
Fort Worth Telco Credit Union and EECU Merger

Your Questions, Answered *Part 2*

**FORT WORTH TELCO
CREDIT UNION**



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Your Questions, Answered

When will I receive my new EECU account number(s)?

EECU will send new account numbers for all your Fort Worth Telco deposit and loan accounts by May 24, 2013. To make the merger as smooth as possible, your new account(s) at EECU will have the same features as your Fort Worth Telco account(s). What will change is your account number and the fees associated with your account.

What are EECU's account fees?

Please review the enclosed notice that explains fees that may be applicable on your account. You'll find EECU's fees are competitive which means you get to keep more of your hard-earned money.

What interest rate will I earn on my interest-bearing account(s)?

If you have a Regular Savings, Deposit Savings, Christmas Account, Share Draft or IRA, you will earn EECU's APY (Annual Percentage Yield) in effect for your account beginning June 1, 2013.

If you have a Certificate of Deposit account with Fort Worth Telco, you will continue to earn the same APY until maturity. EECU will provide more information regarding your interest-bearing account prior to the merger.

I am enrolled in Fort Worth Telco’s Courtesy Pay program.

Will I continue to have this service at EECU?

Yes, if you are currently enrolled in Fort Worth Telco’s Courtesy Pay program, you will continue to have the same coverage after the merger. If you aren’t currently enrolled in the Courtesy Pay program, EECU invites you to apply for this valuable service after the merger.

When will I receive my free box of checks from EECU?

EECU will send you a complimentary box of checks shortly after the merger. You may continue to use Fort Worth Telco checks until you receive your EECU checks.

Will I still be able to use my Fort Worth Telco credit card after the merger?

Yes, you can use your Fort Worth Telco Visa® and MasterCard® credit cards after the merger. When your card expires, you will receive a new card with EECU’s logo but with the same terms of the agreement you had with Fort Worth Telco.

I have payment coupons for my loan at Fort Worth Telco. Will I receive payment coupons from EECU?

Yes, if you currently receive payment coupons from Fort Worth Telco, you will receive new coupons for your loan after the merger. You can also continue to use Fort Worth Telco coupons to make your payments.

Will I need to enroll in Online Banking and Bill Pay on my new account at EECU?

Yes, because Fort Worth Telco and EECU use different service providers, you will need to enroll in these services after the merger. What this means to you:

- When your Fort Worth Telco account is converted to an EECU account on May 31, direct deposits set up on the account and automatic payments, such as payments automatically deducted for gym memberships, insurance premium payments, utility payments, etc., will automatically transfer to your new EECU account.
- Payments you schedule through Fort Worth Telco’s bill pay system for processing up until May 31 will process normally through your account. Payments that you schedule for processing on your account after May 31 will not be paid.
- If you have bills due June 1 – 10, we recommend you either schedule these payments to be made before May 31 or make payments by writing a check. This will ensure that your bills are paid in a timely manner during the transition period.
- You can enroll in EECU’s free Online Banking and Bill Pay services on June 2, 2013.

How do I enroll for Online Banking and Bill Pay with EECU?

Visit eecu.org to enroll for EECU’s free Online Banking and Bill Pay services. In the “Online Banking Login” box, click “Sign Up?” The sign-up process is quick and easy and you’ll soon be on your way to enjoying the benefits. It will be helpful to have this information handy when you enroll:

- Name, address, email address for the

- primary member on the account
- EECU account number and last 4 digits of your social security number for the primary member on the account

When you log in to EECU's Online Banking for the first time, you will use the last 4 digits of the primary member's social security number as the default password. The system will prompt you to change your password.

Does EECU offer online statements?

Yes, EECU offers online statements through their Online Banking program. You can sign up for online statements on June 2, 2013. To enroll, log in to Online Banking, click Account Access, then click on Online Statements. You will be prompted to sign the e-sign disclosure which authorizes EECU to deliver documents to you electronically. Once you accept the disclosure, you will be taken in to the online statement system. There is a \$2.00 fee to receive paper statements mailed to you.

For questions not addressed here, please contact the credit union at 817-332-4131.