

### **New Compass Credit Union Fees**

\*All Business, DBA and Organizational accounts will now be charged \$0.10 per deposited check. We will continue to have NO monthly service fee.

\*ATM withdrawal fees will change for everyone.  
2 Free out of CO-OP Network per month - all other out of network withdrawals \$2.00  
All CO-OP Networks 30,000 plus ATM machine transactions will be Free.

### **New Interest/Dividend Disclosure**

\*Minimum to earn Interest/Dividends on Regular Share and IRA accounts is \$250, Premium Share minimum is \$1,000 and Christmas Club has a \$100 minimum. Interest/Dividends will be calculated on the average daily balance. Sub savings accounts will not accrue Interest/Dividends.

### **Online Bill Pay Information**

\*Online banking merge will not transfer over your current bill pay payees. You will need to record the payees you have now and the bill information to re-enroll in bill pay after the merger. Your Credit Union is here to help you with the transition. Please see a Branch Manager or Financial Navigator at either location prior to May 17<sup>th</sup>.

### **Online Strong Box Documents**

\*Any documents you may have stored in your Strong Box will not transfer in the merge. You will need to remove any documents you have stored by May 10, 2018 and re-load them after the merger. Your Credit Union is here to help you with the transition. Please see a Branch Manager or Financial Navigator at either location for assistance prior to May 10<sup>th</sup>.

### **New Service - Xtend Shared Branching**

\*Visit [Compasscu.com](http://Compasscu.com) and click on the Services page and scroll down to Xtend Shared Branching and search over 100 locations for a branch near you.



# COMPASS

CREDIT UNION

*Helping members navigate their financial journey!*

**Former Newaygo County Service  
Employees Credit Union**

***Updated Member Merger Guide***

[WWW.COMPASSCU.COM](http://WWW.COMPASSCU.COM)

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**O**n January 1, 2018 we successfully merged and became Compass Credit Union, although the name has changed, who we are has not.

*This brochure is your guide to navigate the final leg of the merger journey.*

*We appreciate your patience during this time of transition. If you have any questions on the contents of the guide please reach out to any Branch Manager.*

*Continue to stay tuned for exciting enhancements to your membership at Compass Credit Union.*

*Sincerely,  
Erika Bauer, President & CEO*

**The final step of the merger will happen the weekend of May 18 -21. Over the weekend our system will be off line on Saturday the 19<sup>th</sup> to merge the account data together. You may have trouble logging into your account during that time.**

Please keep this brochure for future reference as the merger weekend approaches. It will cover what will change with the merger.

### \*Your Loans

Rest assured that the rates and terms of any loans that were originally opened with Newaygo County Service Employees Credit Union will not be affected.

### \*Your Account/Member Number

Your member number will convert to a 7 digit number beginning with a 2. You will add 2,000,000 to your current member number to find your new number. For example if your member number is 45679, add 2,000,000 to that to find your new number 2045679. **Members will need have this updated by December 31, 2018 for printed checks and electronic deposits/withdrawals.**

### \*Your Account Suffix's

The following table will be your guide of the old 3 digit suffix and the new 3 digit suffix for all account types.

Old		New
010 - 011	Share A	030 - 034
012	Bonus Insured Acct	007
014 - 015	Vacation	051 - 052
022	Debit Round Up	030 - 034
025 - 026	Christmas Club	052 - 053
001 - 009	Share Draft	110 - 114
017 - 018	Traditional IRA	020
030 - 031	Roth IRA	021
050 - 055	Coverdell ESA	023
330 - 399	Certificate of Deposit	300 - 345
780 - 789	Loan	560 - 569
700 - 725	Loan	580 - 589
740 - 749	Loan	520 - 524
750 - 759	Loan	540 - 544
780 - 789	Loan	560 - 564
820 - 829	Loan	560 - 565
800 - 810	Loan	830 - 831
786	Loan	835 - 836

### \*Your Checking Account

The new routing number will be 272485136. You can continue to use your supply of checks, however we encourage you to replace your NCSECU checks with Compass CU checks using your new member number, suffix and new routing number. The numbers or MICR line on the bottom of your checks is also changing from a 13 digit number to a 14 digit number.

### \*The Order Your Checks Clear

When multiple checks are presented to clear your checking account, they will be posted from the highest dollar amount to the lowest.

### \*Your Direct Deposit and Automatic Payments

Starting May 21<sup>st</sup> you can begin using your new member number and routing number. You will need to update this information for all electronic transactions attached to your savings or checking accounts.

### \*Your Debit & Credit Card

Your current cards will continue to work until new cards are issued with the new Compass Credit Union logo. We expect to have debit cards replaced by Fall 2018 and credit cards soon after.

### \*Your Online Banking

Your online banking with "It's Me 247" will not change. However you will need to "sign up" again using your new account number and the last 4 digits of the primary member's social security number. Our website compasscu.com will have one "It's Me 247" login for Compass CU members.

### \*Your Mobile App and Remote Deposit

On May 17<sup>th</sup> your current NCSECU mobile app and remote deposit will be disabled. You will need to delete the app from your device and download the new Compass Credit Union app. Beginning on the 20<sup>th</sup> of May, the new app will give you the same access to your account and will have remote deposit with just the one log in. No separate user name and password will be needed to use this service. The new remote deposit will also post 4 times a day instead of 2. In addition to the single sign on you will also have the ability to set up authentication convenience options, such as using your fingerprint to log into the mobile app.