



# ACCOUNT TRANSITION GUIDE

## Welcome to Consumers Credit Union!

We are excited to have you as a Member of Consumers Credit Union (CCU)! To help make your transition as smooth as possible from Meadows Credit Union to CCU, we have created this *Transition Guide*. We also greatly encourage you to visit [myconsumers.org/MCUmerger](http://myconsumers.org/MCUmerger), as this site will be kept updated with any new information arising as the transition date gets closer.

**ACCOUNT  
TRANSITION  
DATES**

Friday, August 31  
through  
Monday, September 3





# INTRODUCTION

The merger of Meadows Credit Union and Consumers Credit Union is almost complete. With over \$1 billion in assets and Service Centers spanning from northern Cook County to the Wisconsin border in Lake County, your Credit Union has the financial strength to meet all your financial needs.

We know you will have questions about how this change will affect you as we complete the transition. Over the coming weeks, we encourage you to use this guide as a resource to help prepare.

**We greatly encourage Members to complete any necessary account transactions prior to Friday, August 31** to avoid any inconvenience during the conversion weekend. We anticipate increased call volume and walk-in traffic during the week before and after the conversion. Your patience is greatly appreciated. Please continue to watch for future communications as we will continue to keep you informed on any updates that may affect your CCU accounts.

## PLEASE NOTE:

*The information contained in this guide is general information pertaining to the general Membership as a whole. If any special circumstances arise particular to your account, you will receive a separate notification detailing any required update.*

## Table of Contents

<b>Account Transition Weekend</b>	<b>3</b>
<b>Account Numbers</b>	<b>4</b>
<b>Checking Accounts</b>	<b>5</b>
<b>Direct Deposit/ACH</b>	<b>5</b>
<b>Deposit Accounts</b> <i>All Savings, CD, IRA, Christmas Club, Money Market</i>	<b>6</b>
<b>Business Accounts</b>	<b>7</b>
<b>Loans</b> <i>Auto, Personal, Home Equity, Mortgage</i>	<b>8</b>
<b>Debit/ATM Cards</b>	<b>9</b>
<b>Visa Credit Cards</b>	<b>9</b>
<b>General Account Information</b> <i>Statements, Dividends, NCUA Insurance, Express Members</i>	<b>10</b>
<b>Online/Mobile Banking, Bill Pay, &amp; 24-Hour Phone</b>	<b>11-12</b>
<b>Service Availability Over Transition Weekend</b>	<b>13</b>
<b>Contacting Consumers Credit Union</b>	<b>14</b>

# MEADOWS CREDIT UNION ACCOUNTS ARE SCHEDULED TO TRANSITION TO CONSUMERS CREDIT UNION ACCOUNTS THE WEEKEND OF AUGUST 31 – SEPTEMBER 3.

## Important Dates to Remember

### Last two weeks of August, 2018

- You will receive your new CCU Visa Debit and/or Credit Card with EMV chip security. Please activate and begin using your CCU Cards beginning September 1, 2018, as your old MCU Cards will no longer be active.
- Please visit MCU prior to conversion weekend for any special in-branch transactions or business you may need over transition weekend.

---

### Friday, August 31, 2018

- MCU's current Online/Mobile Banking will be available through Friday, August 31, 2018, 5 pm CST.

---

### Saturday, September 1, 2018

- The Meadows Credit Union branch at 2401 Plum Grove Rd., Palatine IL 60067, will be closed.
- Shared Branch locations will not be available for MCU Members.

---

### Monday, September 3, 2018

- Closed for the Labor Day holiday.

---

### Tuesday, September 4, 2018

- MCU will reopen at 8 am as Consumers Credit Union. You will now have access to all CCU Service Centers.
- All MCU accounts are now CCU accounts. How you access your accounts electronically will change:
  - ➔ CCU Contact Information & 24-Hour Phone
  - ➔ CCU Online Banking
  - ➔ CCU Mobile Banking

Please see the Service Availability Calendar on page 13 for complete details.



## ACCOUNT TRANSITION INFORMATION ONLINE 24/7

Visit us online at:  
**[myconsumers.org/](http://myconsumers.org/MCUmerger)**  
**MCUmerger**

for the latest information on the transition to CCU's system and how it may affect your accounts.



# ACCOUNT NUMBERS

## How the Transition Affects Your Account Number

### ACCOUNT NUMBERS AND THE WAY YOUR ACCOUNTS ARE IDENTIFIED WILL CHANGE.

#### You now have a CCU Member Number:

- This number can be found on the cover letter sent to you with this booklet (or you can call us).
- CCU uses this number to identify you as a Member (it is NOT an account number).
- All accounts reporting under your tax ID/social security number will be consolidated under your Membership Number.

#### Account Numbers Have Changed

Your Account Numbers will be different with CCU. Each account you have (checking, savings, holiday club, loans, etc.) have will have a unique number, as CCU does not use suffix numbers.

---

### HOW WILL I KNOW MY NEW ACCOUNT NUMBERS?

Members can view their new account numbers within CCU Online Banking by clicking the “Direct Deposit” Tab.

If you do not bank online, please call us to learn your account number. Please note, in order to process this request, you will be subject to our stringent authentication process to ensure the security of your accounts.

# ACCOUNT INFORMATION

## Checking Accounts

### YOUR MEADOWS CREDIT UNION CHECKING WILL CONVERT TO A CCU CHECKING ACCOUNT AS FOLLOWS:

Meadows Account	Will Transfer to	Consumers Account
MCU Checking	➡ ➡ ➡	Rewards Checking
eChecking	➡ ➡ ➡	Rewards Checking
Direct Checking	➡ ➡ ➡	Rewards Checking
Value 55 Checking	➡ ➡ ➡	Rewards Checking
Meadows Classic Checking	➡ ➡ ➡	Rewards Checking
New Classic Checking	➡ ➡ ➡	Rewards Checking
Meadows Plus Checking	➡ ➡ ➡	Rewards Checking
Meadows Preferred Checking	➡ ➡ ➡	Rewards Checking
Savvy Checking	➡ ➡ ➡	Rewards Checking
StartPoint Card Account	➡ ➡ ➡	Student Choice Checking

### IMPORTANT!

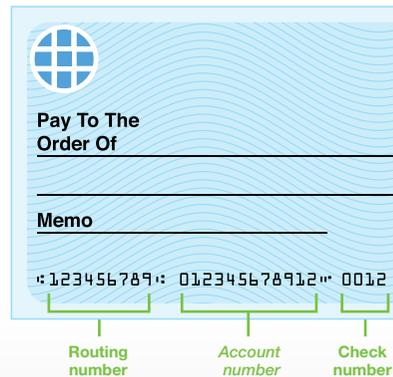
You will **NOT** have to reorder checks. MCU checks will still be valid and continue to clear your account.

Your current direct deposits, Social Security deposits, and ACH payments will continue as usual.

If you have multiple checking accounts, the checking account with the later opening date will convert to a CCU Non-interest, Free Checking Account.

**Checking accounts will use the current MICR number (the encoded number on the bottom of your checks).**

- You will **NOT** have to order new checks. Your current checks will still be valid after the transition is complete.
- Direct deposits, social security, and automatic ACH withdrawals and deposits will continue. You will not need to make adjustments to those currently in place.
- Should you set up NEW direct deposit, social security, or an ACH withdrawal or deposit, you will need to provide your new account number and CCU's Routing and Transit Number: 271989950.



*(If any special circumstances arise particular to your account, you will receive a separate notification detailing any required update. It is always a good practice to confirm all account activity, direct deposit allocations, automatic loan payments, and debits on a routine basis.)*



# ACCOUNT INFORMATION

## Savings, Money Market, Certificates, and IRAs

**YOUR MEADOWS CREDIT UNION DEPOSIT ACCOUNTS  
WILL CONVERT TO THE FOLLOWING CCU DEPOSIT ACCOUNTS:**

Meadows Account	Will Transfer to	Consumers Account
Membership Savings Builder	➡ ➡ ➡	Membership Savings
Share Savings	➡ ➡ ➡	Secondary Savings
Christmas Club	➡ ➡ ➡	Holiday Club Savings
Super Saver	➡ ➡ ➡	Secondary Savings
Secured Visa Account	➡ ➡ ➡	Secondary Savings
Tax Pledge Account	➡ ➡ ➡	Secondary Savings
Money Market	➡ ➡ ➡	Money Market
Money Market Checking	➡ ➡ ➡	Money Market
Investor Money Market	➡ ➡ ➡	Money Market
Jumbo Money Market	➡ ➡ ➡	Money Market
Premium Money Market	➡ ➡ ➡	Money Market
Tiered Money Market	➡ ➡ ➡	Money Market
Savings and IRA Certificates	➡ ➡ ➡	CCU Savings or IRA Certificate at the same rate and term
Savvy 4 Year Adjustable CD	➡ ➡ ➡	4 Year Certificate
IRA Shares – Variable	➡ ➡ ➡	IRA Savings
MClub IRA	➡ ➡ ➡	IRA Savings
Educational IRA	➡ ➡ ➡	Educational IRA Savings
Roth IRA	➡ ➡ ➡	Roth IRA Savings

For current deposit rates, please visit the [myconsumers.org](http://myconsumers.org) website.

# ACCOUNT INFORMATION

## Membership Savings

A minimum balance of \$5 is required to maintain Membership.

---

## Holiday Club Savings

The way your funds are dispersed annually will change. CCU will automatically transfer the funds from your Holiday Club Savings Account to your CCU Membership Savings on November 1. The account will automatically renew every year.

---

## Transaction Limitations

For Membership Shares, Secondary Share Savings, and Money Market Accounts at CCU, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by a preauthorized, automatic or internet transfer, by 24-hour phone transfer, or by check, draft, debit card or similar transactions.

---

## Business Accounts

Meadows Account	Will Transfer to	Consumers Account
Business Savings	➡ ➡ ➡	Commercial Savings
Business Advantage Checking or Business Draft	➡ ➡ ➡	Commercial Checking
Business Money Market	➡ ➡ ➡	Commercial Money Market

**Shared Branch** access for business accounts will not be available after conversion.



# ACCOUNT INFORMATION

## Loans: *Auto, Personal, Home Equity, Mortgages*

### All MCU Auto and Installment Loans:

- Your loan will transition to CCU with the same rate and term.
- Payment date will remain the same.



### HOW DO I MAKE MY LOAN PAYMENTS TO CCU?

#### LOANS SERVICED BY A CREDIT UNION PARTNER

The following loans will continue to be serviced as usual:

- Student Loans through *Student Choice*
- Mortgages serviced by *Dovenmuehle*
- Commercial Loans through *Spectrum Business Services (SBR)*

If your MCU loan was paid by:		You'll need to do this now to pay your loan at CCU:
Electronic transfer from MCU Checking or Savings	➡ ➡ ➡	No action. Your funds will continue to automatically transfer on the same payment date until your loan is paid in full.
Recurring transfer you had set up within MCU Online Banking	➡ ➡ ➡	Recurring transfers will convert to CCU Online Banking and continue.
Bill Payment from another financial institution	➡ ➡ ➡	Update payment information with your new CCU loan account number.
In person	➡ ➡ ➡	Make your payment at one of the CCU Service Centers or a Shared Branch.
Mail	➡ ➡ ➡	Mail payment along with a payment coupon to: Consumers Credit Union 1075 Tri-State Parkway Suite 850 Gurnee, IL 60031  <b>Payment coupon:</b> you may continue to use your MCU loan payment coupon, OR use the payment coupon at the bottom of your CCU Statement. <i>(Please note coupon booklets will no longer be supplied.)</i>
Pay with Credit Card, Debit Card, or Check, over the phone or via MCU Online Banking	➡ ➡ ➡	<b>eXpressPay</b> within CCU Online Banking or by phone. You can make a CCU loan or CCU credit card payment using a debit card or Routing number and Account Number from any financial institution for a nominal fee.

### Existing Vehicle Insurance

- Contact your insurance provider to update lienholder information to Consumers Credit Union.

# DEBIT, ATM, AND CREDIT CARD

## Debit/ATM Cards



### ACTIVATING YOUR NEW DEBIT/ATM CARD

- You will receive your new CCU Visa Debit Card late August.
- Your Debit Card will have a new card number.
- **Please activate your CCU Debit Card beginning September 1, 2018.**
- You will be able to set up your PIN when you activate your card.
- Please begin using your new CCU Debit Card September 1, 2018, as your old MCU Debit/ATM Card will no longer be active.
- ATM only cardholders will be issued a CCU Debit Card which can be used for ATM and purchases.
- **Update Debit Card information**  
You will need to update your card information with merchants for recurring charges (*like iPass, iTunes, Netflix, Uber, health club memberships, etc.*)
- *As of September 1, 2018, your MCU Debit Card will no longer be active and automatic debits will be denied.*

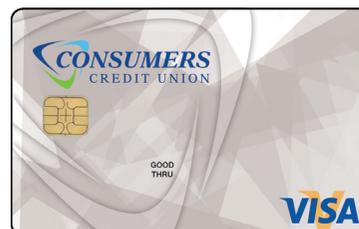


## Visa Credit Cards



### ACTIVATING YOUR NEW VISA CREDIT CARD

- You will receive your new, no annual fee, Consumers Visa Credit Card mid-August.
- You may activate your card as soon as you receive it, and begin using it September 1.
- Your Visa Credit Card will have a new card number.
- You will receive a separate letter regarding the change in terms, and disclosures.
- You will need to update your card information with merchants for recurring charges (*like iPass, iTunes, Netflix, Uber, health club memberships, etc.*)
- *As of September 1, 2018, your MCU Credit Card will no longer be active and automatic charges will be denied.*



### Visa CU Rewards

- CU Reward points will transfer to your new CCU Visa Credit Card.
- You will continue to earn points at 1 point per \$1.

### Visa Online Access

- You will be able to access your Visa account within Consumers Online Banking. Once you receive your new card and number, you may add your card within CCU Online Banking.
- If you had set up your Visa account within MCU Online Banking, your MCU Visa Credit Card history, payment information and eStatements will carry over.

### FINAL MCU VISA STATEMENT

Your final statement from MCU will be sent to you via your chosen delivery method and will feature a payment due date of August 26, 2018.

### FINAL MCU CREDIT CARD PAYMENT

You may continue to make payments in the same method you currently use.



# GENERAL MEMBERSHIP INFORMATION

## Statements

### Within the first two weeks of September 2018

- You will receive your last MCU statement for the month of August 2018.
- Members enrolled in eStatements will receive both a paper and eStatement.

### Within the first two weeks of October 2018

- You will receive your first CCU statement for the month of September.
- 

## eSTATEMENTS

- If you currently receive an MCU eStatement, you will need to re-enroll in CCU eStatements within CCU Online Banking.
  - Two years of MCU eStatements will be available within CCU Online Banking (for MCU Members enrolled in eStatements).
- 

## HOME EQUITY FIXED LOANS AND MORTGAGE STATEMENTS

- You will receive a separate statement for home equity fixed loans and mortgage loans.
- 

## Dividends

Dividends on MCU accounts will be paid on August 31, 2018 prior to the transition to CCU. For current rates on your new CCU accounts, please contact CCU or visit the CCU website.

---



## NCUA Insurance

Your savings continue to be federally insured to at least \$250,000 per account by the National Credit Union Administration (NCUA), a U.S. Government Agency.

---

## Express Service Members

Express Service for opening new accounts will no longer be in place after conversion. Members will need to sign an account card and designate beneficiaries for each new CCU account requested.

## ACCESSING YOUR ACCOUNTS

### Online Banking/Mobile Banking & Bill Pay

CCU Online Banking features the tools and services to help manage your finances and simplify your life safely and securely from your personal computer, mobile phone or tablet. We encourage you to log in and explore all the different ways CCU Online Banking can save you time and energy managing your money.

---

#### CCU Online Banking Enrollment

- CCU's Online Banking will be available at [www.myconsumers.org](http://www.myconsumers.org).
  - You may log in to your CCU Online Banking Access beginning September 4, 2018.
  - Current Online Banking Members will receive a separate mailer with login instructions.
  - Your User ID will be your current MCU Access ID. Please make note of it.
  - If you have never used MCU Online Banking, but would like to enroll for CCU Online Banking, you will need to register as a "new user".
- 

#### What will transfer over to my CCU Online Banking?

- One year of account transaction history.
  - **Bill Pay** – All payees will transfer over to CCU's Bill Pay Service.
  - Two years of eStatements, eNotices, and eTax notices will transfer to CCU Online Banking.
  - Recurring transfers will continue as usual.
- 



#### WHAT ONLINE BANKING SERVICES DO I NEED TO RE-ENROLL IN?

- You will need to re-enroll for eStatements and electronic documents.
- You will need to re-enroll for eAlerts.



# ACCESSING YOUR ACCOUNTS



## Mobile Banking

- **Please download the CCU Mobile App.**  
Search for “Consumers Credit Union Illinois” via the App Store or Google Play and look for the CCU icon (shown to the left) to install Consumers Credit Union Mobile Banking.
- The MCU Mobile App will no longer be active as of Friday, August 31, 2018, 5 pm CST.
- MCU Mobile Check Deposit will no longer be available as of Friday, August 31, 2018, 12 pm CST.
- **Mobile Check deposits** – Mobile Check Deposit is available within the CCU app and is called eXpressShot.

---

## 24-Hour Telephone Teller

(Formerly “TIPS” at MCU)

- Consumers Credit Union offers 24-hour telephone access to accounts.  
The phone number is **877-ASK-CCCU (877-275-2228)**.
- Call and request a PIN number be mailed to you.

---

## Privacy Alert

All personal accounts reporting under the same tax identification number or Social Security Number will be visible within Online Banking and available under 24-hour Telephone Teller. This means you'll be able to access all of your accounts – *with or without a joint owner* – with one sign-on through Online or Mobile Banking. Please be aware that anyone signing in to the account with your online banking ID and password will be able to view all accounts at CCU associated with your Social Security Number.

# SERVICE AVAILABILITY DURING THE TRANSITION WEEKEND

	FRIDAY, AUG. 31	SATURDAY, SEPT. 1	SUNDAY, SEPT. 2	MONDAY, SEPT. 3	TUESDAY, SEPT. 4
<b>DEBIT CARD</b>	MCU Debit Card Available	Activate and begin using CCU Debit Card			
<b>CREDIT CARD</b>	Activate and begin using CCU Debit Card				
<b>ONLINE BANKING</b>	Available until 5 pm CST	Unavailable	Unavailable	Unavailable	Log in to CCU Online Banking
<b>MOBILE BANKING</b>	Available until 5 pm CST	Unavailable	Unavailable	Unavailable	Download the CCU Mobile App
<b>MOBILE CHECK DEPOSIT</b>	Available until 12 pm CST	Unavailable	Unavailable	Unavailable	Use eXpressShot within the CCU Mobile App
<b>BILL PAY</b>	Available until 5 pm CST	Unavailable	Unavailable	Unavailable	Available
<b>eALERTS</b>	Available until 5 pm CST	Unavailable	Unavailable	Unavailable	Enroll for eAlerts within CCU Online Banking
<b>eSTATEMENTS, eNOTICES, &amp; eTAX FORMS</b>	Available until 5 pm CST	Unavailable	Unavailable	Unavailable	Enroll in eStatements and eNotices
<b>24-HOUR PHONE</b>	Available until 5 pm CST	Unavailable	Unavailable	Unavailable	Available <b>877-275-2228</b>
<b>MCUONLINE.COM</b>	Available until 6 pm CST	<b>www.myconsumers.org</b>			
<b>SHARED BRANCHING</b>	Available until 6 pm CST	Unavailable	Unavailable	Unavailable	Normal Hours
<b>MCU BRANCH</b>	Available until 6 pm CST	Closed	Closed	Closed	Open as CCU 8 am to 6 pm
<b>CCU SERVICE CENTERS &amp; DRIVE THRU LOCATIONS</b>	Unavailable	Unavailable	Unavailable	Unavailable	CCU Service Centers Now Available to You
<b>CALL CENTER</b>	Call MCU at 800-662-2772 until 6 pm CST	Closed	Closed	Closed	CCU Call Center Now Available to You <b>877-275-2228</b> HOURS (CST): Mon.-Thurs.: 9 am to 5 pm Fri.: 9 am to 6 pm Sat.: 9 am to 1 pm



# CONTACTING CONSUMERS CREDIT UNION

## **WEBSITE:**

[www.myconsumers.org](http://www.myconsumers.org)

---

## **CALL:**

**877-ASK-CCCU (877-275-2228)**

Call Center Hours (CST):

Monday – Thursday: 9 am to 5 pm

Friday: 9 am to 6 pm

Saturday: 9 am to 1 pm

---

## **24-HOUR PHONE:**

(formerly “TIPS” at MCU)

**877-ASK-CCCU (877-275-2228)**

---

## **CONSUMERS ROUTING AND TRANSIT NUMBER:**

**271989950**

---

## **CCU Service Centers:**

(Please visit the CCU website for specific branch and drive-thru hours.)

4946 Grand Avenue, Gurnee	626 North Route 83, Round Lake
<b>OPENING THIS FALL!</b> 20413 West Rand Road, Kildeer	22 West Schaumburg Road, Schaumburg
1210 South Lake Street, Mundelein	195 East Route 120, Volo
1334 Shermer Road, Northbrook	2750 Washington Street, Waukegan
2401 Plum Grove Road, Palatine	3737 North Lewis Avenue, Waukegan

## **5,000 Shared Branches and over 30,000 ATMs Nationwide**

CCU is part of the CO-OP Share Branch Network offering thousands of branches and surcharge-free ATM access across the country.



Please visit [myconsumers.org/MCUmerger](https://myconsumers.org/MCUmerger) for updates to the information and FAQs provided in this transition guide. Please also watch for future communications via email or on our website. *If you do not currently receive emails from CCU directly, please contact us to add your email address to your account(s).*

# ACCOUNT TRANSITION INFORMATION AVAILABLE ONLINE 24/7



[myconsumers.org/  
MCUmerger](https://myconsumers.org/MCUmerger)