

# Important Conversion Information

For additional information and answers to the most commonly asked questions about this conversion process, please visit [cu1.com/sd218](https://cu1.com/sd218)

**Credit Union 1**

# Welcome to Credit Union 1

As a result of the merger with Credit Union 1, there will be a required computer system conversion. This guide will provide you with the information you need to prepare to get the most out of your Credit Union 1 membership.

## Important Dates

Final Statement from  
SD218EFCU: **October 31**

Paper statement fee waived  
through: **January 31, 2025**

Begin using your new CU1  
account: **November 1**

## Conversion To-Do List

Credit Union 1's goal is to make this merger a seamless transition for all members. There are a few steps you can take prior to and after the conversion that will help ensure a smooth transition to Credit Union 1's systems and help you get the most out of your new membership.

You will continue to use your SD218EFCU account as usual until **October 31, 2024**.

### Prior to Conversion October 31, 2024

#### Update Contact Information ..... Page 3

Ensure the contact information SD218EFCU has on file is correct. You can do this by visiting the Oak Lawn branch or calling 708.423.8065.

#### Save Statements ..... Page 3

Save one year's worth of statements for your records. Your previous statement will no longer be available once the system conversion is complete.

### After Conversion November 1, 2024

#### High Priority

#### Update Account and Routing Number ..... Page 3

#### Register for Digital Banking ..... Page 3 & 4

#### Enroll in eDocuments to receive eStatements ..... Page 4

## If You Have a Loan

How to Make a Payment ..... Page 5

---

## Get More from Your Account

Set Up Direct Deposit ..... Page 5 & 6

Credit Union 1 Visa® Debit Card ..... Page 6

### Transfer Money

- Set Up Linked Accounts ..... Page 7

- Set up Recurring Transfers ..... Page 7

Set Up Account Alerts ..... Page 8

### Pay Bills

- Enroll in Bill Pay ..... Page 8

- Set up Payees in Bill Pay ..... Page 8

Order Personal Checks ..... Page 9

---

## Build Better Banking Habits

View Your Credit Score & Report ..... Page 9

Use Financial Tools in Digital Banking ..... Page 9 & 10

Sign Up for Credit Union 1 Financial Wellbeing ..... Page 10

## Update Contact Information

To ensure you receive all important communications about your account and what this merger means to you, as well as to get enrolled with CU1 Digital Banking after the conversion, it is critical that we have the best contact information for you on file.

**To confirm we have your correct phone number, mailing address, and email address, either:**



**Visit us at the branch** (10701 S. Kilpatrick Ave, Oak Lawn, IL) to confirm your contact information in person.



**Call Us** at 708.423.8065.

## Save Statements

After the conversion, your account history will only reflect transactions made on CU1's systems. We recommend saving a year's worth of statements for your records.

## Update Account and Routing Number

If you have any automatic debits or credits to your SD218EFCU account, you will need to advise each business of your new Credit Union 1 account number and Credit Union 1's Routing & Transit #: 271188081

### Locate Your Account Number

To find your account number in Digital Banking, log in and select the appropriate tile from the account summary screen. Your account number is the number shown at the top of the screen, excluding the last four digits.

Message and data rates may apply. Check with your mobile carrier for details.

## Register for Digital Banking

**Register for Credit Union 1's Digital Banking platform with a few simple steps.**

You can register for Digital Banking online at cu1.com by navigating to the right-hand corner under the blue log-in button and clicking Register. Or you can register on mobile by downloading CU1's mobile app on the App Store® or Google Play®. Once downloaded, tap Register at the bottom right-hand corner of the gray box.

**When registering, you will be prompted to enter:**



Your Last Name



Date of Birth



Zip Code



Social Security Number



Email Address

**Ensure this information matches the information we have on file for you.**

- You will need to choose a Login ID.
- For your security, we will send you a secure access code. Select the contact (either your phone number or email address on file) that you would like us to send the code to from the list shown.
- Enter the code sent to you via email or text message.
- You will now be prompted to create a password based on the requirements shown on the screen.
- Enter your Login ID and new Password to login to the platform.



**To watch a How-To video that details the steps of this process, scan the QR code.**

Message and data rates may apply. Check with your mobile carrier for details. App Store is a trademark of Apple Inc., registered in the U.S. and other countries. Google Play is a trademark of Google LLC.

## Enroll in eDocuments to Receive eStatements

Set up eStatements by enrolling in eDocuments through Digital Banking. Enrolling in eDocuments is simple.

- Click Menu
- Select Services
- Locate Electronic Documents
- Select the account you would like to view eDocuments and eStatements for.
- Follow the prompts to confirm your information and accept necessary disclosures.
- Tap "I Accept."
- You will now be able to view eStatements and other communications electronically in Digital Banking.

Message and data rates may apply. Check with your mobile carrier for details.

## How to Make a Loan Payment

CU1 has many convenient ways to make loan payments.



Digital Banking



In Person



Call Us



Automated Payment  
Authorization Form



By Mail:  
2651 Paseo Verde Parkway  
Henderson, NV 89074



Make a payment using a non-  
CU1 account/routing number or  
a debit card (fees may apply)



To learn more about each of these payment options, scan the QR code.

Message and data rates may apply. Check with your mobile carrier for details.

## Set up Direct Deposit

CU1 members with direct deposit set up to a CU1 checking or savings account automatically receive their money up to two days sooner\*. No hoops to jump through or special conditions to meet—it's a free benefit of banking with CU1.

Easily transfer your direct deposit to CU1 in Digital Banking! This fully automated, convenient service takes **less than 10 minutes**. And you will receive Early Pay\* on your first direct deposit with CU1—there's no waiting period after switching.

### Set Up Direct Deposit Online

**To set up Direct Deposit online, first log in to Digital Banking.**

On a mobile device, select "Menu" on the bottom right of your screen, the "Services" heading in the menu that appears on the left, and "Setup Direct Deposit" in the "Services" drop-down menu. On desktop, click "Services" on the left of your screen and "Setup Direct Deposit" in the drop-down menu.

This will take you to your Direct Deposit dashboard, powered by ClickSWITCH™. To set up Direct Deposit, press "Switch Direct Deposits." You can manually enter your Direct Deposit details or use a Switch Assist that will identify the Direct Deposits in your accounts with other financial institutions and automatically switch them over for you.

If you are **manually entering your Direct Deposit details**, you need to type in your depositor and which CU1 account or accounts you want to move the Direct Deposit to (you can split the deposit between CU1 accounts) before reviewing and submitting your switch.

If you are using **Switch Assist**, you will be directed to log in to your profile with another financial institution to connect the external accounts of your choice. We will review your accounts to find potential Direct Deposit transactions, which takes about two minutes. Select one of your Direct Deposit transactions, press “Continue,” choose the CU1 account or accounts you want to switch the Direct Deposit to, and review and submit your Direct Deposit switch.

\*Early access to direct deposit funds is a free, automatic feature and depends on the timing of the submission of the payment file from the payer. We generally make these funds available on the day the payment file is received, which may be up to 2 days earlier than the scheduled payment date. Standard fraud prevention restrictions apply. If your deposit doesn't arrive early, expect it to arrive on your scheduled payday.

Message and data rates may apply. Check with your mobile carrier for details.

---

## Credit Union 1 Visa<sup>®</sup> Debit Card

As member of Credit Union 1, you are now eligible to get a Credit Union 1 Visa<sup>®</sup> Debit Card when you open a checking account. You can learn more about Credit Union 1's checking account options at [cu1.com/checking](https://cu1.com/checking).

### With your CU1 Visa Debit Card, you will have access to:

- Advanced card controls with CU1 Card Keeper
- Access to more than 90,000 surcharge-free ATMs nationwide
- Digital banking for easy transfers and bill pay
- On-the-go deposits through our highly rated mobile app
- Payment with Apple Pay, Google Pay and Samsung Pay through your Digital Wallet
- And more!



To learn more about CU1's checking account options, scan the QR code.

All checking accounts are subject to approval.

Message and data rates may apply. Check with your mobile carrier for details.

Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries. Google Pay is a trademark of Google LLC.

## Set Up Linked Accounts

**Link external accounts to easily send and receive money to and from your Credit Union 1 account.**

Credit Union 1 uses Plaid to seamlessly and instantly allow you to set up linked accounts.

- Log in to Digital Banking.
- Select “Manage External Accounts” from the Services tab in the menu.
- Select “Add Another Account” and tap Continue.
- The first time you use Plaid, you will need to authenticate yourself. A code will be sent via SMS/text. Enter the code and tap Continue.
- Type the name of the financial institution you would like to add.
- To connect that account, you will be prompted to enter information—like your log-in credentials at that institution—and follow steps to verify your identity.
- Select which accounts you would like to link from that institution to Credit Union 1 and confirm which information you permit the app to share with Credit Union 1.
- Accept the Terms and Conditions, and click Connect Account.

**Repeat these steps for each external account you would like to link to Credit Union 1.**

Message and data rates may apply. Check with your mobile carrier for details.

## Set Up Recurring Transfers

Recurring transfers help you stay on top of important payments.

To begin, log in to Digital Banking and select the Transactions menu, then Funds Transfer. You will need to select an account to transfer funds out of and which account you would like to transfer funds into.

Enter the dollar amount you would like transferred and select a date for the transaction. If you would like to set up a recurring transaction, click on the Frequency field and select how often you would like the payment to recur. If you have selected a recurring transaction, you will also need to select an “Until Date,” which is how long you would like the transfer to recur until. Review the details on the screen for accuracy and select ‘approve.’

**To transfer funds to an external account at another financial institution, you will need to link that account in Digital Banking. Credit Union 1 uses Plaid within Digital Banking to allow you to instantly link external accounts.**

Message and data rates may apply. Check with your mobile carrier for details.



## Set Up Account Alerts

In Digital Banking, you can customize alerts to receive notifications about your account so you know what's happening and can act when needed. You can turn on and off predetermined Security Alerts while also having the option to create and manage Account Alerts, History Alerts, Online Transaction Alerts, and Reminders.

Message and data rates may apply. Check with your mobile carrier for details.

## Enroll in Bill Pay

Bill Pay is accessed through Digital Banking on the Account Summary screen under **"Bill Payment."**

**Select Enrollment Options and follow the prompts to sign up. Once enrolled, you will need to set up payees and any recurring transactions.**

Message and data rates may apply. Check with your mobile carrier for details.

## Set Up Payees in Bill Pay

With our Bill Discovery feature, the Bill Pay platform will automatically connect you with your eligible bills after searching the expansive biller database or your credit bureau data. Bill Discovery removes the manual process of adding bills once you provide consent, keeping you in control over the bills you want to add.

### How to Get Started with Bill Discovery

- When logged into CU1 Digital Banking, navigate to Transactions then Bill Payments.
- Click "Add My Bills Now."
- Provide consent by clicking "Find My Bills."
- Select which bills you would like to add.

Message and data rates may apply. Check with your mobile carrier for details.

## Order Personal Checks

If you use checks, you can choose from many different check designs and options. Deluxe checks have the latest in proven security and anti-fraud features.

CU1 offers our members the ability to order personalized checks through Digital Banking.

- Log in to Digital Banking.
- Click/tap “Check Reorder” under the Services menu.

Message and data rates may apply. Check with your mobile carrier for details.

## View Your Credit Score and Report

Staying on top of your credit has never been easier. Access your credit score, full credit report, credit monitoring, financial tips, and education through CU1 Digital Banking. All of this without impacting your credit score.

**You can do this anytime and anywhere and for free.**

### **Desktop Enrollment:**

Login to Digital Banking to enroll. Once logged in to Digital Banking, members will see the Credit Score widget on the right-hand side of your dashboard. Click “Show My Score” to enroll.

### **Mobile Enrollment:**

Login to Mobile Banking to enroll. Once logged in to Mobile Banking, members will need to click on the Menu tab. Within the Menu tab, locate “Credit Score & Report” to enroll.

Message and data rates may apply. Check with your mobile carrier for details.

## Use Financial Tools in Digital Banking

Plan your budgeting in one online location, set savings goals, track trends, and more with your own personal financial dashboard. All your accounts—credit and debit cards, loans, 401K, goal-based savings, and more—can be seen to help you in assessing and planning for your immediate or long-term needs.

Learn how to get started on page 10

### To Get Started:

- Log in to Digital Banking.
- Tap “Financial Tools” on the home dashboard.
- Tap Link Account button.
- Search for an institution and follow the prompts.

Once accounts are linked you can use the Spending, Budget, Trends, Cash Flow, Net Worth, and Debts features.

Message and data rates may apply. Check with your mobile carrier for details.

## Sign Up for CU1 Financial Wellbeing

As a member, you have free access to CU1’s Financial Wellbeing platform, powered by Enrich, featuring:

- Financial recommendations tailored to your unique situation
- Suggested content for you on everything from setting a budget and managing debt to buying a home and saving for retirement
- An analysis of your money personality
- Video tutorials with easy, everyday money tips and tricks
- In-depth financial courses with progress tracking
- Certified Personal Finance Experts are available to speak on the phone and more!



**Start learning in less than 10 minutes! To get started, scan the QR code or visit [creditunion1.enrich.org](https://creditunion1.enrich.org).**

For additional information and answers to the most commonly asked questions about this conversion process, please visit [cu1.com/sd218](https://cu1.com/sd218)