

The Complete Guide to Transitioning your Accounts from Phone-Co Credit Union to Great Lakes Credit Union

We're here to make your transition to Great Lakes Credit Union (GLCU) as stress free as possible. This guide provides important dates, information about accessing your accounts, and an overview of GLCU products and services.





VISION STATEMENT

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**To be our members'
trusted financial
partner.**

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Welcome!

Our business is your future!

Great Lakes Credit Union (GLCU) is excited that Phone-Co Credit Union (PCCU) members will continue to enjoy the benefits of belonging to a credit union as our two credit unions merge, offering you more financial products and services.

One of GLCU's main goals is to exceed our members' expectations by providing personalized service and we look forward to providing that personalized service through our professional, dedicated and courteous staff.



We are pleased to be able to provide a vast array of quality financial products and services we believe are relevant to all of our members. GLCU has a long history of safety, soundness, and ethical management decision-making, coupled with a complete financial product line, including Government insured share accounts.

In order to bring value to our diverse membership, GLCU prides itself on continually changing and recreating itself as our members' needs change and develop. Whether our members need loans, savings, or convenience, we are here for them. GLCU strives to listen, update and improve at every opportunity. GLCU has invested in a variety of contact points for members — personal contact at branches, a full service Call Center, and internet services and electronic technologies — all geared toward providing members

easy access to all available products and services 24/7. We hope that these contact points will assist you in maintaining a relationship with your new credit union.

GLCU is also extremely proud of the amount of time we spend investing in the communities we serve by delivering member financial education, financial literacy programs and youth initiatives — all supporting the cultural and demographic diversity of our communities. We look forward to serving your community for many years to come.

We will work tirelessly to make the transition as smooth as possible for you and offer PCCU members expanded products and services such as checking, mortgages, online banking, free Bill Pay and Mobile Check Deposit. I am confident that you'll enjoy the benefits of being a GLCU member.

On behalf of our Board of Directors, the Senior Management Team and the entire Great Lakes Credit Union family, we look forward to helping you realize your financial dreams.

Sincerely,

A handwritten signature in black ink that reads "Vikki Kaiser". The script is fluid and cursive, with the first letter of each name being capitalized and prominent.

Vikki Kaiser
President/CEO
Great Lakes Credit Union

Quick Start Summary

Topic	IMPORTANT TO KNOW	Page
Conversion Timeline	The Welcome Packet includes important merger dates you should review. This will help you plan your finances before, during, and after the merger.	5
Contact Information	On Thursday, December 3, 2015, you may contact GLCU's Call Center, visit our website or stop by one of our convenient branches.	7, 8
Branch Locations	GLCU serves all counties surrounding Chicago, including Lake, McHenry, DuPage, Will, Kendall, Kane, parts of Cook County and Kenosha County, WI. There is a helpful link at www.glcu.org/about_us/locations to locate our branches.	7, 8
Savings, Money Market, Club Accounts, & Share Certificates	GLCU has a variety of savings options including Regular Savings, Money Market, Club Accounts, Share Certificates and Health Savings Accounts.	10
Youth Accounts	GLCU offers two outstanding accounts for children 0-14 and young adults 15-23. Each account has educational programs to help create a bright financial future.	13
Direct Deposit & Automatic Payments or Withdrawals	We want the transition of these electronic transactions to be as easy as possible. There will be minimal effort on your part to ensure your transfers and deductions continue without interruption. Transactions will continue to process to your PCCU account number for up to 90 days.	10, 16
Checking	GLCU offers an interest paying Ultimate Checking account.	14
Debit Cards	GLCU offers a Visa debit card which can be used at ATMs to get cash or at any merchant who accepts Visa. Simply swipe your debit card as credit and the purchase comes out of your checking account.	17

See conversion timeline on page 5 for specific details.

Topic	IMPORTANT TO KNOW	Page
Account Number	Your account number will change slightly. We have made this an easy transition by retaining your current PCCU Account number with the addition of four numbers. You will receive your new account number in the mail in your Welcome Packet.	19
Online Banking	After the conversion, GLCU's online banking (WebConnect) will be available to you for easy and secure account access 24/7.	20
Mobile Banking	GLCU offers convenience on the go with 24/7 mobile banking. Be sure to download the mobile app after conversion.	20
Auto & RV Loans	In addition to low rates, fast approvals and one-stop vehicle shopping, GLCU offers many valuable services and resources that will benefit you.	28
Mortgages	We offer a full range of options when it comes to mortgage loans. We guide you through the process and make sure your mortgage fits your lifestyle and budget.	29
Credit Cards	GLCU offers VISA credit cards and all the benefits you expect. Select the credit card important to you — a rewards card or a low interest rate card.	32
Business Checking, Savings, Money Market, Share Certificates & Loans	GLCU offers business packages to help your business operate financially.	33
Financial Tools & Education	One of the unique benefits of GLCU is the Financial Education that we provide. Whether it be investment options, budgeting challenges or college financing, GLCU is here to help you along the way.	35

We thank you for your patience during the conversion process.

Conversion Timeline

Dates and times noted below are subject to change.

Important Dates to Remember

Week of November 2, 2015

- During this week you will receive a Welcome Packet containing important account information.

Monday, November 30, 2015

- Conversion will begin at 2:00 p.m.

Tuesday, December 1 & Wednesday, December 2, 2015

- PCCU branch will be closed.

Thursday, December 3, 2015

- The Chicago branch will re-open and all other GLCU branches, Shared Branching and Online Banking (WebConnect) will be available for your convenience. For details about account access, Online Banking (WebConnect), Bill Pay and eStatements, please see pages 19-25 for instructions.
- Create a user name & password for GLCU's Online Banking (WebConnect) at www.glcu.org
- Notify employer(s) of your new GLCU account and routing number (271984832) for direct deposit and payroll distribution. Transactions will continue to process to your PCCU account number for up to 90 days.
- Notify companies who currently debit your PCCU account with your new GLCU account and routing number (271984832), (i.e. utilities, credit cards, mortgage, etc.). Transactions will continue to process to your PCCU account number for up to 90 days.

Within the First Two Weeks of December

- You will receive your last PCCU statement for November.

Within the First Two Weeks of January

- You will receive your first GLCU statement for December.

Account Conversion

The account conversion will begin at 2:00 p.m. on Monday, November 30, 2015, and will be complete on Thursday, December 3, 2015. PCCU members will have access to GLCU's full suite of online banking, mobile services and branches Thursday, December 3, 2015. If you have any questions concerning your GLCU account, please contact us toll free, at (800) 982-7850. Our Call Center is open until 6:00 p.m. most days, please see hours listed on page 8 for your convenience. We value your membership and look forward to meeting your financial needs.

Use this as a quick reference guide for affected dates of products and services.

SERVICES	December 1 st & 2 nd	December 3 rd
Branch(es)	Not Available	Available
Shared Branching	Not Previously Available	Available
Call Center	Not Previously Available	Available
Checking Accounts	Not Previously Available	Available
GLCU Debit Card	Not Available	Available
Online Banking	Not Previously Available	Available
Bill Pay	Not Previously Available	Available
eStatements	Not Previously Available	Available
Mobile & Text Banking	Not Previously Available	Available
www.glcu.org	Available	Available
www.phonecocu.org	Not Available	Not Available

BRANCH LOCATIONS

For branch hours and locations please visit www.glcu.org/about_us/locations

Antioch 351 E. Route 173 Antioch, IL 60002	Shared Branch Drive-up Tellers / ATM Coin Counter
Bolingbrook 267 S. Weber Road Bolingbrook, IL 60490	Shared Branch Drive-up Tellers / ATM Coin Counter
Chicago 225 W. Randolph St., Suite 01035 Chicago, IL 60606 (Entrance on Franklin)	Shared Branch
Country Club Hills 18130 Pulaski Road Country Club Hills, IL 60478	Shared Branch Safe Deposit Boxes Drive-up Tellers / ATM Coin Counter
Crystal Lake 345 E. Congress Pkwy. Crystal Lake, Illinois 60014	Shared Branch Drive-up Tellers / ATM Coin Counter
Gurnee 7275 Grand Ave. Gurnee, IL 60031	Shared Branch Safe Deposit Boxes Drive-up Tellers / ATM Coin Counter
Naperville 1519 N. Naper Boulevard Naperville, IL 60563	Shared Branch Safe Deposit Boxes Drive-up Tellers / ATM Coin Counter
North Chicago 2525 Green Bay Road North Chicago, IL 60064	Shared Branch Drive-up Tellers / ATM Coin Counter Lobby ATM
Oak Lawn 9930 SW Hwy Oak Lawn, IL 60453	Shared Branch Drive-up Tellers / ATM Coin Counter

BRANCH LOCATIONS

For branch hours and locations please visit www.glcu.org/about_us/locations

Round Lake Beach 2135 N. IL Route 83 Round Lake Beach, IL 60073	Shared Branch Drive-up Tellers / ATM Coin Counter
Waukegan 3290 N. Lewis Ave. Waukegan, IL 60087	Shared Branch Drive-up Tellers / ATM Coin Counter Lobby ATM
Willow Springs 160 Market Street Willow Springs, IL 60480	Shared Branch Drive-up ATM Coin Counter
Woodstock 180 S. Eastwood Dr. Woodstock, IL 60098	Shared Branch Lobby / ATM Coin Counter
Zion 2145 Sheridan Road Zion, IL 60099	Shared Branch Drive-up Tellers / ATM Coin Counter Lobby ATM

Call Center

GLCU's Call Center is available to assist members with questions or issues related to their account or any GLCU product & service, or to apply for a loan or mortgage. Members can reach the Call Center toll free **(800) 982-7850**.

Please be aware that for your safety and security GLCU requires members to answer security questions when you call regarding your accounts.

Call Center Hours

Monday, Tuesday, Thursday & Friday	9:00 a.m. to 6:00 p.m.
Wednesday	9:00 a.m. to 3:00 p.m.
Saturday	9:00 a.m. to 3:00 p.m.

Branch & ATM Locator

You can quickly and easily find GLCU branch locations, hours, over 100 GLCU FREE ATMs, surcharge-free ATMs and Shared Branching locations with the Branch Locator tool on our website.

Visit www.glcu.org/about_us/locations



Branch Locator Features

- Search for GLCU Branches, over 100 Free GLCU ATMs, Surcharge-Free ATMs and Shared Branches
- Search by address, city or zip code
- Multiple map views
- Printable search results

SAVINGS ACCOUNTS

IMPORTANT ACCOUNT CHANGES

- We will automatically convert your PCCU savings account to a new, comparable GLCU savings account.
- If you are a member of both PCCU and GLCU, your PCCU account will not be combined with your GLCU account. Therefore, you will have two separate GLCU accounts, please contact us if you wish to combine your accounts.

If your PCCU account is...	Your new GLCU account will be...
Regular Shares	Share Savings
Secondary Savings	Special Shares
6 Mo Share Certificate (\$10k min.)**	1 Yr Share Certificate (\$1k min.)
1 Yr Share Certificate (\$10k min.)	1 Yr Share Certificate (\$1k min.)
2 Yr Share Certificate(\$10k min.)	2 Yr Share Certificate (\$1k min.)

REMINDER:

Your account number will change. We have retained your current PCCU account number with the addition of four numbers to make it eight digits long.

Example of an account number*:

PCCU Account: 1234 GLCU Account: **3400**1234

**You will receive your new account number in your Welcome Packet.*

****6 Mo Share Certificates will convert to a 1 Yr Share Certificate upon maturity. GLCU minimum balance requirements will apply.**

Direct Deposits

Your existing PCCU Direct Deposit will **not** automatically be routed to your new GLCU account. You need to provide your employer with **GLCU's Routing #271984832** and your new GLCU account number. **Do not update until Thursday, December 3, 2015.** Transactions will continue to process to your PCCU account number for up to 90 days.

SAVINGS ACCOUNTS

Save today for tomorrow with Great Lakes Credit Union

Share Savings Accounts

Your Savings account represents your ownership in GLCU and is the key to our full line of exceptional products and services. It's the perfect account to save for routine expenses or use for a rainy day fund.

A **Santa Saver** account makes holiday travel or gift-giving season merrier because it provides a simple way to build your holiday cash. Put away a little bit each week and just in time for the holidays, your funds will be directly deposited into either your savings or checking account.

Health Savings Account

Health Savings Accounts (HSA) combine the protection of health insurance with a tax-advantaged savings account.

Club Accounts

The **President's Club** is for members who have combined share and loan balances of \$50,000 or more and includes additional benefits and discounts.

- FREE No Fee Ultimate Checking
- Up to \$10 ATM Rebate
- Bonus Rate on Share Certificates
- Immediate Access on ATM Deposits — up to \$5,000
- No Fee Cashier Checks
- FREE Personal Checks

Our **Grand Advantage Club** is exclusively for GLCU members 60 years or better and includes additional benefits and discounts.

Cashiers Checks, Money Orders & Wire Transfers

Cashiers Checks, Money Orders and **Wire Transfers** are all available for a fee. View our fee schedule at www.glcu.org

Share Certificates

GLCU offers a variety of **Share Certificates**, up to 5 year terms with a minimum deposit of \$1,000. Early withdrawal penalties on Certificates will change to match GLCU's penalties: 90 days interest for Certificates with terms less than 1 year and 182 days for terms 1 year or longer.

Right Start Certificates

One year term Share Certificate with a minimum opening deposit of \$200. Set up payroll deductions to continue adding to your certificate.

Money Market Accounts

GLCU offers Money Market Accounts that give you flexibility and high yields. Maintain a higher account balance, earn more interest, and still have access to your money! Money Market Account funds are safe and secure.

Earn dividends daily on the tiered balances of:

\$2,500 to \$24,999

\$25,000 to \$49,999

\$50,000 and greater

- \$2,500 minimum balance
- Clear up to six checks per month
- Unlimited deposits and withdrawals*

*Money Market Accounts are limited to a total of six automated transfers by phone or by a pre-authorized automated transfer to another GLCU account or to a third party (including Money Market checks) from your Money Market, each calendar Month.

Individual Retirement Accounts (IRA)

GLCU offers Traditional IRA, Roth IRA and Coverdell Education Savings Account (ESA) options to assist you in saving for your future. Individual Retirement Accounts are insured separately for up to \$250,000 by the NCUA.

NCUA Insurance - Your Accounts are Federally Insured

Your Great Lakes Credit Union account is Federally insured up to \$250,000 and backed by the full faith and credit of the National Credit Union Administration (NCUA), an agency of the United States Government. Share insurance is provided free of charge to protect your funds from loss. Not one penny of insured savings has ever been lost by a member of a Federally insured credit union.

YOUTH ACCOUNTS



Kirby Kids Club (Ages 0-14)

The **Kirby Kids Club** account is designed to help children learn smart financial lessons and have FUN! A Kirby Kids Club account accrues dividends on daily balances of \$5 or more.



ON YOUR WAY Account (Ages 15-23)

The **On Your Way** account from GLCU provides you with a wide variety of financial education materials, information and products to create a bright financial future! On Your Way gives you chances to win valuable big-ticket prizes just for using GLCU products and services, referring friends and family to GLCU and for visiting the On Your Way website on a regular basis.

- On Your Way website with articles, advice and contests
- FREE Online & Mobile Banking
- FREE No Fee Ultimate Checking Account*
- GLCU VISA® Debit Card*
- Lifestyle Loans (Ages 18+)
- Student Loans (Ages 18+)
- FREE eStatements & eAlerts
- FREE Bill Pay

**Requires completion of online BalanceTrack educational module*

GLCU Scholarships

For more than 10 years GLCU has raised money annually, in large part through employee fundraising, to award six \$1,000 scholarships to members continuing their education, and not just high school students. The scholarship program is available to any qualifying member no matter what their age or their stage of education. Applications are accepted between January through April 1. Get more information at www.glcu.org/about_us/scholarships



ULTIMATE CHECKING

GLCU ULTIMATE CHECKING Monthly Requirements

If You Have...	You Will Receive...
\$500 Direct Deposit AND 10 Debit Card Purchases totaling \$100 or more AND eStatements AND Pay one Bill per Month through Bill Pay OR Login to Mobile Banking once per Month	Earn a Reward of 3.00% APY* on balances up to \$10,000 Up to \$5 ATM Rebate per Month No Monthly Fee No Minimum Balance Required
\$500 Direct Deposit OR 5 Debit Card Purchases	No Monthly Fee No Minimum Balance Required
None of the above	\$5 Monthly Fee

Signature purchases only, no returns, PIN, or ATM.

**Choosing Great Lakes
Credit Union for your
checking needs has
never been easier or
more beneficial!**

**EARN
3.00%
APY***

*APY = Annual Percentage Yield. The dividend rate and APY may change at any time. Balances up to \$10,000 will earn the stated rate and the portion of the balance over \$10,000 will earn the standard savings rate. Fees could reduce earnings. Maximum of ONE Ultimate Checking account per member. Additional Requirements to earn dividends; Monthly Direct Deposit of \$500 or more. Minimum of 10 Debit Card purchases per month totaling \$100 or more. Purchases must be posted to the account during the month to count toward your 10. Signature purchases only, no returns, PIN, or ATM. Must be enrolled in eStatements. You must be active in GLCU's Mobile Banking or Bill Pay. If you are not already enrolled in either of these services, you can sign up for Bill Pay through WebConnect, download our mobile app for Mobile Banking, or contact GLCU for assistance to sign up for these services. Certain requirements may apply.

Checking Accounts

CHECKING ACCOUNTS

Checking Account Comparison

Earn a high interest reward while managing your money.

Compare our checking solutions to find the one that meets your needs and lifestyle.

	Ultimate Checking	Fresh Start Checking
Earns Dividends	✓	
ATM Access - GLCU & Shared Branch	✓	✓
Free Unlimited Debit Card Use	✓	✓
Free GLCU Checks (First 50)	✓	
Free WebConnect Online Banking	✓	✓
Free eStatements	✓	✓
Free Online BillPay	✓	✓
Free eZDeposit	✓	
No Minimum Balance Required	✓	
Non-GLCU ATM Transactions	✓	✓
Account	See criteria listed on page 14	<ul style="list-style-type: none">▪ Successfully complete BalanceTrack education module▪ \$50 minimum checking balance maintained▪ \$10 monthly service fee▪ \$250 minimum monthly Direct Deposit▪ All other GLCU accounts

Overdraft Protection

GLCU is committed to helping our members when they need it. Our **Overdraft Protection Program** has been designed for your protection and peace of mind. If for some reason you do not have enough funds in your checking account, our system will automatically look to your other accounts to cover the amount being presented for payment. All you need to do is ask, and we will set up your account with this service and provide you with this worry free checking account benefit in the future. If you change your mind, you can reverse your decision at anytime and, of course, there are NO FEES if you don't use this service.

SafetyNet

In addition to the Overdraft Protection discussed above, GLCU offers **SafetyNet**. If there are not funds available to cover an item through Overdraft Protection, GLCU will pay items presented for payment from your checking account up to a pre-determined amount. You must first qualify for this service. GLCU requests you "opt-in" to ensure your ATM and Debit Card transactions are not declined at the merchant. Again, if you change your mind, just let us know and remember - there are NO FEES if you don't use the service.

Direct Deposit

Enjoy the benefit of **Direct Deposit** by providing your employer with **GLCU's Routing #271984832** and your new GLCU account number.



GLCU VISA® Debit Cards

Get fast and easy ATM access and the power to make purchases anywhere VISA is accepted. It looks like a credit card, but the amount of your purchase comes out of your Checking Account. Your **Debit Card** is not a credit card, so you don't pay finance charges.

There are two ways to make purchases:

CREDIT

Ask for credit, sign the receipt and the transaction will be processed similar to a check. It may take 1-2 days to clear your account. We recommend this option as it is a more secure way to complete your transaction.

DEBIT

Enter your PIN and the purchase will be deducted immediately from your account. You can also choose to receive cash back.

USE IT TO GET CASH

You can use your Debit Card to get cash at any ATM. You can even check your balance, make deposits, and transfer money.

Great Lakes Credit Union is part of a CO-OP surcharge-free ATM network. To avoid surcharges, make withdrawals at ATMs displaying a CO-OP Network® logo. Visit www.glcu.org/about_us/locations or see page 25 for details.

EASY ACTIVATION

Call (866) 902-6628 to activate your new card and select a PIN all at once. **Remember to stay on the line after activation to choose your PIN. Please do not hang up.**



Convenience...
24/7/365



ACCOUNT ACCESS

IMPORTANT ACCOUNT CHANGES

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Your account number will change. We have retained your current PCCU account number with the addition of four numbers to make it eight digits long.

Example of an account number*:

PCCU Account: 1234 GLCU Account: **3400**1234

**Look for your new GLCU account number in your Welcome Packet.*

The branch location in Chicago will remain the same. You will also have access to GLCU's 13 other branch locations! GLCU is also part of a network of over 5,000 credit union service centers throughout the country. Through this convenient network, you can perform many of your financial transactions and obtain services at other credit unions belonging to the network. In this way, GLCU is now as close as the nearest CU Service Center® location. Please visit www.glcu.org/shared-branching or see page 25 for more information.

Both your account and routing number will change. Your new routing number will be 271984832. We apologize for this inconvenience but in order to make this transition as easy as possible, we request you update this information with each company you have an ACH or Direct Withdrawal with after Thursday, December 3, 2015. During this transition, GLCU will continue to receive your current ACH, Direct Withdrawal, and Direct Deposit transactions and make every effort to post them timely and correctly.

Transactions will continue to process to your PCCU account number for up to 90 days.



Account Access

In our 24/7 world, you need account access that can be where you are, when you need it. GLCU offers a variety of tools that allow you to manage your money on your terms. For more details on any of the services below, visit www.glcu.org

Free WebConnect Online Banking

WebConnect Online Banking offers secure online access to your Great Lakes Credit Union accounts. Enjoy the convenience of using WebConnect account transaction services 24/7, wherever you are!

WebConnect Online Services

- Account Summary & Balances
- Account Transfers & Withdrawals
- Check Options
- eAlerts!
- eStatements
- Download Account History
- Free Bill Pay
- View/Print eStatements
- View Checks
- Apply for a Loan

Free Mobile Banking

With **Mobile Banking** you can perform the most important functions of our computer based WebConnect Online Banking on your internet-enabled phone. We have dedicated apps for iPhone, Android, and BlackBerry, as well as a mobile web version that any internet accessible phone can use. For more information and free videos visit www.glcu.org/online/mobile

Mobile Banking Services

- eZDeposit (Mobile Check Deposit)
- Balance Inquiries
- Account History
- Transfer Funds
- Bill Pay
- Create Graph Reports
- Find Branches and ATMs

(Please Note: You must have WebConnect Online Banking before you can use Mobile Banking.)



WebConnect Online Banking - First Time User

To successfully enroll in **WebConnect** you must have the following:

- GLCU Account Number
- Social Security Number
- Email Address on Record with GLCU
- Zip Code
- Date of Birth

This information needs to match what PCCU has on file. Please make sure your information is up to date with PCCU.

WebConnect First Time User Login Steps...

1. Visit www.glcu.org
2. Click on the link "Enroll in WebConnect."



3. Enter the primary member's Social Security Number, GLCU Account Number and Email Address on record with GLCU and click "Continue".
4. Enter primary member's Zip Code and Date of Birth, then click "Submit". Note, this is a secure site.
5. Click on "Send Email Verification". You will be sent an email from Member Services regarding your enrollment.
6. Check your email and click on the link in the message you receive within one hour from the same computer and web browser from which you began the enrollment process.
7. Enter a Username and click "Submit".
8. You will receive a Confirmation Notice with a temporary Password. Write down this temporary Password. Click "Login".
9. Click "I Agree" on the Online Enrollment Agreement Screen then click "Accept".
10. Enter your temporary Password and then create a new Password. Click "Continue".
11. Select a Security Image then click "Submit".
12. Read the Security Notice and click "Continue".
13. Enter three challenge questions and answers to each. Click "Submit".
14. Verify questions and answers then click "Continue". Click "Continue" again.
15. Verify your email address and click "Submit".
16. Congratulations, you have successfully enrolled in GLCU's WebConnect!

Free Bill Pay

Online Bill Pay offers you the convenience of paying your bills when and how you want to. You can make one-time payments or set up recurring payments. If you are not using Bill Pay - view the demo online and see how easy it is.

Bill Pay Features:

- Pay bills anytime, anywhere
- Schedule recurring payments
- Schedule payments for multiple payees at one time
- View your currently scheduled payments on one screen
- View payment history in a variety of ways

Using Bill Pay with WebConnect, you can add or change your payee information online, schedule payments from your Checking account anytime and check the status of bills.



Free eStatements

Enjoy the ease and organization of having your statements online. Receive all your GLCU statements faster by signing up for free **eStatements**. Each month you will be able to view your statements right from your computer. With eStatements you will be able to manage your finances easier and reduce paper usage. You must be a WebConnect user to receive eStatements. We will send you an email each month when your eStatement is available for viewing.



Sign-Up for Free eStatements!

You will receive a GLCU eComm form in your Welcome Packet from Great Lakes Credit Union. Make sure you review this form, fill it in and mail it back in the supplied postage paid envelope contained in your Welcome Packet.

Help out the environment and make your life a little easier with eStatements from GLCU!

 **eStatements**

Free eAlerts!

With **eAlerts**, you're always in touch with your GLCU accounts. eAlerts are FREE electronic messages about recent account activity delivered to your e-mail address or phone via text message. There are over 35 eAlerts available.

Here are some examples:

- Low Account Balance Alert
- Non-Sufficient Funds (NSF) Alert
- Courtesy Pay Alert
- Overdraw Transfer Alert
- Reach a Specific Check Number Alert
- Fraud Alert Texts

eAlerts!



Social Media



Great Lakes Credit Union's Facebook page is a fun, easy way to keep up with all the latest events, news, and contests from GLCU. "Like Us" on Facebook by visiting www.Facebook.com/GreatLakesCU



Follow Great Lakes Credit Union on Twitter and you'll always know the current events at GLCU along with other great information from local businesses. Follow us at www.Twitter.com/GreatLakesCU



On Great Lakes Credit Union's Pinterest page you'll find a variety of financial services that can help you save smarter, borrow for less & make your money work as hard as you do. Join us on Pinterest at www.pinterest.com/GreatLakesCU



Great Lakes Credit Union's Google+ page is a fun, easy way to keep up with all the latest events, news and contests from GLCU.

Branch Access & Hours

As a member of GLCU, you will have access to multiple branch locations. All branches have ATMs, all have convenient lobby access, and many have convenient drive-up services. Visit www.glcu.org/about_us/locations

Call Center

Our Call Center is available toll free (800) 982-7850, see page 8 for more information. **Please be aware that for your safety and security GLCU requires members to answer security questions when you call regarding your accounts.**

Shared Branching

GLCU is part of a network of credit union service centers throughout the country. Through this convenient network, you can perform many of your financial transactions and obtain services at other credit unions and service center locations belonging to the network. In this way, GLCU is now as close as the nearest CU Service Center® location. For more information visit www.glcu.org/about_us/shared_branching



ATMs

Experience the freedom of 24-hour convenience with over 100 GLCU FREE ATMs, at any GLCU branch, or one of more than 70,000 surcharge-free ATMs nationwide. Use of any GLCU owned ATM is FREE of charge to Credit Union members. ATMs owned by other institutions may have varying cash withdrawal limits and varying surcharges. For a complete list of GLCU ATMs visit www.glcu.org/about_us/locations

LOANS

IMPORTANT ACCOUNT CHANGES

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Existing PCCU Consumer Loans

- The same terms will apply - rates will not change.
- Payment dates will remain the same.

Existing PCCU Personal Loans

- The same terms will apply - rates will not change.
- Payment dates will remain the same.

Existing PCCU Home Owners and Vehicle Insurance

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

Credit Report

Due to the merger, your loan will be listed as “ACCOUNT TRANSFERRED OR SOLD” on your credit report. This credit report notice is for reporting purposes and has no impact on your credit score.



GLCU Loan Payment Address

IMPORTANT INFORMATION

If your current loan type is...	Your GLCU correspondence and payment address will be...
Auto, Personal, Home Equity or Line of Credit	Great Lakes Credit Union P.O. Box 1289 Bannockburn, IL 60015

Additional Payment Methods *(may vary by loan type)*

- 1. **WebConnect Online Banking** - This option allows for the greatest flexibility, giving you the option to select the account and payment date prior to the due date
- 2. Simply "Transfer Funds" to the appropriate loan within WebConnect
- 3. **Auto Pay Deduction** - Have your payment conveniently deducted from your credit union account
- 4. **In Person** - At any GLCU branch location
- 5. **By Phone** - Toll Free (800) 982-7850
- 6. **ACH** - From another financial institution

AUTO & RV LOANS

Whatever your loan needs are, we can help.

Enjoy low rates and flexible terms when you finance your new or used auto from GLCU. Before you shop, contact GLCU for pre-approval and go to the dealer ready to buy. Ask us about our First-Time Auto Buyers Program.

Valuable Car Buying Resources

In addition to great rates, fast approval and one-stop auto shopping, we offer valuable services, resources and benefits for you, such as:

CUDL Auto Smart

Research your car buying decisions and search for new and used vehicles in your area. Visit www.glcu.org/accounts/personal/loans/vehicle_loans

GLCU Member Rewards

Find great discounts and promotions on new GM vehicles and other American companies through Member Rewards. Visit www.glcu.org/accounts/personal/services/member_rewards

BALANCE

BALANCE is designed to provide you with the most comprehensive and professional assistance with all aspects of personal finance, including budgeting, planning, auto buying and more. Visit www.balancepro.net/partners/greatlakescu

Rate Discounts

Get discounts on your GLCU vehicle loans by setting up Automatic Payment(s), being a member for longer than 5 years, having an Ultimate Checking account or having multiple GLCU loans.

Liberty Mutual Auto Insurance

We've joined with a dedicated team of insurance professionals to bring you the TruStage® Auto Insurance Program. Visit www.glcu.org/accounts/personal/insurance/insurance

Enterprise Vehicle Sales

In the market for a certified used vehicle? Visit www.enterprisecarsales.com/greatlakes and search through thousands of vehicles from Enterprise's online inventory.

MORTGAGE SERVICES

Mortgages

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GLCU Mortgage Services helps make your dream of home ownership a reality! Whether you're in the market to buy a home or refinance a current residence, we can help you every step of the way.

GLCU Mortgage Services offers a full range of **Fixed and Adjustable Rate (ARM), Jumbo, FHA, VA & USDA Mortgages**.

Call us today for a **FREE Mortgage Consultation**. We will review your current financial situation and determine if we can save you additional money on a new or refinanced mortgage.

Reverse Mortgages

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The GLCU Reverse Mortgage program is a special loan that enables members 62 and better to withdraw some of the equity in their home and convert it to cash. Your house remains in your name. You may choose to receive a lump sum, monthly deposit, setup a line of credit*, or a combination of all three. You can use the income any way you like!



HOME EQUITIES

Home Equity Loan or Line of Credit (HELOC)

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Unlock your Home Equity!

Whether you're looking to brighten the look of your home or consolidate debt, a GLCU Home Equity Line of Credit (HELOC) or Fixed Rate Home Equity Loan may be the right help at the right time.

At GLCU, you can choose from two Home Equity products:

"ON THE HOUSE" HOME EQUITY LINE OF CREDIT (HELOC)

A HELOC offers you interest rate protection with principal and interest payments. With a Home Equity Line of Credit, you have the convenience of a one-time application. Once it is established, you may borrow, repay and borrow again up to your available credit line.

FIXED RATE HOME EQUITY

For those large one-time purchases, you may want to consider a Fixed Rate Home Equity Loan with GLCU. This loan option lets you lock in an affordable fixed rate for up to 20 years. Since the loan is secured by your home's equity, the interest you pay may be tax deductible! Consult with your tax advisor for details.

TruStage® Homeowners Insurance Program

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We've joined with a dedicated team of insurance professionals to bring you the TruStage® Homeowners Insurance Program. The TruStage® Homeowners Insurance Program is the property and casualty coverage solution (Liberty Mutual Insurance) preferred by credit unions and their members. Visit www.trustage.org for more information.

If you have a PCCU Home Equity Loan:

Your loan will automatically transfer to GLCU without any disruption of service.

ADDITIONAL LOANS

Personal Loans

GLCU's **Lifestyle Loans** are available from \$500 to \$5,000 with flexible terms. Our **Cash-in-a-Flash** loan gives you access to \$500 quickly with no credit check required.

Share Secured Loans

You get great low loan rates when you borrow and use your GLCU Share Savings as collateral. Your investment remains active so you can watch its progress.

Student Loans

GLCU's private **Student Loan** can help pay for all qualified education expenses, including tuition, room and board, books, computers and even past due tuition bills.

Loan Services

With GLCU's **Skip-A-Payment Program**, you can postpone your vehicle or VISA payment to get the extra cash you need for a vacation, shopping or other unexpected expenses.

Mechanical Breakdown Protection (MBP) from GLCU is similar to an extended warranty from a dealer except it usually costs less for the same or better coverage.

Members can purchase **Financial GAP** insurance when they receive a new or used car, truck or SUV loan to cover your outstanding loan balance if your vehicle is accidentally damaged beyond repair or declared a total loss.

To protect your family from unforeseen circumstances, you can purchase low-cost **Credit Life Insurance** for both the primary and co-borrower. In the event that either the borrower or co-borrower should die, the loan or Visa balance would be paid off.

Credit Disability Insurance ensures that monthly payments on your loan or Visa are made after the primary borrower has been sick or disabled and under a doctor's care for 31 or more days.

CREDIT CARD

VISA (Low Rate) or VISA Rewards

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You can get 0.00% APR* for 12 months!

Select the credit card important to you — a **rewards card** or a **low interest rate card**.

If you choose a rewards card*:

- You can earn 5,000 reward points redeemable for merchandise, travel, sporting events and more

If you choose a low rate card*:

- You can qualify for a low rate on purchases made after the 12 month introductory APR concludes

Both cards feature*:

- Travel accident insurance up to \$400,000
- Fraud protection with Verified by Visa
- No annual fee
- Extended warranty coverage
- Personalize your card with your favorite photo



*APR=Annual Percentage Rate. Variable interest rate cards. Certain requirements may apply. A minimum of \$250 in purchases during the first 90 days is required to earn bonus points. 0% APR Applies to purchases made within the first 12 months. 0% APR for the first 12 months applies to balance transfers conducted within 60 days of account opening. Balance transfers from GLCU Platinum Visa do not qualify for the introductory rate. After expiration of the introductory period, a variable APR equal to the Prime Rate published in the Wall Street Journal plus a margin between 4.90% and 12.90% will apply. Actual rate is dependent upon borrower credit qualifications. 2% transaction fee on balance transfers and cash advances, minimum of \$10. An additional \$10 fee will be assessed for a GLCU Personalized VISA Card.

BUSINESS ACCOUNTS

Options to expand your business

Experience the same friendly, professional service and money savings you've received for your personal accounts with your business accounts!

BENEFITS

Save on fees:

You can save a substantial amount of money on fees for Business deposit accounts, like Checking and Money Market accounts. You'll also appreciate GLCU's clear, simple fee structure. There are no hidden fees or guesswork. Plus, your transaction activity and charges are itemized on your monthly statements.

Pass on the benefit to your employees:

You may also be able to offer GLCU membership as a benefit to your employees at no extra cost to your business. You and your employees can enjoy automatic payroll deposit, free personal Checking, low-cost loans and more. Plus, you'll be showing an interest in your employees' financial future resulting in a more stable, dependable and motivated work force for you.

Establish a Business Account

- First open a Business Savings account with as little as \$5.
- Choose a Business Package.
- Then open additional accounts like a Business Checking Account.

Business Packages

Depending on the transaction volume your business or organization needs each month, you may choose between the following business account packages:

Business Services Package

This is ideal for businesses or organizations which need up to 50 FREE transaction items per month in your Business Checking, Business Savings, and Business Money Market Accounts combined.

Business Checking

This option of the Business Services Package and has no minimum balance requirement and no monthly maintenance fee.

Premier Business Services Package

This is ideal for businesses or organizations which need up to 200 FREE transaction items per month in your Premier Business Checking, Business Savings, and Business Money Market accounts combined.

Premier Business Checking

This option of the Premier Business Services Package offers a higher number of free transaction items per month. By keeping a daily balance of \$2,500 in your Premier Business Checking, your monthly maintenance fee will be waived.

With both Business Checking and Premier Business Checking, you have the option to sign up for Overdraft Protection from Business Savings and/or Business Money Market. As long as funds are available and the number of monthly automated transfers haven't reached six, we'll transfer funds to cover checks if there isn't enough money in your checking account.

Additional Accounts

Business Savings

Help your business earn competitive yields on balances of \$1,000 or more.

Business Money Market

Gives your business the ability to earn higher yields yet maintain liquidity. You'll earn daily dividends, paid monthly, on balances of \$2,500 or more. Plus, you may receive higher rates for higher balances and write up to six checks per month.

Share Certificates

Enjoy the benefits of a secure investment for a specific period of time. Similar to a Certificate of Deposit (CD) at a bank, Share Certificate of Deposit from GLCU offers you a guaranteed rate of return typically higher than savings account rates. You may choose to invest for 1 year or up to 5 years.

Other Services

Financial Management Services

If you have insurance, 401(k) and other needs for your business, GLCU can help you through a partnership with The Tranel Financial Group.

Merchant Processing

Does your business need to accept credit or debit card payments? Great Lakes Credit Union partners with First Data to offer you convenient, cost-effective, secure payment processing solutions to help grow your business.

FINANCIAL TOOLS & EDUCATION

Let's enhance your financial future!

**Specializes in working with GLCU members for
Personal Financial Planning, Investments & Brokerage Services**

**For more information or to set up a no-obligation appointment,
call (847) 578-7021 or (800) 982-7850 extension 8-7021**

Meet Ben Pahl — Financial Advisor

Ben has been working with GLCU members since 2005. He is dedicated to helping his clients reach their short-term and long-term financial goals.

- Retirement Planning
- College Savings Plans
- Thrift Savings Plan
- 401(k) / 403(b) Rollovers



*All securities through The Tranel Financial Group, Member NASD/SIPC, 1509 N. Milwaukee Avenue, Libertyville, Illinois 60048.
Investments are Not NCUSIF insured - May Lose Value - No Credit Union Guarantee. Ben Pahl is not an employee of Great Lakes Credit Union.

What sets GLCU apart from other financial institutions is our commitment to education. Whether you're a teen seeking advice about saving, a parent looking for fun ways to teach your children about money, a teacher searching for financial literacy resources for your students or an adult who needs answers to difficult financial questions, we're here to help.

Free Initial Consultation & Financial Seminars with The Tranel Financial Group

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If you are looking for assistance in establishing a budget, repaying debt, improving your credit score, planning for retirement, buying a home, paying and saving for college, our FREE Financial Seminars can help.

Financial Calculators

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GLCU's free financial calculators can help you add up all the factors and calculate a potential financial plan that works within your budget.
Visit www.glcu.org/resources/calculators

BALANCE Financial Fitness

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GLCU provides members access to free and confidential financial counseling services with the BALANCE financial fitness program. BALANCE also offers free BalanceTrack online personal finance education programs. Visit www.balancepro.net/partners/greatlakescu

College Resource Center

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GLCU offers an online resource with information on higher education such as how to plan college visits, how to select a school, choose a major and navigate the college financing process. www.glcu.org/resources/college/

The Splash eNewsletter

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GLCU's eNewsletter, The Splash, is filled with GLCU promotions, news and events, helpful reminders and links to practical financial strategies and tips.

FREQUENTLY ASKED QUESTIONS

WHY DID PCCU MERGE WITH GLCU?

The decision to merge was the result of a desire to provide PCCU members with the best financial services possible. The merger will allow PCCU to offer a more extensive range of products, an increased level of service, and the added convenience of improved account accessibility.

GLCU was chosen as a merger partner because of its strong “member focus,” leadership and vision for the future. Both GLCU and PCCU have the same philosophies and share a mutual commitment to members, employees and communities.

WHO IS GLCU?

GLCU has been serving members since 1938 and is financially strong with \$700 million in assets. GLCU is among the top ten credit unions in Illinois with over 70,000 members. Currently there are 13 branches in the Chicagoland area. Our field of membership covers Lake, McHenry, DuPage, Will, Kendall, Kane, and Cook Counties in Illinois, and Kenosha County in Wisconsin. Initially, GLCU served the civil service and US Navy personnel, meeting the financial needs of their members across the U.S. before becoming a community chartered credit union.

WHEN WILL THE MERGER OF PCCU MEMBERS' ACCOUNTS TAKE PLACE?

The account conversion will begin at 2:00 p.m. on Monday, November 30, 2015 and will be complete on Thursday, December 3, 2015. PCCU will be closed Tuesday, December 1st and Wednesday, December 2nd. The branch will open on Thursday, December 3rd as GLCU.

WHAT STEPS SHOULD I TAKE AS A NEW GLCU MEMBER?

Once the conversion is complete on Thursday, December 3, 2015, make sure you sign-up for WebConnect (see page 21) to view your accounts. You can also visit GLCU's website, call our Call Center at (800) 982-7850 or visit your local branch for account verification or more information.

WHAT PRODUCTS AND SERVICES DOES GLCU OFFER?

GLCU is a full service financial institution providing a wide variety of products and services. Visit our home page at www.glcu.org to see what we have to offer!

I'VE BEEN A LONG-TIME MEMBER OF PCCU AND I LIKE THE BRANCH EMPLOYEES. WHAT WILL HAPPEN TO THEM?

Employees of PCCU will become part of the GLCU team.

HOW CAN I GET GLCU CHECKS?

You will receive a coupon in your Welcome Packet for 50 FREE checks. Once you have opened a checking account, please visit any GLCU branch or call (800) 982-7850 to redeem this coupon.

WHAT WILL MY BRANCH OPTIONS BE?

The branch in Chicago will remain open. In addition, you will now have access to GLCU's 13 other branch locations and the Shared Branching Network!

WILL MY ACCOUNT NUMBER CHANGE?

Your account number will change. We have retained your current PCCU account number with the addition of four numbers to make it eight digits long.

Example of an account number:

PCCU Account: 1234 GLCU Account: **3400**1234

WHAT WILL MY ROUTING NUMBER BE?

Your new routing number will be 271984832.

DO I HAVE TO CHANGE MY PAYROLL TO GLCU?

Both your routing number and account number will change. **Your new routing number will be 271984832.** We apologize for this inconvenience but in order to make this transition as easy as possible, we request that you update this information with your payroll department/company. During this transition, GLCU will continue to receive your current payroll and post timely and correctly. **Transactions will continue to process to your PCCU account number for up to 90 days.**

SHOULD I UPDATE MY ACH/DIRECT WITHDRAWAL?

Both your routing number and account number will change. **Your new routing number will be 271984832.** We apologize for this inconvenience but in order to make this transition as easy as possible, we request that you update this information with each company that you have an ACH/Direct Withdrawal. During this transition, GLCU will continue to receive your current ACH/Withdrawal and make every effort to post it accurately. **Transactions will continue to process to your PCCU account number for up to 90 days.**

WHAT CHECKING ACCOUNT OPTIONS ARE THERE?

GLCU offers Ultimate Checking which provides a fantastic checking option for all levels of participation. Visit www.glcu.org/accounts/personal/checking for more information. GLCU also offers Fresh Start Checking for those members who have been turned down for a checking account in the past.

FREQUENTLY ASKED QUESTIONS

WHAT ARE GLCU'S SAVINGS AND CERTIFICATE RATES?

Visit www.glcu.org/rates/deposit_rates/#checking_savings_rates to see current share rates.

WHAT FEES DOES GLCU CHARGE?

Please visit www.glcu.org/resources/forms for our current fee schedule.

HOW SHOULD I MAKE MY LOAN PAYMENTS?

If your loan payments are made through your payroll, and your payroll has been updated with your new GLCU routing number and account number, or set-up on automatic transfer, they will continue with GLCU. You can also use GLCU's convenient WebConnect online banking site to transfer payments. To mail payments, see page 27 for more details.

HOW DO I APPLY FOR A LOAN?

Applying for a loan can be accomplished through our online loan application, by contacting us toll free at **(800) 982-7850** or at a branch location. Visit www.glcu.org/accounts/personal/loans for loan information.

WHAT ARE GLCU'S LOAN RATES?

Loan rates can be affected by a number of factors. Visit www.glcu.org/rates/consumer_loan_rates to see how low GLCU loan rates can be!

WILL I HAVE TO REGISTER FOR WEBCONNECT (ONLINE BANKING)?

Yes, GLCU's Online Banking (WebConnect) is accessible from www.glcu.org and there are helpful demo videos available to get you started. See page 21 for details.

You will receive a GLCU eComm form in your Welcome Packet from Great Lakes Credit Union. Make sure you review this form, fill it in and mail it back in the supplied postage paid envelope contained in your Welcome Packet.

HOW DO I LOGIN TO WEBCONNECT ONLINE BANKING?

Please see page 21 of this merger guide for complete instructions on how to login to WebConnect online banking or visit www.glcu.org/online/webconnect and **[watch the WebConnect video.](#)**

NOTES

[illegible]



Federally Insured by NCUA.



www.glcu.org
(800) 982-7850

