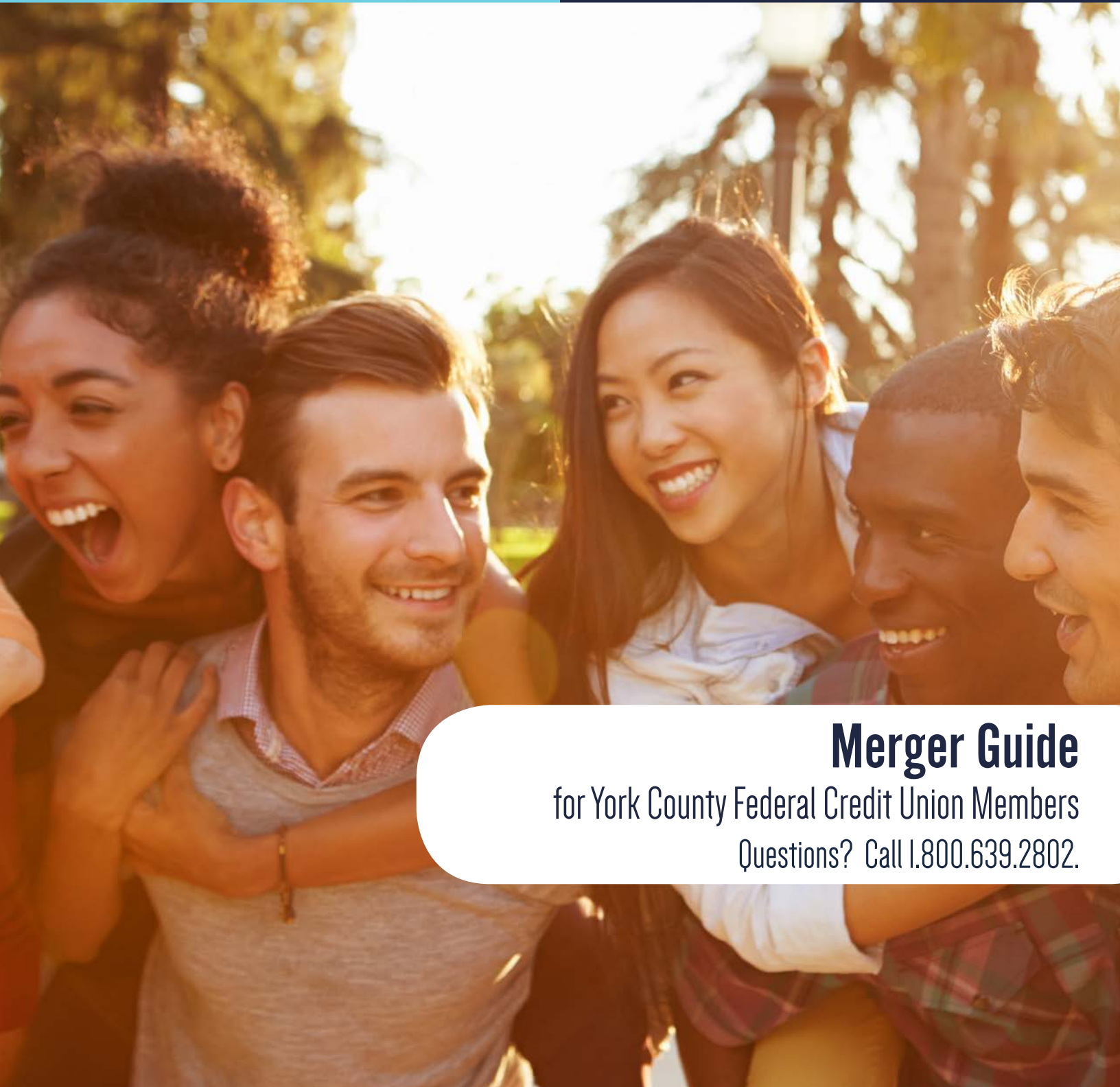




Welcome to the **BANK OF US**

Federal Credit Union



Merger Guide

for York County Federal Credit Union Members

Questions? Call 1.800.639.2802.

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Questions? Call 1.800.639.2802.

Let Atlantic Help You Do Better.



Welcome.

On February 12, York County Federal Credit Union members voted to merge with Atlantic Federal Credit Union. On June 3, York County members were fully integrated with Atlantic. Like York County, Atlantic is committed to helping people like us. Hard working folks who love life and simply want to do a little better. When we say, "Welcome to the Bank of Us," we are welcoming you to our community. Atlantic is a financial cooperative owned and operated by you, our members. When you make a deposit we have money to lend to other members. Through your support, we can help others.

As an Atlantic member, you will have immediate access to [Atlantic Federal Credit Union Insurance](#) and [Atlantic Financial Services](#). These are excellent companies that share your credit union's attitudes and values.

Our staff has been working diligently to make sure your experience is a smooth transition. The systems are now combined under one platform, allowing you to utilize all channels for managing your finances, including all nine branch locations.

The following Merger Guide will answer questions about your existing accounts and how to navigate the updates.

You will be seeing the same friendly faces in our York County Branches and meet new people at our branches in Cumberland, Freeport, Brunswick, and Topsham.

We are committed to helping you improve your financial quality of life as well as support the communities we serve. In short, we are here to help you do better.

We understand that you may have questions or concerns about these changes. Our goal is to make this as seamless as possible. Please know we have a dedicated team ready to assist. Stop by any branch or call 800.639.2802.


Sincerely,
Scott Chretien, CEO
Atlantic Federal Credit Union



Your Checklist

What do you need to know now?

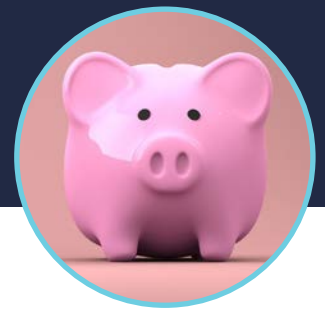


- Review this Merger Guide.
- Learn your updated Account Number on [page 3](#).
- Enroll in Atlantic's [Online Banking](#).
- Download Atlantic's Mobile App from the [Apple](#) / [Google Play](#) Store. In search, type in, "Atlantic Mobile Banking," and look for this logo: 
- Your New Account Agreement, Disclosures and Fee Schedule can be found by visiting AtlanticFCU.com and at the bottom of the site, click "Disclosures".



Your Accounts

Savings & Account Numbers



Will my account number change?

You will retain your savings account numbers; however, 10,000,000 will be added to your savings account number to make your updated account number. For example:

Current Account Number		Updated Account Number
123	+ 10,000,000 =	10000123
1234	+ 10,000,000 =	10001234
12345	+ 10,000,000 =	10012345

Will I receive a membership card with my updated account number?

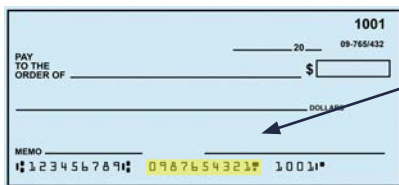
You will not receive a membership card with your updated account number. If you would like one, you can ask for one next time you come into a branch.

Will my routing number change?

Yes. Please use your new routing number of 211287560. However, your old routing number will continue to work for any automated withdrawals/deposits/checks that are already established.

Will I have to change my direct deposit information with my employer?

Your direct deposits and automatic withdrawals will continue to post to your account just as they do today. If you set up any new direct deposits or automatic withdrawals, please use your new routing number of 211287560 and either your revised account number (see above) for savings transactions or your existing checking account number for checking transactions.



This is the location on your checks where you can find your checking account number.

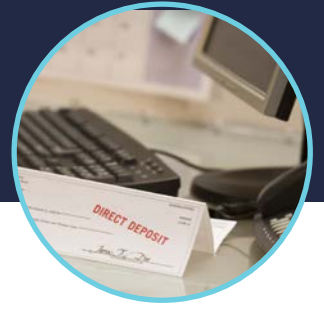
How will this merger affect my current share certificate rates?

Your current share certificate rates will remain the same.



Your Checking & Cards

Checking Accounts & Debit Cards



Checking Accounts & Debit Cards

Will my checking account number change?

Your checking account number (70029XXXXXX) will remain the same.

Will my Kasasa Cash account be affected?

Yes, but only if you have a Kasasa Saver account. If you qualified for rewards in the month of May, your rewards remained in your Kasasa Cash account rather than being automatically transferred into your Kasasa Saver account.

Will I be able to continue using my checks?

You will be able to continue to use your existing checks. When you reorder, your new checks will have the Atlantic Federal Credit Union routing number and logo.

How do I order new checks?

You can order your new checks by calling us at 1.800.639.2802.

Will I need to get a new Debit or ATM Card?

Debit Cards: You will continue to be able to use your Debit Card (including HSA Debit Card) until its listed expiration date. Several weeks before your card expires, a new Atlantic Debit Card with a new number will be mailed to you at no expense.

ATM Cards: You will continue to be able to use your ATM Card until Monday, July 8. Approximately a week before this date, a new Atlantic card with a new number will be mailed to you at no expense.

Will my Debit Card PIN number change?

No. Your Debit Card PIN number will not change.

Will Automated Telephone Banking be affected?

Automated Telephone Banking (iTalk) has a new phone number, 855.343.2239. Follow the prompts to **re-enroll** and choose a new password. View a full list of menu options with Atlantic's iTalk Access codes at www.AtlanticFCU.com under Resources, Account Services, then Telephone Banking.



Your Loans, Credit & Bill Pay

Loan Payments, Credit Cards & Bill Pay Service



Loan Payments

Will my consumer/mortgage loan payments still be due on the same date?

Most loan payment due dates will remain the same. The only loans where the due date will change is for the Home Equity Lines of Credit and Personal Lines of Credit. The Home Equity Lines of Credit and Personal Lines of Credit due date will change from the last day of the month to the 28th day of the month.

How will I be able to make my loan payments?

You will continue to make loan payments the same way that you have in the past.

If I have automatic payments set up, do I have to do anything?

No. Your automatic payments will continue to be processed per usual.

Credit Cards

When will I receive my new credit card?

You will continue to be able to use your Credit Card until its listed expiration date. Several weeks before your card expires, a new Atlantic Credit Card with a new number will be mailed to you at no expense.

Will the due date for my credit card bills remain the same?

Yes. Your credit card monthly due date will remain the same.

Bill Pay

If I'm currently enrolled in Bill Pay, do I need to re-enroll?

No. You will not need to re-enroll in Bill Pay, but you must re-enroll in Online Banking ([see page 6 for details](#)). Once you have re-enrolled in Online Banking, your Bill Pay information will be available to you.

Will my payees and/or recurring payments be transferred to the new system?

Yes. All of your payees, recurring payments and history will carry over into the new system.

Will my scheduled payments be processed?

Yes. All scheduled payments will be processed per usual.



Your Digital Services

Online/Mobile Banking & eStatements



Will I need to re-enroll for Online/Mobile Banking and eStatements?

Yes. You will need to re-enroll in Online Banking and eStatements and download the Atlantic mobile app afterwards.

How do I re-enroll in Online Banking?

1. Visit www.AtlanticFCU.com. Select "Enroll Now" under the Online Banking Login; Select "Personal" for the Account Type, then enter your Atlantic revised savings account number. Enter the last 4 digits of the Social Security Number and Date of Birth for the person who is listed first on the account and Type "YES". (Save a copy of the "Online Disclosure" for your records.)
2. Under Sign Up – Send Passcode, select the appropriate option and select "Send Passcode". You will see your partially masked phone number/email listed. If the phone number/email is incorrect or missing, you will need to contact Atlantic at 1.800.639.2802 to correct it prior to completing registration. Select the appropriate option and select "Send Passcode". A six-digit passcode will then be generated and sent to the email/mobile phone number on file.
3. This passcode will need to be entered on the following screen to continue the registration. The passcode sent is valid for 10 minutes.
4. Enter a user-name and select a password. You will be asked to verify the email on file. If the email listed (partially masked) is incorrect or missing, you will need to contact Atlantic to correct it prior to completing registration 1.800.639.2802.
5. Select three Security Questions and answers (not case sensitive). Then, determine your "security phrase" and select a desired security image.
6. eStatement Opt-In – Follow the prompts to complete your eStatement enrollment.

Will my account transaction history and previous eStatements be available in my new Online/Mobile Banking?

Yes. All of your account transaction history will transfer to your new Online/Mobile Banking account. If you were already enrolled in eStatements, you will also have access to past eStatements.

Will my transactional/summary alerts remain in Online/Mobile Banking? (e.g. text me when my direct deposit comes in)

Once you have re-enrolled, you will need to set these up again.

What is my login/password for Mobile Banking?

Your login and password for Mobile Banking is the same as Online Banking. However, please note you must enroll in Online Banking before you can access Mobile Banking. Also, please be sure to download the Atlantic mobile app.



Your FAQs

What else do you need to know?



What if I have other questions not found in this guide?

We understand that you may have questions or concerns about these changes. Please know, we have a dedicated team ready to assist. Please call us at 800.639.2802, email us at service@AtlanticFCU.com or visit a branch.

Is my money safe?

Yes. Your money is federally insured to at least \$250,000 (per member) by the National Credit Union Administration (NCUA), an independent United States government agency dedicated to protecting credit unions and our members. There is an additional \$250,000 of savings insurance through Excess Share Insurance Corporation (ESI), a private company. This means each member is insured up to \$500,000.

What happens to the Board of Directors?

Atlantic Federal Credit Union's Board of Director's is made of up individuals from both York County and Atlantic's original board. The new board is:

- David Leclerc, Chairman
- Tami Ward Gower, Vice Chair
- Jim McKay, Treasurer
- Tina Baker, Secretary
- John Anagnostis, Director
- Howard Dupee, Director
- Lisa Labbay, Director
- Larry Littlefield, Director
- Tom Perkins, Director



Branch Locations

Biddeford

75 Boulder Way
Biddeford, ME 04005

Freeport

41 Mallett Drive
Freeport, ME 04032

South Sanford

1516 Main Street
Sanford, ME 04073

Brunswick

55 Cushing Street
Brunswick, ME 04011

Saco

477 Main Street
Saco, ME 04072

Topsham

3 Union Park Road
Topsham, ME 04086

Cumberland

327 Main Street
Cumberland, ME 04021

Sanford

870 Main Street
Sanford, ME 04073

York

387 US Route 1
York, ME 03909

New Branch Hours

	Drive Thru	Lobby
Monday	8:00 a.m. - 5:00 p.m.	8:30 a.m. - 5:00 p.m.
Tuesday	8:00 a.m. - 5:00 p.m.	8:30 a.m. - 5:00 p.m.
Wednesday	8:00 a.m. - 5:00 p.m.	9:00 a.m. - 5:00 p.m.
Thursday	8:00 a.m. - 5:00 p.m.	8:30 a.m. - 5:00 p.m.
Friday	8:00 a.m. - 5:00 p.m.	8:30 a.m. - 5:00 p.m.
Saturday	9:00 a.m. - 12:00 p.m.	9:00 a.m. - 12:00 p.m.



Federal Credit Union

www.AtlanticFCU.com

Federally Insured by

NCUA

