



FIRST LEGACY
COMMUNITY CREDIT UNION

SYSTEM

CONVERSION

Your reference guide to understanding the upcoming transition to Self-Help Credit Union.



Effective Nov. 2

DO NOT TOSS

RETAIN THIS BOOKLET FOR FUTURE REFERENCE

KEY DATES

CONVERSION BEGINS

FRIDAY, OCTOBER 30

Starting on Friday at close of business, you will no longer be able to access First Legacy CCU's online, audio and mobile banking services. Also, attempts to access the First Legacy CCU website will take you to the Self-Help CU website.

CONVERSION ENDS

MONDAY, NOVEMBER 2

On this date, you will have access to Self-Help CU's branches, online services, loans and all other accounts. This is when your new member and account numbers take effect. **CONTINUE READING THIS BOOKLET FOR DETAILS.**

BRANCHES - MORE CHOICES

You will have access to all Self-Help CU branches starting on Monday, November 2. **In Charlotte**, our Beatties Ford branch will continue to serve members as usual. You'll also have access to Self-Help CU's nearby branch located in the Myers Park neighborhood. Also, our **Salisbury** branch will reopen with drive-up and ATM service upon completion of the conversion. Currently, all branches operate in accordance with NC state public health guidelines. Some branches are restricted to drive-up service, and mask wearing and social distancing policies are in effect at branches that provide in-branch service.

CHARLOTTE

431 BEATTIES FORD ROAD



CHARLOTTE

1065 PROVIDENCE ROAD



SALISBURY

2146 STATESVILLE BLVD.



Self-Help CU operates more than
30 branches in three states.



[North Carolina or Virginia](#)



[South Carolina](#)



[Florida](#)

PRODUCTS & SERVICES - MORE OPTIONS

Money Market Account - This savings account offers a higher interest rate than many other savings accounts. A higher balance is required to earn the interest rate. This savings account also has some features of a checking account.

Credit Builder Loan - If you're looking to establish a credit history, or you want to improve your current credit record, then this may be the loan for you.

Enhanced Online and Mobile Banking - Self-Help CU's online banking site offers online Bill Pay, e-statement access and the ability to send alerts to track your account activity. With Self-Help CU's mobile banking app you can locate branches and surcharge-free ATMs anywhere in the U.S. The app also lets you deposit checks into your account simply by taking a picture of the check (certain restrictions apply).

Expanded Home Loan Options - Coming soon: VA & FHA loans. Home equity loans and lines of credit. First-time homebuyer loan options.

Financial Coaching - Ask to speak to Donnetta! She's our in-house certified financial coach who's on staff to help you reach your financial goals, and she's available NOW!

CARDS

CREDIT CARDS - NO CHANGE

First Legacy CCU credit card services will remain unchanged and accessible during and after the conversion. Credit card payment methods remain the same: **Online** · **Mail** · **In-Branch**

DEBIT CARDS & PINs

New Self-Help CU debit cards and PINs will be issued to replace all active First Legacy debit cards linked to checking accounts. If your current debit card is linked only to your savings account, then you will be issued a Self-Help CU ATM card with a new PIN. Debit and ATM card PINs cannot be changed. Your new Self-Help CU card and PIN will be mailed to you, before conversion weekend, to the address on file in our records. Please make sure we have your current mailing address. First Legacy debit cards will function through conversion weekend, and will be deactivated on Monday, November 2.

JUST IN CASE

Plan to have access to cash or some other way to make purchases and conduct transactions during conversion weekend in the event of a temporary disruption in debit or ATM card service.

MEMBER NUMBER CHANGE



< NOT YOUR ACTUAL NUMBER

A new 8-digit member number will replace your current member number.
Your new member number will be mailed to you in mid-October.

Member Number - Some Important Uses:

- Identifies you as a member of Self-Help CU.
- A component of your account number(s). See “Automatic Deposits & Withdrawals” section.
- Online services access.

NEW STATEMENTS

All members will receive a paper statement for the October account activity period (issued in early November). Current e-statement recipients will need to retrieve and save e-statement archives in a personal folder before Friday, October 30. There will be no access to your e-statement archive after that date.

E-STATEMENT RE-ENROLLMENT REQUIRED

In order to resume receiving e-statements, you must re-establish yourself as an e-statement enrollee. Re-enrollment must be done after the completion of the conversion, and you must re-enroll using Self-Help CU's e-statement site (via Self-Help CU online banking). If you do not re-enroll, then you will continue to receive paper statements. Use your new online banking login credentials to access Self-Help CU's online banking platform (which is where you will access your new e-statements). Your new username and password information will be sent to you in a future mailing, a week or so before the start of the conversion.



NEW ONLINE SERVICES & WEBSITE

On Monday, November 2, Self-Help CU's complete line of electronic services will become available to you. You will need to use your new Self-Help CU username and password credentials to access Self-Help CU's online banking, audio banking and other electronic services. Also, we invite you to download the Self-Help CU mobile banking app at that time. Then, start using the app to check your account balances, track deposits and withdrawals, transfer funds, and more.

Your new username & password information will be sent to you in a mid-October mailing. Contact First Legacy CCU if you do not receive that important mailing before the last week of October.

On Friday, October 30, the First Legacy CCU website will be permanently replaced by the Self-Help CU website (www.self-help.org). The switch will happen after the close of business Friday evening. Once the website is replaced, you will no longer have access to the First Legacy CCU online banking site. After conversion, any attempt to access our current website will result in an automatic redirect to the Self-Help CU website.

AUTOMATIC DEPOSITS & WITHDRAWALS

REQUIRED CHANGE: Automatic transactions (ACH) that are set-up using any of your current First Legacy CCU savings or checking account numbers must be updated with Self-Help's routing number (253184841) and your new Self-Help CU account number(s). **You can make these changes at any time on or after Monday, November 2.** *Transactions using your current First Legacy CCU account number(s) will continue to be accepted until February 1, 2021.*

SELF-HELP CU ROUTING NUMBER: 253184841

This number can also be found on the Self-Help website (www.self-help.org).

ACCOUNT NUMBERS

This number combines your new Self-Help CU member number with a **suffix number**. The suffix number will appear immediately after the member number. Each account type (checking, savings, loans, etc.) has a particular suffix number.

ACCOUNT DISCLOSURES

Accompanying this guide are Self-Help CU's current membership and account disclosures. These disclosures will take effect for all First Legacy CCU members on November 1, 2020.

SELF-HELP CU DISCLOSURES:

Master Account Agreement and Disclosures booklet containing:

- Membership & Account Agreement
- Truth-in-Savings Disclosure
- Funds Availability Policy Disclosure
- Electronic Funds Transfer Agreement
- Right to Receive Documentation
- Fee Schedule
- Privacy Policy



Do not attempt to use the services of Self-Help CU until after the completion of the system conversion.
Questions or comments regarding the upcoming system conversion? Call First Legacy CCU at 704-375-5781.



Creating and Protecting Ownership and Economic Opportunity for All.

Visit the Self-Help CU website (www.self-help.org) to learn more about the products, services and other benefits that will be available to you after the conversion.



We are an equal opportunity lender.

Member deposits are federally insured up to \$250,000 by the National Credit Union Administration.



Sept. 2020