



October 15, 2020

[MEMBER NAME]
[MEMBER NUMBER]

Dear Valued Member:

Our transition to Self-Help CU is nearing completion! The following sections contain key information that you'll need to transition to Self-Help CU's products and services including Self-Help CU's online banking login requirements.

FRIDAY, OCTOBER 30, 2020

The final stages of the transition will begin at 6 PM. At that time, access to all First Legacy CCU online services will end, including online, audio and mobile banking, and the First Legacy CCU website. Additionally, starting at 6 PM you will not be able to use your current First Legacy CCU debit card for balance inquiries, nor for person-to-person (P2P) transfers through Venmo, CashApp, etc. **However, you will be able to use your debit card for other transactions through Sunday, November 1.** See page 3 of this notice for additional card information.

MONDAY, NOVEMBER 2, 2020

The transition to Self-Help CU will be completed by 8 AM. At that time you may begin to access the online services, and other products and services, of Self-Help CU.

NEW NUMBERS

Member Number

Your new member number is printed at the top of this page. Notice that the new 8-digit number contains your current member number. **After Monday, November 2, use your new member number in all cases described throughout this notice**, and whenever necessary to conduct business in connection with your First Legacy/Self-Help CU accounts. Information about when to use your new member number is also found in the multi-page, multi-color guide that was mailed to you just a couple of weeks ago.

Account Numbers

Your new account numbers will combine your new member number with a suffix number. The suffix number appears immediately after the member number. Each account type (checking, savings, loans, etc.) has a particular suffix number. **NOTE: If you have an account ending with suffix number "0," then that suffix number will be changed to "99."** All other suffix numbers will remain unchanged.

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 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 in the footer of the Self-Help website (www.self-help.org).

CHECKS

A complimentary supply of new checks imprinted with the Self-Help CU routing number and the new checking account number will be issued to any active First Legacy CCU checking account holders who has ordered checks through First Legacy CCU in the past. **Do not begin using the new checks until after Monday, November 2.** At the same time, we will continue to support existing First Legacy CCU checks for 90 days after the completion of the transition (until February 1, 2021).

ONLINE SERVICES

Access to all First Legacy CCU online services (online banking, audio banking, mobile banking, etc.) will end on Friday, October 30 at 6 PM. Your access to new services will begin on Monday, November 2 at 8 AM. You will not have access to First Legacy CCU or Self-Help CU online services during conversion weekend.

Website Access

The First Legacy CCU website will be programmed to redirect to the Self-Help CU website (www.self-help.org) on Friday, October 30 at 6 PM. Thereafter, any attempt to access the First Legacy CCU website will be automatically redirected to the Self-Help CU website. Once the redirect is activated you will no longer have access to the First Legacy CCU website or its online services including online banking, Bill Pay, etc. The following sections provide details about your new options for online services.

Online Banking

Begin using Self-Help CU's online banking site on Monday, November 2. Services available through Self-Help CU online banking include e-statements, Bill Pay, and more.

Logging in to Self-Help CU Online Banking

Access your new online banking via the home page of the Self-Help CU website. your **permanent** username. Your **temporary** password will be

Upon gaining initial entry to the site, you will be prompted to establish a permanent password. Your permanent password must consist of a minimum of _____ consisting of three of the following four character sets. Also, be prepared to establish answers to a new set of security questions.

- Lowercase letter
- Uppercase letter
- Symbol, and/or
- Number

Bill Pay

If you are enrolled to use First Legacy CCU's Bill Pay service at this time, then all of your current Bill Pay payee set-ups will be transferred to Self-Help CU's Bill Pay platform. This means your current list of payees will be available for your immediate use when you log into Self-Help CU's Bill Pay service on or after Monday, November 2 at 8 AM. **You will not need to re-establish any existing Bill Pay payee set-ups.** Access to Self-Help CU's Bill Pay service is available to all members via Self-Help CU's online banking site anytime on or after Monday, November 2 at 8 AM. Access to First Legacy CCU's Bill Pay service will end on Friday, October 30 at 6 PM.

Audio Banking

Start calling **(866) 708-0694** anytime on or after Monday, November 2 at 8 AM, to reach Self-Help CU's audio banking service. To access your account information, enter your new permanent username and temporary password. You will be prompted by the system to change to a permanent password the first time you access the service. Unlike online banking, your permanent audio banking password must be a 4-digit password and must only contain numbers.

Mobile Banking

With Self-Help CU's mobile banking app you can keep track of your account activity, transfer funds and 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). Search for Self-Help CU, and click on the **BLUE** icon in your app store to download the correct app. The Self-Help CU mobile banking app is available for smart phones and tablets and for Apple and Android devices.

CARDS

Debit Cards & PINs

If you have an active First Legacy CCU debit card, be on the lookout for your new Self-Help CU Mastercard debit card & PIN arriving in separate mailings by Saturday October 31. Any time on or after Monday November 2 you must:

- Securely activate your new Self-Help debit card by calling the number found on the sticker on the front of your new card and providing the requested information. If you need further assistance activating your new card, call the Self-Help Contact Center at 800-966-7353 between 8:30 AM and 5 PM.
- Use your new debit card number to update any recurring payment arrangements that use your current debit card, and update any websites where your current card number is stored.

Deposits at ATMs: You may use any Self-Help CU ATM terminal to make a deposit **on or after Monday, November 2**. This benefit expands your options to the more than 30 Self-Help CU ATMs primarily located at Self-Help CU branches in North Carolina, South Carolina and Florida. Additionally, you will be able to make ATM deposits at our Charlotte, Gastonia and Salisbury locations after the completion of our transition to Self-Help CU. See the ATM section for temporary ATM shutdown information.

Credit Cards

Continue to use your First Legacy CCU credit card during and after the conversion. Credit card payment methods and due dates remain the same: **Online · Mail · In-Branch**.

ATMs

The ATMs at our Charlotte, Gastonia and Salisbury locations will be converted to run on Self-Help CU's system. This change will be effective on Monday, November 2. All of our ATMs will be temporarily inoperable from Friday, October 30 (starting as early as 12 noon) until Monday, November 2 (restarting no later than 4 PM). Upon conversion, ATM transactions will be surcharge-free when you use a Self-Help CU debit or ATM card, or any card with a CO-OP logo. Cashpoints and CO-OP ATMs also remain surcharge-free with the new debit and ATM cards.

BRANCHES

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 at 1065 Providence Road. Additionally, our Salisbury branch will reopen with drive-up and ATM service upon completion of the conversion. In order to protect member and staff health, our branches meet or exceed NC state public health guidelines for COVID-19 protections. Mask wearing and social distancing policies are in effect at branches that provide in-branch service. Some branches are restricted to drive-up service.

STATEMENTS

All members will receive a paper statement for First Legacy CCU account activity through October 31. You will receive that statement in early November.

e-Statements

If you are a First Legacy CCU e-statement recipient, then you will need to re-enroll through Self-Help CU online banking to re-establish yourself as an e-statement recipient. Otherwise, you will continue to receive a paper statement through Self-Help CU. Additionally, if you are an e-statement recipient, then you must retrieve and save your First Legacy CCU e-statement archive before Friday, October 30 at 6 PM.

Access to the First Legacy CCU e-statement platform will end on Friday, October 30, at 6 PM, making access to First Legacy CCU e-statement archives no longer possible. Also, this is why it will not be possible to access the October activity statement.