



Fire | Police
City | County

FEDERAL CREDIT UNION

MERGER GUIDE



PEOPLE HELPING PEOPLE

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The following information is how your share and loan accounts will transition to Fire Police City County FCU.

Savings Accounts

Regular savings, Christmas Club, Vacation Club and Kids Club accounts will transfer over as the same name. Funds manager accounts will be renamed "Secondary Share". You can customize the name of your secondary shares in (home banking/online banking/ItsMe247) so they are specific to your needs or to reflect what you are saving for. You can also open additional secondary shares via online or mobile banking.

High-Yield Savings Options

For members who maintain a higher savings balance, Fire Police City County FCU offers a S.L.Y. (Safety, Liquidity and Yield) money market account and certificates of deposit. For more information, visit www.fpccfcu.org, call or visit a branch after October 2nd.

Auto & Personal Loan Accounts

If you have an auto or personal loan at City Trust FCU, the payment amount, payment due date, rate and term will remain the same after the merger.

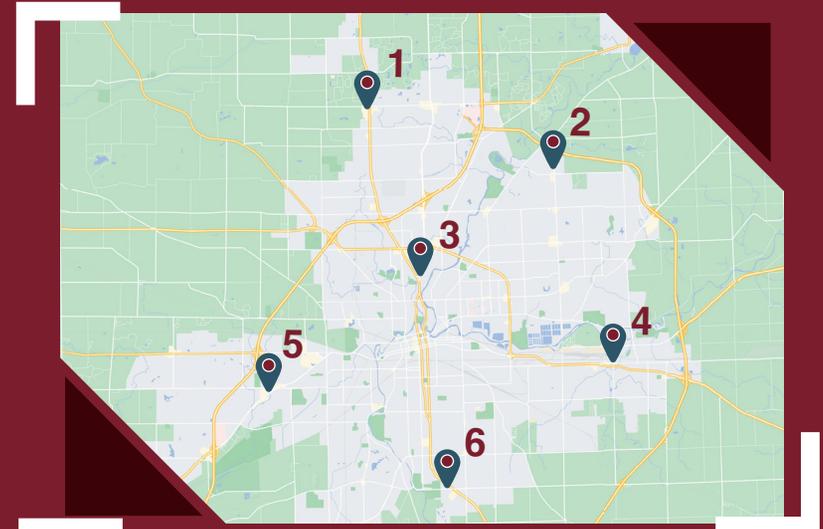
We invite you to take advantage of all Fire Police City County FCU has to offer including:

- Online and mobile banking
- Consumer and real estate loans
- Checking and high-yield savings
- Nationwide network of 35,000+ surcharge free ATMs
- And more!

Meet Bailey Fromm, the Loan Manager at FPCCFCU. Bailey and his team are eager to assist you with your loan needs. Call (260) 484-2102 to talk to loan specialist today!



Branch Locations



1 Northwest
10123 Lima Rd
Fort Wayne, IN 46818

2 Northeast
7505 Maplecrest Rd
Fort Wayne, IN 46835

3 Main Branch
3306 North Clinton St
Fort Wayne, IN 46805

4 Southeast
907 East Tillman Rd
Fort Wayne, IN 46816

5 Southwest
6304 W Jefferson Blvd
Fort Wayne, IN 46804

6 New Haven
104 Lincoln Hwy West
New Haven, IN 46774

To find ATMs in your area on your phone, text a Zip Code to **91989** to find nearby ATM Locations.

“We look forward to seeing you soon!”

Merger Schedule

Access To	Friday, September 30	Saturday, October 1	Sunday, October 2	Monday, October 3
City Trust FCU branch	Open until 4 pm	Closed	Closed	Open at 9 am
Perfect Teller	Available until 4 pm	Not Available	Not Available	Not Available
It'sMe247	Not Available	Not Available	Available	Available
FPCF FCU branches and services	Not Available	Closed	Closed	Open at 9 am

Account Transition

Account description	Three-digit identifier	Full account number
Savings Account	Share ID = 000	901234567000
Checking Account	Checking ID = 100	901234567100

New Account Number

You will be receiving a letter with your new Fire Police City County FCU account number (sometimes referred to as a “member number”) in mid-September. You may begin using your new account number on October 3, 2022 at any Fire Police City County FCU branch, when speaking to a representative by phone, or when enrolling in online banking.

About FPCFCU Account Numbers & Suffixes

Your savings and loan accounts will be identified by a three-digit number. These suffixes will show on your statements and in online banking.

Direct Deposits

If you currently have a direct deposit coming into your account, this will not change after the merger. If you have payroll deductions, they will not automatically be made with your first deposit after our systems integrate.

Once we have received your direct deposit, we will build your payroll distributions and they will begin with the next deposit.

Account History

Your account history will not be available after the integration. We encourage you to save your account statements through August 31, 2022. If you need access to a City Trust FCU statement after October 1, 2022, please contact us.

Account Statements

Your final City Trust FCU account statements will be mailed in early October. This statement will show your accounts, balances, transactions and interest paid for the quarter ending September 30, 2022. We recommend saving this statement for your records. Going forward, your statements will come from Fire Police City County FCU.



Change in Terms Notification

Effective October 1, 2022, Fire Police City County FCU is changing certain terms of the agreements and disclosures governing your accounts and services as set forth below. By continuing to use your accounts and services with Fire Police City County FCU, you agree to these changes and to the terms of the agreements that will govern your accounts and services effective October 1, 2022. We've outlined these changes below and encourage you to review this notice and keep it for your records.

Membership and Account Agreement

Effective October 1, 2022, the City Trust FCU Terms and Conditions (Account Agreement) governing your account(s) will be amended and replaced with the terms and conditions of Fire Police City County FCU's Membership and Account Agreement. A copy of this agreement is enclosed and is also available at www.fpccfcu.org/resources/merger.

Funds Availability Policy

Effective October 1, 2022, the City Trust FCU Funds Availability Policy Disclosure will be amended and replaced with Fire Police City County FCU's Funds Availability Policy. A copy of this agreement is enclosed and is also available at www.fpccfcu.org/resources/merger.

Fees

Effective October 1, 2022, the City Trust FCU Fee Schedule will be amended and replaced with Fire Police City County FCU's Fee Schedule. A copy of the most recent Fee Schedule is enclosed and is also available at www.fpccfcu.org/resources/merger.

Privacy Policy

Effective October 1, 2022, the City Trust FCU Privacy Policy will be amended and replaced with Fire Police City County FCU's Privacy Policy. A copy of this policy is enclosed and is also available at www.fpccfcu.org/resources/merger.

Electronic Funds Transfer Agreement

Effective October 1, 2022, the City Trust FCU Electronic Funds Transfer Agreement will be amended and replaced with Fire Police City County FCU's Electronic Funds Transfer Agreement. A copy of this agreement is enclosed and is also available at www.fpccfcu.org/resources/merger.

Savings/Checking Disclosures

Effective October 1, 2022, the City Trust FCU Truth-in-Savings disclosures will be amended and replaced with Fire Police City County FCU's Truth in Savings disclosures. A copy of the most recent Rate and Fee Schedule is enclosed and is also available at www.fpccfcu.org/resources/merger.

Consumer Lending Disclosures

Loans opened on, or after October 1, 2022, will follow Fire Police City County FCU's lending policies, procedures and disclosures.

Deposit Insurance

Your new Fire Police City County FCU deposit account will continue to be insured by the National Credit Union Association (NCUA) through the National Credit Union Share Insurance Fund (NCUSIF). Deposit accounts will be federally insured by NCUA to the maximum amount available, currently at least \$250,000 per depositor and backed by the full faith and credit of the United States government, effective October 1, 2022.

Fire Police City County FCU also provides private insurance through Excess Share Insurance Corporation (ESI). ESI provides at least \$250,000 additional protection on member share accounts plus an additional \$250,000 on Individual Retirement Accounts (IRA). This is available at no additional cost to members.







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