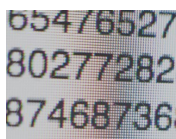


# Important Information for former First United Members

## What to expect on January 19, 2024

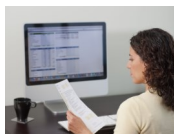


Starting January 19, 2024 we will be combining our First United and North Central members onto one system. The following information details how this will affect your account. Please keep this information for reference.



### Your Account Number

Your account number will convert to a nine digit number beginning with 7. This means going forward you will add a "7" and then enough zeros to your existing account number to create a nine digit number. For example, if your account number was 12345, it would become 700012345.



### Your Direct Deposit Automatic Payments

Over time you can make changes to your Direct Deposit and Automatic Payments to align with updated suffixes and your account number. If you receive a new debit and/or credit card, the card number will need to be updated for any automatic payments you have set up.



### Your Debit and Credit Card

Your current Debit and/or credit card will continue to work until a new card is reissued, a process we expect to be completed by late 2025. If your card is approaching its expiration date, you will be reissued a North Central card.



### Your Online & Mobile Banking

When logging into North Central's Online Banking the first time starting January 21, 2024 you will simply visit [ncacu.org](https://ncacu.org) and select "first time user" by It'sMe247. Log in using your new account number to set up online banking. Members will want to set up online banking prior to using the mobile app. Download the NCACU Mobile App and remove the NCACU Division of North Central Area CU Mobile App from your device.



### Your Checking Account

The new routing number after January 22, 2024 will be 272484247. You may continue to use your supply of First United checks. However, you will want to contact the credit union when you need more checks with the updated account and routing number.



### Your Loans

Rest assured that the rates and terms of any loans that were originally opened with First United will not be affected.

## IMPORTANT DATES

### Friday January 19, 2024—OPEN

(Service Center PHONES open 8:30 a.m. –5:30 p.m.)

- Debit and Credit Cards will work with reduced limits. You may avoid using your cards by withdrawing cash for the weekend.

### Saturday, January 20, 2024— CLOSED

- Service Center Phones & Lobbies closed.
- Online Banking, Mobile App, CU\*TALK and Shared Branching unavailable. Will become available as soon as data merger is complete.
- Debit and Credit Cards will work with reduced limits.

### Sunday, January 21, 2024—CLOSED

- Debit and Credit Cards will work with reduced limits.

### Monday, January 22, 2024—Lobbies OPEN normal hours

- ALL SERVICES AVAILABLE and more!

## CHECKLIST

As we combine our systems, some things to remember:

- ☐ **Log into North Central's Online Banking starting Sunday, January 21, 2024.**
- ☐ **Download NCACU Mobile App after signing into Online banking for the first time on Sunday, January 21, 2024.**
- ☐ **Re-Enroll and update your Bill Pay Sunday, January 21, 2024.** Prior to January 19, 2024, take a screen shot or document your current payees and dates.

**Please keep this mailing  
for reference.**

**If you have any questions please  
call us at (989) 910-5135.**

### Will account suffixes change?

Account suffixes will be updated on January 21, 2024. All automatic transfers set up with your First United accounts will continue to post as scheduled; you will not need to reconfigure your account number information. Please refer to the following suffix conversion chart moving forward with new account changes.

| Account      | Former Suffix | New Suffix |
|--------------|---------------|------------|
| Checking     | 103-105       | 003-005    |
| Shares       | 000           | 000        |
| HSA Checking | 194           | 029        |
| Escrow       | 155-160       | 130-134    |
|              |               |            |

### Will anything change with my share certificates?

Your current certificate rate will remain the same. We are offering additional options for certificates. For more information please visit [ncacu.org](http://ncacu.org).

### Will I still be able to use Bill Pay to pay my bills online?

Yes, If you have a checking account you must re-enroll in this service after logging in the first time after January 21, 2024. This free service is the same as

members used in First United's online banking. Prior to January 19, 2024 document your current payees and dates to input them into the new bill pay. Any bills scheduled to go out after January 19, 2024 will not be issued, until you re-enroll.

### Does NCACU have a telephone banking service?

Yes, this free service is known as CU\*TALK just like you have been using. You will continue to use the same toll-free number (855) 248-3553. You will enter your NEW account number and your temporary PIN is the last four of the primary member's Social Security Number.

### Does NCACU have Shared Branching?

Yes, this benefit will continue with the same shared branching services. However, these services will be down for our members January 20 – January 21, 2024.

### How do I make loan payments?

Continue to make payments the same way you do now with the NCACU Online Banking, any branch or by mail: 2665 S. Reserve Rd, P.O. Box 817, Houghton Lake, MI 48629.



### Lobby & Drive Thru Hours:

Monday through Thursday

9:00 a.m. – 5:00 p.m.

Fridays

9:00 a.m. – 5:30 p.m.

### Service Center PHONES ONLY:

Monday through Friday

8:30 a.m. – 8:00 p.m.

Saturdays

9:00 a.m. – 3:00 p.m.

### Mail:

2665 S. Reserve Rd.

P.O. Box 817

Houghton Lake, MI 48629

### Branches:

Grayling | Grandville | Roscommon

Houghton Lake | Standish

[ncacu.org](http://ncacu.org) | (989) 910-5135



## Products & Services available!

### Plenty of loans to choose from!

Great rates and enhanced loan options mean you'll never need to look anywhere else!

- Business Lending
- Construction loans
- Mortgages
- And more!

### Updates to Mobile Banking

Same great services, plus more!

- Spanish translation in Online Banking.
- Easy push loan application notifications.
- Stay tuned for updates on when mobile pay will be available on NCACU credit and debit cards.

### Get Paid Early

Use this feature within Online Banking to get your pending deposit up to two days faster!

Simply log into your Online Banking and click on your ACH transactions. If you have a pending deposit available, you can click the "Post Now" button to get your funds early.

### Contacting the Credit Union

You can still contact the Grandville branch at (616) 532-9067 and 3140 Ivanrest Ave SW, Grandville, MI 49418. Our new mailing address is our administrative building in Houghton Lake, which takes mailed payments.