

May 7, 2021

Dear IMCU Member:

Welcome to the IMCU family! We look forward to being your financial partner and pride ourselves in providing outstanding member service and excellent rates. Listed below are some important dates and times for the upcoming system conversion, which will take place Monday evening, May 31, 2021, to be completed by Tuesday morning, June 1, 2021.

**Checks and Direct Deposit/ACH:** Although IMCU has a different routing number than MCFCU, your account numbers will remain the same and ACH transactions will continue to post. The MCFCU routing number will remain active for the foreseeable future to allow us to update all ACH transactions. We are providing you with complimentary IMCU checks, which should arrive by June 7, 2021. **However, your existing MCFCU checks and direct deposits/ACH will continue to be accepted for the foreseeable future.**

**Debit Card:** Your MCFCU debit card will continue to work through 4:00 a.m. on Tuesday, June 1, 2021. We anticipate you will be able to use your new IMCU debit card, including ATM transactions, by noon on Tuesday, June 1, 2021. You should receive your new IMCU debit card by May 21, 2021. Please follow the activation instructions included with the card. Based on the above timing, you will not have debit card access between 4:00 a.m. and no later than noon on June 1, 2021.

**Online Banking Portal (Perfect Teller):** You can transact on the MCFCU Online Banking Portal, which includes both online and mobile banking, through 10:00 p.m. on Monday, May 31, 2021. Although you will be unable to make transactions after that, view-only access will still be available online for several months. The MCFCU mobile app will no longer work after 10:00 p.m. on Monday, May 31, 2021. We anticipate you will be able to access the IMCU Online Banking Portal by at least noon on Tuesday, June 1, 2021. Email communication will be sent once this access is available. Please update your email address with MCFCU to receive these communications.

**IMCU Online Banking Enrollment:** To enroll, please visit IMCU.COM or download the IMCU app from the app store. From the IMCU website, click the “LOGIN” red button near the top right hand side of the page, and the “ENROLL – CONSUMER” option. From the IMCU app, click on “Consumer Enrollment”. This will bring you to the “Digital Banking Enrollment” screen.

You will need the following information of the **primary member** to enroll: account number, primary member’s last name, date of birth, Social Security Number, and zip code. You will be able to choose your desired username. If you have any issues with setup, please contact us at (812) 336-7470. We will have extended call center hours the first week of June to help you through the online enrollment process. In addition, the Ellettsville Branch will have additional lobby hours the week of June 1<sup>st</sup>.

**Branches and ATMs:** By noon on June 1, 2021, you will have access to all IMCU branches and ATMs throughout Indiana. You can look forward to a continued relationship with the same

friendly staff you have come to know and trust at the former MCFCU branches. In addition, you will have access to over 60,000 surcharge-free ATMs across the country through the Alliance One and Allpoint networks.

**Credit Card:** Credit card accounts do not change at this time. Members may still use the MCFCU Visa Card and continue to make payments to the same address as in the past. IMCU can accept payments over the teller line (at the MCFCU Branches of IMCU), or online using Access Point or DXMobile. In the coming months, we will replace the MCFCU Visa Card with an IMCU MasterCard. Credit card holders will receive a separate communication prior to the conversion.

**Membership Cards and Disclosures:** IMCU rates, fees, and terms will become effective June 1, 2021. Accordingly, we will mail you our disclosure packet, rate sheet, and account structure changes by the end of May. If you have questions, we are happy to discuss them at any branch, or you may call the number below. In addition, our disclosures can always be found at [IMCU.COM/disclosures](http://IMCU.COM/disclosures).

Please call (812) 336-7470, or email [lgonzalez@memberschoicfcu.org](mailto:lgonzalez@memberschoicfcu.org), if you have questions regarding this letter. It will be our pleasure serving you during and after the merger. Please watch your mail and visit [IMCU.COM](http://IMCU.COM) for more information.

We are excited to welcome you as a new member of IMCU!

Sincerely,

*Ron Collier*

Ron Collier  
CEO  
Indiana Members Credit Union

*Lori Gonzalez*

Lori Gonzalez  
Bloomington Market Vice President  
Indiana Members Credit Union