



# Everything you need to know

about the RBCU  
and CCU merger.

*For real-time updates, visit [myconsumers.org/RBCU](http://myconsumers.org/RBCU)*

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Conversion Weekend is  
**Friday, March 14 - Monday, March 17**



## RBCU is becoming Consumers Credit Union

This is your complete guide to what’s happening as Rockford Bell Credit Union fully integrates with Consumers Credit Union. After the conversion, you’ll be a member of Consumers Credit Union, with full access to CCU’s systems, products, and larger branch network.

Please know that we understand this change may require some extra effort on the part of our members. As The People In Your Corner, we’re here to help smooth the conversion. You’ll always find the latest information at [myconsumers.org/RBCU](http://myconsumers.org/RBCU).

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ROCKFORD BELL  
A Division of CCU

# Conversion Weekend

March 14 - 17, 2025



## Branch Access

RBCU's branches in Loves Park and Mt. Morris will close at 5 pm on Friday March 14. Please make sure you complete any necessary transactions by March 14. They will remain closed March 15 and 16, and reopen at 9 am on Monday, March 17, as Consumers Credit Union branches. RBCU members will then have access to all of CCU's 14 branches. See them all at [myconsumers.org/RBCU](https://myconsumers.org/RBCU), click on "locations and hours."



## ATMs & Cash Access

You'll still be able to withdraw cash from ATMs at our branch ATMs, in Mt. Morris and Loves Park on Saturday, March 15 & Sunday, March 16 with your RBCU debit card, up to the \$500 daily limit. Effective Monday, March 17, please use your new CCU debit card as the RBCU debit card will no longer be functional.



## Member & Account Numbers

For most RBCU members, your member account number will not change. For those whose member number was in conflict with other data, you will be notified separately of your new number. Individual account numbers for savings, checking, loans and mortgages stay the same.



## Digital Banking: First Time Login

Access to RBCU's digital banking will be unavailable starting Friday, March 14. On Monday March 17, you'll be able to log into CCU's digital banking, where you'll have access to all of your accounts.

▶ ***If you already have an RBCU digital banking account, follow these steps:***

1. Go to [myconsumers.org](https://myconsumers.org) to login **or**
2. Download the Consumers Credit Union app (see Mobile App instructions on page 3.)
3. Login for the first time using your current RBCU credentials.

For your security, you'll be asked to verify your identity, and you'll be prompted to enter a password, using the password strength requirements on the screen. When you've successfully logged in, you'll see your accounts. All accounts where you have ownership will be displayed.

▶ **IMPORTANT:** Please complete the following steps to ensure a smooth conversion

- ▶ Please double-check your Bill Pay payees and payments as those may not have completely transferred over.
- ▶ Set up your account alerts, as those won't transition automatically.
- ▶ Re-establish any automatic transfers to internal and external accounts
- ▶ If you've previously selected to receive statements and notices electronically, you'll need to make this selection again

It is also important to note that not all of your transaction history will be available. You will be able to view previous statements for the past two years.

▶ *Continued on next page*

▷ Continued from page 2

▶ **If you don't have a digital banking account, there are two ways to enroll:**

Digital Banking is available via our mobile app and current web browsers.

### Web Browser

Go to [www.myconsumers.org](http://www.myconsumers.org) and select Consumer in the login box to register.

### Mobile App

**Android:** Download the Consumers Credit Union app on Google Play

**Apple:** Download the Consumers Credit Union app on the App Store



## Account Conversions

Your RBCU accounts will be converted to an account at CCU that's most similar in features and type. You'll see these new names for your accounts in your digital banking display, and on your member statements. Details on your new savings and checking accounts, including dividend rates, qualifications, and restrictions, are provided in the enclosed Truth-In Savings Disclosures. Your certificate accounts will remain the same. Any changes to loan terms for line of credit or Visa Cards will be communicated separately.

RBCU ACCOUNT	Will Become	CCU ACCOUNT
Free Checking*	will become →	Free Checking
Kasasa Checking*	will become →	Rewards Checking
Student Choice Checking*	will become →	Student Checking
Student Savings	will become →	Membership Savings
Sub Shares	will become →	Custom Savings
Share Savings	will become →	Membership Savings
Vacation Savings	will become →	Custom Savings
Moola Bella Share	will become →	Membership Savings
Christmas Club	will become →	Holiday Savings
Roth IRA Share	will become →	IRA Savings
IRA Share	will become →	IRA Savings
New Vehicle (loan)	will become →	Auto New (loan)
Used Vehicle (loan)	will become →	Auto Used (loan)
Other Secured (loan)	will become →	Secured Other (loan)
1st Mortgage Fixed 30	will become →	30 Year Fixed
1st Mortgage Fixed	will become →	15 Year Fixed
2nd Mortgage Fixed	will become →	Home Equity Fixed
Home Equity Line of Credit (HELOC)	will become →	Home Equity Line of Credit
HELOC Closed End	will become →	HELOC Closed End
Unsecured Signature Loan	will become →	Personal Loan
Certificates	will become →	Certificates (same term)

\*For members with multiple checking accounts, the oldest will convert to CCU Rewards Checking, with others converting to CCU Free Checking.



## Visa Credit Cards

If you have an RBCU Visa Card, **you'll soon be receiving a new card**, with a new number and a separate letter outlining the Change in Terms for your new CCU Visa Platinum Card.

**NOTE: Your Visa Credit card will convert sooner than your other accounts:**

- ▶ Continue using your RBCU credit card through Friday, March 7.
- ▶ Beginning Saturday, March 8, please activate your new card using the instructions that accompany your new card. You may begin using it right away.
- ▶ Select a new PIN if desired.
- ▶ Add your new card to your Mobile Wallet.
- ▶ Your new card won't appear in digital banking until March 17. If you need transaction information before then, call **877.275.2228**.



## Kasasa Checking = Rewards Checking

As shown in the table on the previous page, your Kasasa Checking account at RBCU will become Rewards Checking at CCU. You'll earn dividends on your balances for doing a few simple things, like setting up direct deposit and e-statements, and using your debit card at least 12 times a month. Learn more at [myconsumers.org/RewardsChecking](https://myconsumers.org/RewardsChecking). To make the conversion easier, CCU will pay the highest dividend tier available for the months of March and April. You'll need to meet the minimum qualifications to earn dividends beginning with your May transactions.



## Checking Accounts & Debit Cards

Your new **CCU Checking account will retain the same number**, and you can continue to use your RBCU checks for the next six months, but we encourage you to order new CCU checks at your earliest convenience, by calling **877.275.2228** or using the CCU mobile app.

Overdraft Privilege Program on your checking accounts will convert to CCU's Courtesy Pay program. Current elections to include ATM and one-time debit transactions will be preserved. Details on the Courtesy Pay Program and ATM and Debit Card Overdraft Services Consent are included in the enclosed disclosure document. Please note, you do not need to sign or return the form.

**You'll soon be receiving a new CCU Visa Debit Card.** Please watch for it in the mail so you don't accidentally discard! Important information about your card:

- ▶ Continue using your RBCU debit card through Sunday, March 16
- ▶ Beginning Monday, March 17, please call to activate your new card using the instructions that accompany your card. You may begin using it right away.
- ▶ Select a new PIN
- ▶ Add your new card to your Mobile Wallet
- ▶ Update any payees who currently have your RBCU debit card on file
- ▶ If you haven't received your card by March 1, please call **877.275.2228**.

**Note:** On Saturday, March 15 and on Sunday, March 16, debit cards will have a maximum daily limit for purchases and cash withdrawals:

\$1,005 per day for all PIN-based transactions in total (combined ATM, in-store purchase and cash-back transactions at point of sale)

\$2,505 per day for all online and signature-based debit card purchases



## Home Mortgages & Home Equity Lines of Credit

If you have a RBCU mortgage or Home Equity Line of Credit (HELOC), you've received a separate letter outlining changes to your account, making payments and digital access, If you haven't received this letter, please call **877.275.2228**.



## Member Statements

You'll need to re-enroll for electronic statements and notices within CCU digital banking (see page 2). If you're currently receiving paper statements, now is a great time to enroll.

### *Dividends and Statement Dates*

For the period March 1 - 14, dividends will be paid and a special statement generated for the time period March 1 – March 14.

In the first week of April, you'll receive your first CCU statement, which will include dividends paid March 15 – 31.



## Auto & Personal Loans

After the merger, the terms of your auto and personal loans will remain the same, including your rate, term, payment amount, and due date. Your recurring ACH payments will automatically transfer to the new system, so there's no need to take any action. If you have an unsecured personal line of credit, you will receive additional communication regarding changes specific to that account. For additional payment options, please visit [myconsumers.org/payments](http://myconsumers.org/payments) or call **877.275.2228**.



## Support

We're here to help during this change. If you have any questions during conversion, please call 877.ASK. CCCU (877.275.2228) at any time or send us a chat through online banking Mon – Fri, 9 am – 5 pm CST. You'll always find the latest details at [myconsumers.org/RBCU](http://myconsumers.org/RBCU).



## CCU Branch Locations

### **Arlington Heights**

950 E Rand Rd  
Arlington Heights, 60004

### **Carol Stream**

426 W. Army Trail Road  
Carol Stream, 60188

### **Gurnee**

4946 Grand Ave.  
Gurnee, 60031

### **Kildeer**

20413 N Rand Rd,  
Ste 106 Kildeer, 60074

### **Loves Park**

4225 N Perryville Rd,  
Loves Park, 61111

### **Mt. Morris**

4 E. Main St.  
Mt. Morris, 61054

### **Mundelein**

1210 S. Lake St.  
Mundelein, 60060

### **North Waukegan**

3737 N Lewis Ave.  
Waukegan, 60087

### **Northbrook**

1334 Shermer Rd  
Northbrook, 60062

### **Round Lake Beach**

2626 N IL Route 83  
RLB, 60073

### **Schaumburg**

1310 N. Meacham Rd  
Schaumburg, 60173

### **Streamwood**

990 S. Barrington Rd  
Streamwood, 60107

### **Volo**

195 E Route 120  
Volo, 60073

### **Waukegan**

2750 Washington St.  
Waukegan, 60085



## Conversion Weekend service availability

	Friday, March 14	Saturday, March 15	Sunday, March 16	Monday, March 17
Debit card	Continue using RBCU debit card			Begin using your new CCU debit card
Credit card	RBCU credit cards will work through March 7 Activate your CCU credit card beginning March 8		Activate and begin using your new CCU credit card	
Online and mobile banking	Available until 6 pm CT	Unavailable		CCU online banking available
Mobile check deposits	Available through March 12 then unavailable			Mobile check deposit available
Bill payment	Available until 6 pm CT	Unavailable		CCU bill payment available
Alerts	Available until 6 pm CT	Unavailable		CCU alerts available to be set up
eStatements and eNotices	Available until 6 pm CT	Unavailable		Available in CCU online and mobile banking
RBCU.net		Available		Will redirect to myconsumers.org
myconsumers.org	Available			
Shared branching	Open until 5 pm CT	Unavailable		Available at 9 am CT
RBCU branches ATMs & drive-thru locations	Open until 5 pm CT	Unavailable		Branch lobbies available at 9 am CT, drive-thrus available
CCU branches, ATMs, ITMs & drive-thru locations	Open until 6 pm CT	Unavailable		Branch lobbies available at 9 am CT, drive-thrus available
RBCU Branches	Open until 5 pm CT	Unavailable		CCU Contact Center
CCU Contact Center	CCU phone support until 6 pm CST, online banking chat until 5 pm, limited after-hours phone support available 24/7	Limited after-hours phone support available 24/7		CCU phone support until 6pm CST, online banking chat until 5pm, limited after-hours phone support available 24/7
Telephone Banking	Available until 5 pm CT	Discontinued		



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