



is merging with

Nuvision Credit Union

Quick Guide To Your Account Transition

Please visit nuvisionfederal.com/bhmerger for detailed information.

SEPTEMBER 18 - SEPTEMBER 20, 2026

- BHCEFCU online and phone banking will no longer be available beginning in the evening of Friday, September 18, 2026.
- Your existing BHCEFCU debit card will continue to work throughout the weekend.
- CO-OP ATMS will be unavailable for deposits from Friday, September 18, 2026 through the weekend.

MONDAY, SEPTEMBER 21, 2026

- Activate and begin using your new Nuvision Debit Card
- BHCEFCU's website www.bhcefcu.org will be re-directed to nuvisionfederal.com.

As a Nuvision member, you can now:

- Access Nuvision's Digital and Mobile Banking. To enroll see the Digital Banking section for instructions.
- Pay bills online electronically
- Send and receive money through Zelle®
- Transfer between your accounts at other institutions
- Control your debit card through the Card Management feature within our mobile banking app
- Apply for new accounts and loans online or in a branch
- Access your statements electronically
- Take advantage of many more products, services, and resources.



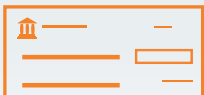
CHECKS

You may continue ordering BHCEFCU checks through September 18, 2026. Beginning September 21, 2026, Nuvision will continue to honor and clear outstanding BHCEFCU checks through January 31, 2027. If you need checks between September 21 and September 28, 2026, temporary checks will be available to you.

Beginning September 29, 2026, you will need to order new Nuvision checks using Nuvision's routing number, 322282399, and your new 12-digit checking account number.

To order Nuvision checks, visit nuvisionfederal.com, hover over the "Banking" tab, and select "Order Checks," or go to www.ordermychecks.com/checks/omclogin#/login.

Your first box of basic Nuvision-branded checks will be available at no cost for up to one year from September 29, 2026.



CHECKING ACCOUNTS

All Checking accounts will automatically transition to **Simple Free Checking**.

Please refer to the disclosures for the terms and conditions applicable to your transitioned accounts.



DIRECT DEPOSITS AND AUTOMATIC PAYMENTS

Any existing direct deposits will continue to be processed and no action is required at this time.

Any existing recurring credits and debits will continue to post using your current account information until you update your routing and account numbers. Please update your existing information by January 31, 2027 with your providers to ensure uninterrupted transactions in the future.

You can set up any new direct deposit or automatic payment information starting **Monday, September 21, 2026**. 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

BHCEFCU account history 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 **Monday, September 21, 2026**. Only new transactions from your Nuvision account will be displayed in your account's transaction history within digital banking.

Please Note: Final BHCEFCU account statements will be processed on **Friday, September 18, 2026**, with estimated availability in eStatements by **Friday, September 25, 2026**. Paper statements are estimated to arrive within two weeks of processing.



CREDIT CARDS

Continue using your current credit card for now. There is nothing you need to do at this time. Continue using your card and making your payments as you do today. If you're interested in a Nuvision credit card sooner, we invite you to explore our current Visa credit card options to see which one best fits your needs.

We'll provide advance communication about future changes to your current credit card account, including any actions you may need to take.

You can continue to access eZCard by visiting www.ezcardinfo.com while your current card remains active.



DEBIT AND ATM CARDS

You will receive your new Nuvision debit card no later than **Wednesday, September 16, 2026**.

► IMPORTANT:

Although you may continue to use your BHCEFCU Debit/ATM Card through the end of the day **Sunday, September 20, 2026**, you will not be able to make deposits through the ATM beginning **Friday, September 18, 2026** due to the conversion.

► BEGINNING MONDAY, SEPTEMBER 21, 2026

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.



NEW ACCOUNT NUMBERS

You will receive a separate letter containing your new account number(s). You can also view each account number in Nuvision's online banking under the Details and Settings page for the respective account.



LOAN PAYMENTS

Beginning **Monday, September 21, 2026**, consumer loan payments (personal loans and auto loans) 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 60031
City of Industry, CA 91716

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

Credit Card Payments: Continue to make your credit card payments as you do today until further notice.



CO-OP ATM & NEW CO-OP SHARED BRANCHING

CO-OP ATMs will be unavailable for deposits starting **Friday, September 18, 2026**. Resuming on **Monday, September 21, 2026**.

Beginning **Monday, September 21, 2026**, 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 **Monday, September 21, 2026**.

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.



Getting Started with Nuvision Digital Banking

Beginning Monday, September 21, 2026.

Enroll in Digital Banking. See instructions below.



STEP 1



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

STEP 2



The following information will be needed to complete enrollment:

- Last Name
- Social Security Number
- Date of Birth
- ZIP Code
- Preferred Username
Usernames must be unique, if your username is already in use, please select another.

STEP 3



- 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 Nuvision’s digital banking platform



MOBILE BANKING

Monday, September 21, 2026, you can begin using the Nuvision Mobile Banking App. Scan the QR codes below or search for Nuvision Credit Union in the app store.



Download on the
App Store



GET IT ON
Google Play



AI PHONE ASSIST

Beginning **Monday, September 21, 2026**, Nuvision’s 24/7 AI phone assistant, NIA (Nuvision Intelligent Assistant), will be accessible at 800.444.6327 to quickly provide automated phone assistance with information, requests or questions. Nia can assist with branch hours and locations, rates, account information, and other common requests. 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 September 21st.



CHAT: Available at
nuvisionfederal.com



800.444.6327
Monday – Friday:
7AM -6PM (PST)
Saturday: 9AM -2PM (PST)



VISIT THE BRANCH
Monday – Friday:
9 am to 5 pm



MOBILE DEPOSIT

Starting **Monday, September 21, 2026**, 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 BHCEFCU Bill Pay will continue to remain available through Tuesday, September 15 and will discontinue on **Wednesday, September 16**.

On **Monday, September 21, 2026** you will have access to Bill Pay by logging in to Nuvision's Digital Banking. Please reference nuvisionfederal.com/bhmerger for more information on Bill Pay and other digital banking services.

Please note: Your existing Bill Pay payees will not transfer to Nuvision's Bill Pay. Beginning September 21, you will need to re-establish all payees before scheduling any future payments.

IMPORTANT DISCLOSURES

The following 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/BHMERGER
800.444.6327

**FEDERALLY
INSURED BY
THE NCUA.**



SUB SAVINGS ACCOUNTS

Travel Accounts, Holiday Club Accounts, Fred Tarquino Scholarship Share Accounts, and Kids Club Share Savings Accounts will be converted into Sub Savings Accounts.

The minimum balance required to earn dividends on Sub Savings Accounts is \$5.00. Refer to Our Rates and Explanation of Rates and Charges disclosure on our website.

OFF CYCLE SHARE CERTIFICATES

All share certificates will retain their original rate and maturity date. When the certificate matures, members will have a 7-day grace period to make changes to their share certificate. If no changes are made during the grace period, the certificate will automatically renew at the published rate and for the same term. This information will be listed in the maturity notice sent 30 days before maturity. For additional information, refer to Our Rates and Explanation of Rates and Charges disclosure on our website.

An off-cycle share certificate is a term deposit that does not align with our standard fixed-term intervals, such as traditional 6-month, 12-month, or 24-month terms.

If an off-cycle share certificate is renewed, it will renew to the next lower standard fixed term available. For example, an 18-month certificate will be renewed as a 12-month certificate. After the conversion is completed, online banking will display the renewed certificate product, such as the 12-month certificate, instead of the original off-cycle certificate product.

COMPLIMENTARY CHECK ORDER

The first box of basic Nuvision-branded checks will be available at no cost through September 2027.

FEE WAIVERS

The following fees will be waived for Beverly Hills City Employees Federal Credit Union members for 6 months after the conversion:

- Statement Request – fees for statements requested through a branch or by phone
- Paper statement fees

For additional information, refer to our Member Account Service Charges disclosure on our website.