

**Merger Guide
for North Side Community
Federal Credit Union
Members**

GREAT LAKES
 credit union

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WELCOME!

In 1938, Great Lakes Credit Union (GLCU) was organized by William E. Elliott, President of Local 167 - National Federation of Federal Employees, with an uncomplicated concept: to create a financial institution that put the best interests of the members first.

Moving through the years, annual membership and asset growth came fast due to GLCU's visionary Board of Directors and dedicated forward-thinking employees. Exceptional member service remains GLCU's top priority.

GLCU's Vision Statement is "To be our members' trusted financial partner.", and we work hard every day to live up to our vision.

GLCU is excited that North Side Community Federal Credit Union (NSFCU) 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 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 digital services and 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 GLCU.

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. In addition, we have a volunteer platform called "The Blue Wave" where employees actively search for volunteer opportunities in their communities throughout the year. We look forward to serving and volunteering in your community for many years to come.

On behalf of our Board of Directors, the Executive Leadership Team and the entire Great Lakes Credit Union team, we look forward to fulfilling our Vision Statement as we work with you to help you realize all of your financial dreams.



Steve Bugg

Sincerely,

Steve Bugg
President/CEO

CONVERSION TIMELINE

Dates and times noted below are subject to change.

Important Dates to Remember

Week of July 22, 2019

- During this week you will receive a Welcome Packet containing important account information and a new Visa debit card.

Wednesday, July 31, 2019

- Conversion will begin at noon

Thursday, August 1, 2019 - 10:00 a.m.

- Your Chicago Uptown 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 username & password for GLCU's Online Banking (WebConnect) at www.glcu.org
- Notify employer(s) of your new GLCU member/account and routing number (271984832) for direct deposit and payroll distribution. Transactions will continue to process to your NSCFU account number for up to 90 days.
- Notify companies who currently debit your NSCFU account (i.e. utilities, credit cards, mortgage, etc.) with your new GLCU member/account and routing number (271984832). Transactions will continue to process with your NSCFU account number for up to 90 days.

Within the First Two Weeks of August

- You will receive your last NSCFU statement for July.

Within the First Two Weeks of September

- You will receive your first GLCU statement for August.

BRANCH LOCATIONS

Branch & ATM Locator

With our Branch Locator, you can easily find GLCU and Shared Branching locations/hours, GLCU FREE ATMs, as well as nearly 30,000 FREE CO-OP Network ATMs!

Branch Locator Features

- Search for GLCU Branches, FREE CO-OP Network ATMs and Shared Branches
- Search by address, city or zip code
- Multiple map views
- Printable search results

Visit glcu.org/Locations to find an ATM or branch near you.

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 transacting business. We are committed to protecting our members' information. As an additional security measure, you have the option to setup a **Code Word** on your account. Once you establish your code word, you will be prompted to share it with us before transactions occur over the phone or at a branch. This extra layer of protection is quick and easy to put in place.

Call Center Hours

Monday-Friday	8:30 a.m. to 6:00 p.m.
Saturday	9:00 a.m. to 2:00 p.m.
Sunday	Closed

SAVINGS ACCOUNTS

IMPORTANT ACCOUNT CHANGES

- We will automatically convert your NSCFCU savings account to a new, comparable GLCU savings account.
- If you are a member of both NSCFCU and GLCU, your NSCFCU 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 NSCFCU account is...	Your new GLCU account will be...
Regular Shares - 001	Share Savings - 01
Special Share - 020, 021, 022, etc.	Special Shares - 02, 03, 04, 05, etc.
Checking - 075	Checking - 08
Share Certificates* - 050-055	Share Certificates - 40

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

REMINDER:

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

Example of an account number:

NSCFCU Account: 1234 GLCU Account: 36001234

NSCFCU Account: 12345 GLCU Account: 36012345

Direct Deposits

Your existing NSCFCU 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 member/account number. Do not update until **Thursday, August 1, 2019**. **Direct deposit will continue to process to your NSCFCU member/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 your 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 deposited into your designated account on November 1st.

Health Savings Account

Health Savings Account (HSA) combines protection of a high deductible health insurance plan with a tax-advantaged savings account. Contact GLCU's HSA expert, **Nick Mager** at Nicholas@glcu.org, for more details or to open your HSA today!

Cashiers Checks, Money Orders & Wire Transfers

Cashiers Checks, Money Orders and Wire Transfers are all available for a fee.

Share Certificates

GLCU offers a variety of **Share Certificates**, up to five year terms with a minimum deposit of \$1,000.

Visit glcu.org/Savings or glcu.org/Certificates for more information.

Save to Win

Open a 12-month **Save to Win** share certificate with at least \$25 and for every \$25 deposit earn an entry to win up to \$5,000. Start on a path toward financial security while saving for your future with this 1-year share certificate.

Visit glcu.org/certificates to learn more.

Money Market Account

GLCU offers a Money Market Account that gives 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.

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

Companion Money Market Account

GLCU offers a Companion Money Market Account to help you earn even more when you meet all criteria to earn dividends on both your FREE Checking Account and your Companion Money Market Account. \$10,000 minimum balance to earn.

Visit glcu.org/MoneyMarket or glcu.org/CMM for more information.

Individual Retirement Account (IRA)

GLCU offers IRA options to assist you in saving for your future. IRAs are insured separately for up to \$250,000 by the NCUA.

Visit glcu.org/IRA for more information.

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 (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.



Free Young Adult Checking (Ages 15-23)

As you begin your journey to financial independence, you need plenty of helpful tips and advice from sources you trust.

The Free Young Adult Checking Account from GLCU provides you with a wide variety of educational materials, information and products to create a bright financial future!

- WebConnect/Online Banking & Mobile Banking
- eZDeposit (Mobile Check Deposit)
- Checking Account
- Get up to a \$10 rebate on ATM fees each month
- Instant Issue Debit Card
- eStatements & eAlerts
- Bill Pay
- eZPay (Online Loan Payment)

Visit glcu.org/Youth for more information.

GLCU Scholarships

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 1 through April 1.

Visit glcu.org/Scholarships for more information.

CHECKING ACCOUNTS

GLCU Free Checking

FREE Checking is for members looking to get the most from their money.

Features:

- Earn 3.00% APY*
- No monthly fee or minimum balance
- Instant Issue Visa® Debit Card
- FREE Online and Mobile Banking, including eZDeposit (Mobile Check Deposit)
- FREE withdrawals at nearly 30,000 GLCU and CO-OP Network ATMs nationwide
- Reimburse up to \$10 per month in ATM fees when made in the US and outside the GLCU/CO-OP ATM Network (when criteria is met)

Visit glcu.org/FreeChecking for more information.

FREE Checking Monthly Requirements

If you have...	You will receive...
<ul style="list-style-type: none">• \$500 direct deposit• 15 signature-based debit card purchases (no returns, PIN or ATM) totaling \$150 or more• eStatements• Pay one bill per month via bill pay or login to mobile banking once per month	<ul style="list-style-type: none">• 3.00% APY* reward on balances up to \$10,000• No ATM fees at CO-OP Network ATMs• Reimburse up to \$10 per month in ATM fees when made in the US and outside the GLCU / CO-OP ATM Network• No monthly fee• No minimum balance required
<ul style="list-style-type: none">• None of the above	<ul style="list-style-type: none">• No monthly fee• No ATM fees at CO-OP Network ATMs• No minimum balance required• FREE: eStatements, Bill Pay, Online & Mobile Banking

**APY = Annual Percentage Yield. All dividend rates and APY may change at any time, as determined by GLCU Board of Directors. The APYs shown above assume that all principal and dividends remain on deposit for the entire term. Fees could reduce earnings on the above accounts. Penalties apply for early withdrawal from Share Certificates and Santa Saver Accounts. Additional account information is provided in separate Account Disclosures.*

Overdraft Protection

GLCU is committed to helping our members when they need it. Our **Overdraft Protection Program** was 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 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. 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 the funds are not available to cover an item through Overdraft Protection, GLCU will pay items presented from your checking account, up to a pre-determined amount. You must first qualify for this service.

GLCU suggests you "opt-in" to ensure your ATM and Debit Card transactions are not declined. Again, if you change your mind, just let us know and remember, there are NO FEES if you don't use the service.

Visit any GLCU branch or call us to speak to a representative about adding any one of these services to your account or go to glcu.org/Protection for more information.

Direct Deposit

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



GLCU Visa® Debit Cards

Have instant access to your new debit card for FREE at all GLCU branches when you open a checking account. Visit any of our branches to have your card in-hand within minutes! No more waiting 10 days for your card to arrive!

Improved Security

Your chip ATM/credit/debit card includes a traditional magnetic strip and chip technology that is accepted worldwide. The chip adds a layer of security, providing greater protection against fraud.

Visit glcu.org/Debit for more information.



Digital Wallet

You can now use your device to make contactless purchases at participating merchants wherever your Visa card is accepted. You can also shop and check out using your device wherever you see Apple Pay™, Google Pay® or SamsungPay®.

How it Works:

- Look for the contactless reader symbol at the register
- Hold your phone near the contactless reader
 - ApplePay™ - hold your finger on TouchID™ and wait until it vibrates
 - Google Pay® - wait until you see a checkmark
 - SamsungPay® - scan your fingerprint or enter your pin and wait for the beep

For more information, visit:

- ApplePay™ - apple.com/apple-pay
- Google Pay® - pay.google.com/about
- SamsungPay® - samsung.com/samsung-pay



ACCOUNT ACCESS

IMPORTANT ACCOUNT CHANGES

Your member/account number will change. We have retained your current NSCFUCU account number with the addition of three or four numbers to make it eight digits long.

Example of an account number:

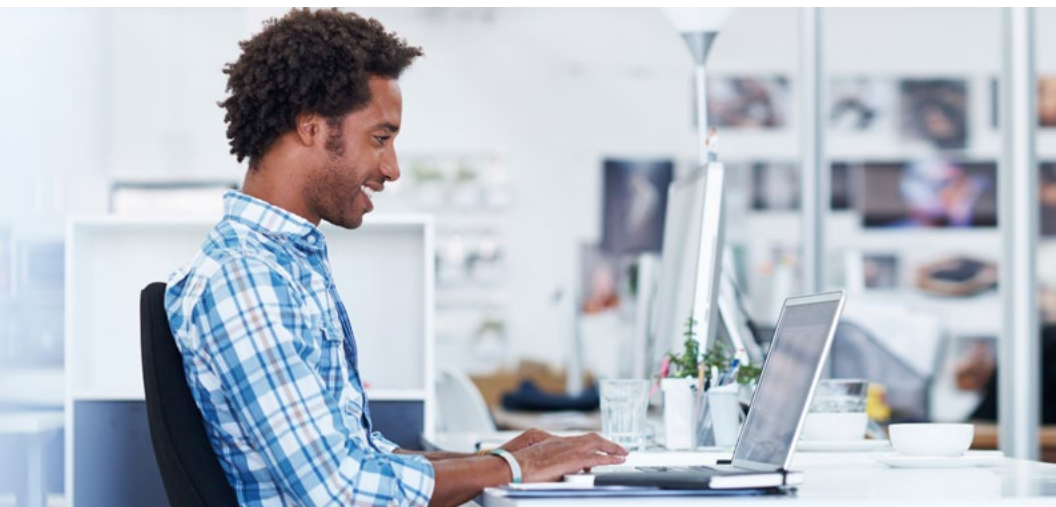
NSCFUCU Account: 1234 GLCU Account: **3600**1234

NSCFUCU Account: 12345 GLCU Account: **360**12345

Your branch location in Chicago Uptown will remain the same. You will also have access to GLCU's 11 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 glcu.org/Shared-branching or see page 14 for more information.

Both your member/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, August 1, 2019**. 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 NSCFUCU member/account number for up to 90 days.



WebConnect/Online Banking - First Time User

To successfully enroll in WebConnect/Online Banking you must have the following:

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

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

WebConnect/Online Banking First Time User Login Steps...

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



3. Enter the primary member's Social Security Number, GLCU Member/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 your same computer and web browser from which you began your 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."

Congratulations, you have successfully enrolled in GLCU's Online Banking!

Mobile Banking - First Time User

Our Mobile App is available for Apple and devices. Visit glcu.org/MobileBanking to learn more.

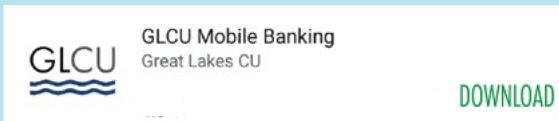
To successfully enroll in Mobile Banking you must have the following:

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

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

Mobile Banking First Time User Login Steps...

1. Visit the Apple App Store or Android's Google Play Store on your mobile device.
2. Search for "Great Lakes Credit Union" on the "Search" bar at the right hand corner.
3. Click on the "Download" button.



4. Once downloaded, open the GLCU Mobile Banking App.
5. Click on the "New User? Enroll" button on the main page.
6. Enter the primary member's Social Security Number, GLCU Member/Account Number, and Email Address on record with GLCU and click "Continue."
7. Enter primary member's Zip Code and Date of Birth, then click "Submit." *Note, this is a secure site.*
8. Click on "Send Email Verification". You will be sent an email from Member Services regarding your enrollment.
9. 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.
10. Enter a Username and click "Submit."
11. You will receive a confirmation notice with a temporary Password. Write down this temporary Password. Click "Login."
12. Click "I Agree" on the Online Enrollment Agreement Screen then click "Accept."
13. Enter your temporary Password and then create a new Password. Click "Continue."
14. Select a Security Image then click "Submit."
15. Read the Security Notice and click "Continue."
16. Enter three challenge questions and answers to each. Click "Submit."
17. Verify questions and answers then click "Continue". Click "Continue" again.
18. Verify your email address and click "Submit."

Congratulations, you have successfully enrolled in GLCU's Mobile Banking!

ACCOUNT ACCESS

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 glcu.org.

WebConnect/Online Banking

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

Available Online Services

- Account Summary & Balances
- Account Transfers & Withdrawals
- Order Checks
- eAlerts
- eStatements
- Money Manager Financial Coaching Tool
- Visa Fraud Text Alerts
- Update your address
- Skip-A-Payment
- Download Account History
- Bill Pay
- Apply for a Loan
- eZPay (Online Loan Payment) even from another financial institution
- WebChat with a live representative or send a secure message through the Message Center
- Free Credit Score Monitoring

Mobile Banking

With **Mobile Banking** you can perform most important functions to manage your account.

Mobile Banking Services

- eZDeposit (Mobile Check Deposit)*
- Balance Inquiries
- Account History
- Transfer Funds
- Pay Bills
- Money Manager
- Find Branches and ATMs
- Apply for a Loan

**Mobile device must have a camera. Message and data rates may apply from your service provider. eZDeposit may not support every mobile device. Deposits are subject to verification and not available for immediate withdrawal. Deposit limits apply. Certain restrictions apply, details available at glcu.org/eZDeposit or by contacting Member Services at (800) 982-7850.*



Branch Access & Hours

As a member of GLCU, you will have access to multiple branch locations. All branches have ATMs, convenient lobby access, and many have convenient drive-up services.

Call Center

Our Call Center is available 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. As an additional security measure, you have the option to setup a Code Word on your account. Once you establish your code word, you will be prompted to share it with us before transactions occur over the phone or at a branch.**

Shared Branching

GLCU is part of a network of credit union service centers throughout the country. 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. To locate a shared branching service center, you can either use the CO-OP ATM & Shared Branch Location App or GLCU's Mobile App.



ATMs

Access any of GLCU's 11 branches located throughout Chicagoland as well as over 5,600 Shared Branching locations nationwide. You also have access to over 50 FREE GLCU ATMs throughout Chicagoland and nearly 30,000 FREE CO-OP Network ATMs nationwide! Plus we'll reimburse up to \$10 per month in ATM fees made outside the GLCU/CO-OP ATM Network (when criteria is met).*

Visit glcu.org/Locations for a complete list of GLCU ATMs.

Free Online Bill Pay

Online Bill Pay offers you the convenience of paying your bills when and how you want. You can make one-time payments or set up recurring payments. Visit glcu.org/BillPay to learn more and to view our demo video.

Additional Bill Pay Features:

- Schedule payments for multiple payees at one time
- View your currently scheduled payments on one screen
- View payment history in a variety of ways
- Add or delete new payees

The **eBill** feature allows you to receive and pay electronic summary versions of paper bills directly from your Bill Pay account! Using Bill Pay with mobile, you can add or change your payee information online, or mobility schedule payments from your Checking Account anytime and check the status of bills.

** Must have a GLCU Checking Account and meet criteria for \$10 ATM fee reimbursement.*

LOANS

IMPORTANT ACCOUNT CHANGES

Existing NSCFCU Auto Loans

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

Existing NSCFCU Personal Loans

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

Credit Report

Due to the merger, your loan will now be listed as a GLCU loan on your credit report and has no impact on your credit score.

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. **Online Loan Payment** - Process a one-time payment or schedule recurring payments from a Non-GLCU account and no need to sign in to online banking. Visit glcu.org and click on the "Pay Loan" tab at the top right-hand corner.
2. **WebConnect Online Banking** - This option allows for the greatest flexibility, giving you an option to select your account and payment date prior to your due date.
3. Simply "Transfer Funds" to the appropriate loan within WebConnect.
4. **Auto Pay Deduction** - Have your payment conveniently deducted from your credit union account.
5. **In Person** - At any GLCU branch location.
6. **By Phone** - Toll Free (800) 982-7850.
7. **ACH** - From another financial institution.

LOANS

Personal Loans

GLCU's Personal Loan is available from \$500 to \$25,000 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.

Low Rate Credit Card

0% APR on balance transfers made within the first 60 days plus variable rate thereafter as low as 10.74% APR.*

Rewards Credit Card

Get 30,000 bonus points with the Rewards Program when you spend \$3,000 in the first 90 days and earn 2 points for every \$1 you spend.

Home Equity

With a Home Equity Line of Credit, you have the convenience of having the funds available when you need them. Once it is established, you may borrow, repay and borrow again up to your available credit line.

*APR= Annual Percentage Rate. Variable rate is "as low as" and is based on credit history, income and other factors. A Variable APR equal to the Prime Rate published in the Wall Street Journal plus a margin between 6.74% and 21.99% for Rewards Visa Credit Card, or a margin between 5.24% and 20.49% for Low Rate Visa Credit Card, will apply.

LOANS

Auto Loans

A pre-approval from Great Lakes Credit Union gives you the confidence and bargaining power you need. Talk to one of our loan consultants today and get pre-approved for a loan ahead of time. We offer low loan rates and interest rate discounts if certain criteria is met. Visit glcu.org/auto-rate-discounts for more information.

LOAN PROTECTION PRODUCTS

Guaranteed Asset Protection (GAP) Insurance

Guaranteed Asset Protection (GAP) Plus is a great way to protect your finances if the value of your vehicle is less than the amount of your car loan. In the event of a total loss due to an accident or theft, GAP Plus is designed to cancel the difference between what you owe on your loan and the amount paid by your primary auto insurer.

Mechanical Repair Coverage

Mechanical Repair Coverage (MRC) may help pay for covered repairs on new and eligible used vehicles—after the manufacturer’s warranty expires. MRC is similar to an extended warranty from a dealer except it usually costs less for the same or better coverage!

Debt Protection

GLCU Debt Protection is a voluntary program to protect your family from unforeseen circumstances. GLCU Debt Protection may cover your Visa, auto, or personal loan payment(s) if you experience an unfortunate protected life event, such as unemployment, disability, or death.

MORTGAGES

Mortgages

A GLCU Mortgage can help 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. We offer a full range of **Fixed and Adjustable Rate (ARM), Jumbo, FHA and VA Loans.**

FINANCIAL TOOLS & EDUCATION

The HUD approved counseling services that were provided by North Side CFCU will be continued at Great Lakes Credit Union with the same team. Members and non-members alike will continue to have access to credit counseling, pre-purchase counseling, foreclosure prevention services, financial literacy workshops, the HUD-approved 8 hour certification workshop, and more! Counseling services are by appointment only.

Let's enhance your financial future!

Our commitment to education sets GLCU apart from other financial institutions. 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.

GreenPath Financial Wellness

We care about your financial health. That's why we partnered with GreenPath Financial Wellness to provide you with access to free, one-on-one financial counseling, debt management services and financial education tools.

Visit glcu.org/GreenPath for more information.

College Resource Center

GLCU offers an online college resource center 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.

Visit glcu.org/College for more information.

Money Manager

Reach your financial goals quicker and easier with Money Manager, our mobile & online banking tool! Easily manage your money, monitor spending and actually see where your money goes and it's completely FREE, simply look for the Money Manager tab in GLCU's mobile app and WebConnect to get started.

Visit glcu.org/MoneyManager to learn more.

Your Credit Score

GLCU offers a free credit score monitoring service that will help you better understand your credit score and educate you on ways to improve it.

Visit glcu.org/YourCreditScore for more information.

GLCU's Financial Advising Center

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

Visit glcu.org/FAC for more information, or call:

(847) 680-9050



GREAT LAKES
credit union

FINANCIAL ADVISING CENTER

Plan | Invest | Retire

*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.

FAQs

Why did NSCFUCU merge with GLCU?

The decision to merge was the result of a desire to provide NSCFUCU members with even more access to resources and improved convenience and services. GLCU offers a more extensive range of products, as well as the added convenience of improved account accessibility through options like Call Center, Mobile Apps and a larger branch network with 30,000 free ATM network nationwide.

GLCU was chosen as a merger partner because of its strong “member focus,” leadership, community involvement and vision for the future. Both GLCU and NSCFUCU 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 \$880 million in assets. GLCU is among the top ten credit unions in Illinois with over 82,000 members. Currently there are 11 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 NSCFUCU members’ accounts take place?

The account conversion will begin at noon on Wednesday, July 31, 2019 and will be complete on Thursday, August 1, 2019. NSCFUCU will be closed from noon on Wednesday, July 31, 2019. The branch will re-open on Thursday, August 1st at 10:00 a.m. as GLCU.

What steps should I take as a new GLCU member?

Once the conversion is complete on Thursday, August 1, 2019, make sure you sign up for WebConnect/Online Banking (see page 12) 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 glcu.org to see what we have to offer!

I’ve been a long-time member of NSCFUCU and I like the branch employees. What will happen to them?

Employees of NSCFUCU will become part of our GLCU team.

How can I get GLCU checks?

Please visit any GLCU branch, through WebConnect/Online Banking including your Chicago Uptown Branch or call (800) 982-7850 to order checks.

What will my branch options be?

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

Will my account number change?

Your member/account number will change. We have retained your current NSCFCU account number with the addition of three or four numbers to make it eight digits long.

Example of an account number:

NSCFCU Account: 12345 GLCU Account: 36012345

NSCFCU Account: 1234 GLCU Account: 36001234

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 member/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 NSCFCU member/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 NSCFCU member/account number for up to 90 days.

Will the ATM still be available at the Chicago Uptown branch?

Yes, in addition, GLCU is part of a nationwide network of FREE ATMs. Use the location finder on GLCU's website or Mobile App to find the nearest free ATM to your location.

What checking account options are there?

GLCU offers FREE Checking which provides a fantastic checking option for all levels of participation. Visit glcu.org/checking for more information. GLCU will also be introducing Fresh Checking for those members who have been turned down for a checking account in the past.

What are GLCU's savings and certificate rates?

Visit glcu.org/rates to see current share rates.

What fees does GLCU charge?

Please visit glcu.org/rates 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 member/account number, or set-up on automatic transfer, they will continue with GLCU. GLCU offers an option that allows you to pay your loan without logging into WebConnect online banking. Simply click on the Pay Loan icon at the top right hand side of GLCU's website (glcu.org) to get started. You can also use GLCU's convenient WebConnect online banking site to transfer payments. To mail payments, see page 15 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 (844) 235-LOAN (5626) or at a branch location. Visit glcu.org/apply for loan application and more loan information.

What are GLCU's loan rates?

Loan rates can be affected by a number of factors. Visit glcu.org/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 glcu.org and there are helpful demo videos available to get you started. See page 12 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 also contained in your Welcome Packet.

How do I login to WebConnect online banking?

Please see page 12 of this merger guide for complete instructions on how to login to WebConnect online banking or visit glcu.org/24-7-access/online and watch the WebConnect video.

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credit union

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