

Information for our upcoming merger

Better Together Preserving your financial future with your most trusted and valued financial partner for life



Important Dates

Friday, March 17, 2023 – Calcite CU offices close 6:00PM

- Online banking unavailable
- Credit/Debit card and ATM access will continue to be available

Saturday, March 18, 2023 – CLOSED

- Online banking, Bill Pay, and shared branching unavailable

Sunday, March 19, 2023

- Online banking and Bill Pay available as soon as data merger is complete

Monday, March 20, 2023 – Offices officially reopen as Alpena Alcona Area Credit Union

- ALL SERVICES AVAILABLE and more!

New Hours

***effective January 3, 2023**

Lobby Hours: Monday - Thursday 9:00AM - 5:00PM
Friday 9:00AM - 6:00PM

Drive-Thru Hours: Monday - Thursday 8:30AM - 5:00PM
Friday 8:30AM - 6:00PM
Saturday 8:30AM - 12:00PM

What to expect on March 18, 2023

Your Account Number

Your account number will convert to a nine-digit number beginning with 1. This means you will add a "1" and then enough zeros to your existing account number to create a nine-digit number. For example, if your account number was 12345, it would become 100012345.

Length to Acct #	Example Account #	New Account #
3 digit account #s	123	10000123
4 digit account #s	1234	100001234
5 digit account #s	12345	100012345

Your Account Suffixes

Account suffixes will be updated on March 18, 2023. All automatic transfers set up with your Calcite CU accounts will continue to post as scheduled; you will not need to reconfigure your account information. Please refer to the following suffix conversion chart.

Account	Former Suffix	New Suffix
Regular Shares	000	000
Checking	110 - 114	040 - 049
Special Savings	035 - 036	030 - 039
Side Share	131 - 140	020 - 029

Your ATM Cards

If you have an ATM only card starting with the number **5848**, your card will stop working at 5:00PM on Friday, March 17, 2023. It's important that you contact Calcite in advance of this date to be issued a new card in order to minimize any disruption in service.

Your Debit & Credit Card

Your current Debit or Credit card will continue to work until its expiration date when a new card will be reissued. At that time, you will be reissued an AAACU Debit or Credit Card. For members who participate in our ScoreCard® Rewards program, your points will continue to accumulate without any interruption.

Your Loans

Rest assured that the rates and terms of any loans that were originally opened with Calcite CU will not be affected. You may continue to make your loans payments as you always have.

Your Checking Account

The new routing number will be **272476433**. You may continue to use your supply of Calcite Credit Union checks. When new checks are needed after March 18, please contact AAACU to order them. If you'd like to order them yourself, contact AAACU to ensure you have the correct information for the check MICR line.

Your Direct Deposit and Automatic Payments

Existing ACH transactions will continue as established. Starting on Saturday, March 18, any new Direct Deposits or Automatic Payments will need to use the AAACU routing number and your new account number.

Your Online Banking

Online banking will be temporarily unavailable as of Friday, March 17 at 6:00PM. After Sunday, March 19, you will need to navigate to AAACU's It'sMe247 login screen or download the AAACU mobile app. Links to both these resources are located on www.aaacu.com. Members can click the 'First Time User' button in OLB to enroll via self-service or contact the credit union to have your OLB password manually reset. The 'First Time User' (self-service) feature requires members to have a valid phone number to text and/or an email already registered on their account.

Your Bill Pay

All of your existing payments will continue to function as scheduled prior to the merger. The Bill Pay feature on Online Banking will be temporarily unavailable starting Friday, March 17 at 6:00PM. You will be unable to view or edit your Bill Payments while our vendor completes the data conversion. This feature will become available again on Sunday, March 19 after logging into your new AAACU Online Banking profile.



New Products & Services available after March 18, 2023

Plenty of loans to choose from!

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

- Business lending
- Vacant land loans
- Youth development loan
- Construction loans
- Mortgages
- Indirect lending
- And more!

Longer Terms, Higher Rates

Our partnership will provide our members with higher savings account rates, and higher certificate rates with longer term options.

Get Paid Early

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

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



A Partnership You Can Trust

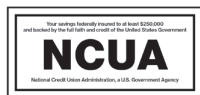
Our partnership will allow our members to utilize the services of Credit Union Trust.

This service will provide you with professional guidance on trust and estate accounts, as well as all your fiduciary needs for you and your family when it matters most.

Pay down your debt!

When you transfer your high interest credit card balances from another lender, not only will you save money and be able to pay off debt quicker, but the low interest rate will last the life of your loan on the transferred amount!

Applying for a credit card is easy so you can start paying down your debt in no time.



Please keep this mailing for reference. If you have any questions please call us at 989-734-4130 or visit www.calcitecu.com/merger-information/