

## Merger Information for Members - *Frequently Asked Questions*

Question	Answer
When will the name change?	<b>Beginning July 31st, the MLCU name will be phased out.</b> With the service area expanding, the name of the combined credit union will be Community First Credit Union. MLCU has always put our community first; now it will be our name!
Will branches/employees remain the same? Where will the main office be located?	<b>All existing branches/offices will stay open, all employees will be needed.</b> You will still be served by the same friendly, LOCAL faces!
What phone number do I call after July 31st?	Our main office phone number will stay the same – 707/468-0161. Beginning July 31st, we'll be adding a new number for Audio Response: 866/263-9078.
Will I still be able to use the Audio Response system?	Audio Response will go offline on Friday, July 28 <sup>th</sup> . Beginning July 31st, you will need to re-register for Audio Response. Please call us at 707/468-0161 and have your Social Security number handy. We will register you on the new system.
Will there be any interruptions to my account?	<b>Online and Mobile Banking (SPRIG app) will be offline the evening of Friday, July 28 through 9am on Monday, July 31st.</b> You'll still be able to use ATMs and make purchases with your MLCU debit/credit cards during this time, but you won't be able to access online banking, SPRIG, or check your account balances.
Will bills that are set up on autopay be affected?	Your account number will remain the same & auto payments will not be affected.
Will my account number change?	<b>Your main account number will not change</b> , but your account sub number will change, which you might notice when you receive your account statement. Not to worry - <b>this small change will not affect your transactions</b> , and our team will be available to answer any questions you may have.
Will I still be able to use Online Banking?	<b>Online Banking will be offline the evening of Friday, July 28 through 9am on Monday, July 31st. On the morning of July 31st, you will need to re-register for Online Banking.</b> Watch for emails and continue to check our website for more details as we get closer to the date!
Will I still be able to use Mobile Banking (SPRIG)?	<b>Mobile Banking (SPRIG app) will go offline the evening of Friday, July 28. SPRIG will no longer be available because the CFCU Online Banking System has an integrated mobile app. On the morning of July 31st, you will need to register for CFCU Online/Mobile Banking.</b> Watch for emails and continue to check our website for more details as we get closer to the date!
Will my debit/ATM card still work?	Yes. You can continue to use your MLCU debit/ATM card(s) until they come up for their natural replacement/refresh cycle.
Will the routing number change?	The routing number will not change.

<b>Will all branches be offering Shared Branching?</b>	As of July 28th, Members of other credit unions will no longer be able to conduct their transactions at our branches. However, you will still be able to conduct transactions at participating <a href="#">Shared Branch locations</a> .
<b>Will rates change?</b>	Most Savings Account rates are increasing, effective July 31st. Most loan rates will be decreasing, but this will apply to <b>new loans only</b> . Your existing MLCU loan will carry the same rate it currently has.
<b>Will the website change?</b>	Beginning July 31st, we will have a new website with the Community First name. It will offer access to Online Banking, information about products, plus helpful information about the benefits and conveniences of being a Community First Credit Union Member. You will be automatically directed to this website when you go to the current MLCU website, starting July 31st.
<b>Will there be any new fees?</b>	Most fees are going down, but there will be a few small increases. In most cases, fees can be avoided or decreased. Please be sure to <b><u>look at our new fee schedule</u></b> and ask our team if you have any questions.
<b>Will I still be able to get paper statements?</b>	You will still be able to get paper statements for your accounts, with a <b><u>small fee</u></b> . eStatements are still free, and we encourage our Members to sign up for this service - save a tree, and save our financial co-op money!
<b>Will you be offering any new loan products?</b>	We will keep all of the existing MLCU loan products, plus we will be offering some new products such as second mortgages, 0% Ag loans for students, and teacher loans. You'll be able to read all about them on our new website (coming soon!), or come into any branch for more information.
<b>Will Bill Pay still be available?</b>	As of July 25th, Bill Pay will no longer be available through MLCU Online Banking. When you register on the Community First Online Banking system July 31st, Bill Pay will be available. <b>Please be sure to read more information on Bill Pay below.</b>
<b>Will my Bill Pay information be transferred to the new system?</b>	Yes - all of your existing bill pay vendors will be transferred to the new system. If you don't see them after you register on the new system, please give us a call at 707/468-0161, and we can correct the issue.
<b>Will my eBills transfer to the new system?</b>	Unfortunately, we are not able to transfer eBills. You will need to set those up again after you register on the new system - on or after Monday, July 31st.
<b>If I schedule a payment in the old system before the 25<sup>th</sup> - but not to be sent until after the 25<sup>th</sup> - will that be transferred to the new system?</b>	Yes - any scheduled or recurring items will be transferred from the old system to the new system.
<b>If I use the "Transfer Money" feature in Bill Pay, will my external account information be transferred to the new system?</b>	Unfortunately, your external account information will not transfer over - you will need to notate the information prior to July 31st and set the connection up in our new system July 31st.
<b>If I have any PopMoney contacts set up, will those transfer over?</b>	Your PopMoney contacts will not transfer over. You can still use PopMoney through their direct website, <a href="http://www.popmoney.com">www.popmoney.com</a> - you will just need to notate your payee's contact information prior to July 31st to ensure you don't lose it, as it will not carry over nor will we have access to the information after July 28th.