

Welcome

Members of Latrobe Area Hospital
Federal Credit Union



What you need to know about the upcoming merger

From our Chief Executive Officer

Dear Valued Member:

Effective October 1, 2024, Latrobe Area Hospital Federal Credit Union will become **Pheple Federal Credit Union**, allowing us to extend full access to all of Pheple Federal Credit Union's products and services.

I am confident you will find that these changes will make your banking experience more convenient and allow you greater access to your financial needs. The most noticeable change will be the fact that you now have four locations to do your banking, plus access to over 5,600 credit unions across the nation through the CU Shared Service Center Network and free ATM access at CU\$ and PNC Bank ATMs. In addition to the Latrobe Hospital branch, our branches and ATMs are conveniently located on Route 30 in Greensburg, Harrison City-Export Road in Jeannette (Penn Township), and on Route 119 in Greensburg. We also have an ATM available at the Westmoreland County Courthouse.



We are very excited to provide you access to our innovative financial products, tools and services. Our Free Checking offers a Visa Debit Card, direct deposit, payroll deduction, audio response and eStatements. In addition, you'll have access to our online banking services, bill pay, Mobile App with Remote Deposit, eAlerts, eNotifications and check imaging.

Since 1951, Pheple Federal Credit Union has felt like home for thousands of our members. We welcome you to your new home. We treat every member like family – guiding you through your finances, educating you about your options, and most importantly, being there with you at every stage of your life.

On behalf of our Board of Directors and the entire Pheple Federal Credit Union family, I welcome you again to our credit union family. We look forward to making your financial dreams come true for years to come.

Sincerely,

Maria A. LaVelle

Chief Executive Officer, Pheple FCU



Exceptional Personal Service

About Pheple Federal Credit Union

Pheple Federal Credit Union, established in 1951 as Bellco Employees Federal Credit Union, serves over 16,000 members. We have three branches in Greensburg and Penn Township, student branches at Penn Trafford, Kiski Area, and Greensburg Central Catholic high schools, and a college branch at Westmoreland County Community College.

We pride ourselves on being a full-service financial institution, offering a convenient, one-stop solution for all your financial needs. We know how important it is to trust your financial institution, and our goal is to build strong, lasting relationships with our members. For more details about our products and services, please visit our website at www.pheplefcu.org.

Our Mission

We are dedicated to the financial well-being of our community.

Our Member Service Standards

ENGAGE By giving full attention to the member that we are waiting on by listening, interaction, and finding the best possible resolution to the member's needs, as well as on a personal level to build a lifetime relationship.

EDUCATE Always teaching our members about products and services that will help improve their financial needs.

RESPECT Treating all members alike regardless of their financial situation, WE DO NOT JUDGE.

Stay in touch

Our staff will be happy to help you with personal service through any of these outlets:

Call & Text
(724) 834-5580

Online
pheplefcu.org

Email
info
@pheplefcu.org

In Person

Latrobe Area Hospital Branch

121 West 2nd Avenue • Latrobe, PA 15650
Monday to Friday: 8am-3:30pm

Eastgate Plaza Branch

5142 Route 30 Suite 105 • Greensburg, PA 15601
Monday to Thursday: 9am-5pm; Friday: 9am-6pm
Saturday: 9am-1pm

Penn Valley Plaza Branch

1075 Harrison City Export Road • Jeannette, PA 15644
Monday to Thursday: 9am-5pm; Friday: 9am-6pm

Willow Crossing Branch

708 State Route 119 • Greensburg, PA 15601
Monday to Thursday: 9am-5pm; Friday: 9am-6pm
Saturday: 9am-1pm

Numbers to Know

Debit Card Activation
(833) 990-0751

Debit Card After Hours
(833) 990-0801 (after 5pm ET)

Credit Card Activation
(855) 360-4541

CU*Talk Bank-by-Phone
(800) 561-1976

Pheple FCU Text Alerts
Text PHEPLE to
(724) 221-7932 to sign up.
Message & Data rates may apply. Reply STOP to cancel at any time.
See Terms of Service and Privacy Policy at pheplefcu.org/text.





Need to know: Frequently Asked Questions

About the merger

What will happen to the employees of Latrobe Area Hospital Federal Credit Union? They are becoming employees of Pheple.

Will the Latrobe Hospital branch remain open? The branch will remain open for at least 5 years, depending on the lease agreement. LAHFCU members will also gain access to Pheple's four branches located in Westmoreland County and over 5,600 CO-OP Shared Branches nationwide. The branch's hours will be adjusted to 8:00am to 3:30pm, Monday through Friday, effective October 1.

Will par value be adjusted? The par value for both credit unions is \$5, so the par value will remain \$5 for the members of the merged credit union.

I have accounts at Pheple Federal Credit Union and Latrobe Area Hospital Federal Credit Union. Will my two accounts be merged into one account? No, you'll have two separate Pheple accounts. If you'd like to combine the accounts into one, please contact Pheple after the merger and we will be happy to combine them.

Your credit union accounts

Will I keep the same member/account number? Your member number will be adjusted. See page 5 for more information.

What will happen to my LAHFCU debit card? You will receive a new Pheple FCU Visa Debit Card in mid-September. See page 4 for important dates. The new card has daily limits of \$1000 for PIN transactions and \$2000 for signature transactions.

What will happen to my LAHFCU loan? After September 30, your LAHFCU loan balances will transfer to Pheple with the same terms and rate. Pheple will report your loan activity to Credit Bureaus at the end of October.

What will happen to my LAHFCU credit card? You will receive a new Pheple FCU Visa Credit Card in early October. See page 4 for important dates. Your current rate will be honored. Payments will be due on the 28th of each month.

Getting paid and making payments

What will happen to my direct deposit? Existing direct deposits will continue as is.

What will happen to my current checks? You can still use your current LAHFCU checking account checks, but when you order new ones, they'll need your Pheple FCU routing and account number.

What will happen to my current recurring ACH payments? Current recurring ACH payments will still be honored, but future ones need your new Pheple FCU routing and account number.

What will happen to my current Bill Pay payments and accounts? Starting October 1, enroll in Pheple FCU Bill Pay via Online Banking or the Mobile App and re-add your payees. Please print or write down your current payee information before the merge date.

How can I make loan payments? Pheple offers various loan payment options: online at pheplefcu.org/make-a-payment, through Online Banking or the Mobile App, at any branch, or by mail with payment coupons. Your due date will not change.



Need to know: Important Dates

Dates to Know

Please review the following important dates to make sure that you are prepared for the upcoming merger.

MID-AUGUST

Loan Accounts: If you currently have credit insurance on an LAHFCU loan, you have received a notice to select new payment protection. Please return by September 30 to ensure continuous coverage. If we don't hear from you, a reminder notice will be sent in mid-September.

MID-SEPTEMBER

Credit Cards: You will receive a mailing regarding your credit card account. You must follow the instructions to redeem ScoreCard Rewards by December 4.

Debit Cards: If you currently have a LAHFCU debit card, you will receive a Pheple FCU debit card via mail. Do not activate your new card until October 1. Continue using your LAHFCU debit card.

SEPTEMBER TBD

Bill Pay: This is the last day to process a Bill Pay payment with LAHFCU.

SEPTEMBER 26

Credit Cards: This is the last day to make a payment on your LAHFCU credit card. Your first credit card payment at Pheple FCU will be due on October 28.

SEPTEMBER 27

Remote Deposit: This is the last day to process a remote check deposit in the LAHFCU Mobile App. Snap Deposit, our instant-availability remote check deposit service, will be available in your new Pheple FCU Mobile App.

SEPTEMBER 30

LAHFCU will close at noon to prepare for the merger. All Pheple FCU offices will close at 4pm.

LAHFCU Online Banking and Mobile App will not be available after noon.

Debit Cards: Your LAHFCU debit card will be deactivated at noon. Please plan ahead and have alternate payment methods on hand.

OCTOBER 1

The Latrobe Hospital branch will reopen as Pheple FCU and you will officially be a member of Pheple.

Bonus Dividend: In appreciation of your loyalty, the Board of Directors of LAHFCU is distributing a \$75.00 bonus dividend. This will be deposited to the share savings account of all members who joined prior to September 1, 2024.

Online Banking: You will be able to sign into Pheple FCU Online Banking and Mobile App to view your accounts. See page 5 for first-time log-in instructions.

Debit Cards: Activate your Pheple FCU debit card by calling (833) 990-0751.

OCTOBER 4

Credit Cards: Your LAHFCU Visa Credit Card will deactivate.

WEEK OF OCTOBER 7

Credit Cards: Your new Pheple FCU Visa Credit Card will arrive and be ready to activate and use immediately.



Accessing your Credit Union

Signing into Online Banking and the Mobile App for the first time

1. Click the "Online Banking Login" button at the top of any page on our website: pheplefcu.org, or search "Pheple FCU" in the Apple App Store or Google Play Store.
2. Use the following username and password:
username: your member number (see below)
password: the last 4 digits of your Social Security Number (SSN) and the 4 digit *year* you were born, for example: if your SSN is 123-45-6789 and your birthday is 01/01/1980, your temporary password is 67891980)
3. Follow the instructions to set up a permanent password and security questions.
Important: You will need to answer one security question each time you log into Online Banking, so please make sure you know your answers.
4. When you see your accounts listed, you are in!

Helpful hint: A strong password is one that is at least eight characters with a combination of upper and lower case letters, numeric characters, and special characters.

What's my new member number?

Your member number will be adjusted to make it 8 digits long by adding a 9 and several zeros at the beginning of it. For example:

- If your current member number is **123** (3 digits long), your new member number will be **90000123**.
- If your current member number is **1234** (4 digits long), your new member number will be **90001234**.
- If your current member number is **12345** (5 digits long), your new member number will be **90012345**.

If you have any questions about your new member number, please call the Latrobe branch at (724) 539-8820. You will need your new member number to activate Online Banking and the Mobile App.

CO-OP Shared Branches & Free ATMs

Shared Branches

At more than 5,600 branches and over 2,000 self-service locations in all 50 states, you can conduct transactions just like you would at Pheple FCU, thanks to our membership in the CO-OP Shared Branch network. This means convenience when, where and how you want it.

Here are the CO-OP Shared Branch locations closest to Latrobe Hospital:

CLEARVIEW FCU

WWW.CLEARVIEWFCU.ORG

Latrobe

107 Lloyd Ave.
(724) 539-9396

Delmont

6750 Hollywood Blvd.
Suite 450
(724) 468-6811

North Huntingdon

12260 Route 30
(412) 678-9564

FIND A SHARED BRANCHING LOCATION NEAR YOU AT

WWW.CO-OPSHAREDBRANCH.ORG
OR CALL 1-800-919-2872.

Free ATMs

Get surcharge-free withdrawals at all Pheple FCU, PNC Bank, and CU\$ Network ATMs.

SCAN THIS QR CODE

to find the closest free ATM or shared branch, or visit our website, pheplefcu.org.



Find an ATM or Shared Branch

people helping people

It's who we are – it's what we do.



pheplefcu.org/LAHFCU

Stay up-to-date on the merger

Please visit our website for the latest news about the Pheple FCU-Latrobe Area Hospital Federal Credit Union merger.

We look forward to welcoming you to the Pheple FCU family! Get to know us by following @pheplefcu on Facebook, Instagram, X, and LinkedIn.

