checking accounts (Opportunity and Advantage). However, they have certain requirements to avoid a monthly maintenance fee. Please speak to a Nuvision Team Member to see if you may benefit from one of these account types.

Fresh Start Checking will migrate to Simple Free Checking but will not have Bounce! Protection (Courtesy Pay) at this time.

CUTMA ACCOUNTS

If you currently have a CUTMA Account, you will receive a separate letter with more information.

OFF CYCLE SHARE CERTIFICATES

All share certificates will retain their original rate and maturity date. Share certificates, upon maturity, will have a 7-day grace period to modify their share certificate product. If no change is made, the share certificate will automatically renew to the rate and term in the share certificate maturity letter sent 30 days in advance.

Non-annual share certificates (I.E. 18, 30-month) will renew to the lower of the annual share certificate options (18-month to 12-month, 30-month to 24-month). Online banking will display the share certificate renewal product (12-month, 24-month), not the current share certificate product.

3-MONTH IRA AND 3-MONTH ROTH IRA

All IRA and Roth IRA share certificates will retain their original rate and maturity date. If no change is made at maturity, the 3-month IRA and 3-month Roth IRA certificates will renew into 6-month IRA and 6-month Roth IRA products. Until maturity, these products will retain their current rate and maturity date. Online banking will display the share certificate renewal product (6-month IRA and 6-month Roth IRA), not the current share certificate product.

MOVEUP REWARDS

If you are currently enrolled in MoveUp Rewards, you will receive a separate letter with more information.

CREDIT CARD REWARDS POINTS

Visa ScoreCard Rewards points will not be carried over to your new Nuvision credit card.

Visa ScoreCard Rewards will stop accruing on 1/31/2025. Visa ScoreCard Rewards must be redeemed by 2/7/2025, otherwise the points will expire. You will begin to accrue your new Nuvision CURewards points once you activate and start using your Nuvision Platinum Rewards credit card.

FEE WAIVERS

The following fees will be waived for SafeAmerica members for 6 months:

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