

Dear Member,

Welcome to Credit Union 1! As a member of Credit Union 1 (CU1), you will have access to a wide variety of products and services, and we are pleased to have the opportunity to help you meet your financial goals.

Enclosed is the CU1 Conversion Guide, which provides important information about the upcoming merger and how you can best prepare for a seamless transition of your accounts. You can also find regular merger updates at [cu1.com/llfcu](https://cu1.com/llfcu).

## System Conversion Overview

As a result of the merger, there will be a required computer system conversion, which will take place on **January 31, 2025**. Due to the system conversion, it is necessary to assign you a new account number. You will begin using Credit Union 1 products, services, and locations on **February 2, 2025**.



**Discover more details about how to prepare for the upcoming merger in the Conversion Guide.**

As we welcome Live Life Federal Credit Union members to CU1, we are committed to providing you with premium service and developing a lifelong banking relationship with you. We look forward to the opportunity to serve you!

# Important Conversion Information

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

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 LLFCU: January 31, 2025**

**Begin using your new CU1 account: February 2, 2025**

**Paper statement fee waived through: April 30, 2025**

**Stop writing LLFCU checks: July 1, 2025**

**Last date LLFCU checks accepted: July 31, 2025**

## 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.

### Prior to Conversion

**Update Contact Information** ..... **Page 2 and 3**

Ensure the contact information for all signers and your business that LLFCU has on file is correct. You can do this through Digital Banking or by visiting the Fraser branch.

**Print or Save Statements** ..... **Page 3**

Print or save a PDF version of one year's worth of statements for your records. Your previous statement will no longer be available once the system conversion is complete.

**Adjust Bill Payments** ..... **Page 3**

Change any bill, payroll, or vendor payments that are due during the conversion timeframe to ensure timely payment.

**Note Bill Pay Information** ..... **Page 3**

Make note of your current payees and vendors so you can easily set up payees in CU1 Digital Banking Products.

### After Conversion

#### High Priority

**Update Account and Routing Number ..... Page 4**

**First Time Digital Banking Login Instructions ..... Page 4**

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## **If You Have a Loan**

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## **Get More from Your Account**

### **Transfer Money**

- **Set up Recurring Transfers ..... Page 5**

**Set Up Account Alerts ..... Page 5**

### **Pay Bills**

- **Set up ACH ..... Page 6**

**Positive Pay ..... Page 6**

**Business Remote Deposit ..... Page 6**

**Order Business Checks ..... Page 6 and 7**

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## **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:**



**Visit us at the branch (34200 Utica Rd Fraser, MI) to confirm your contact information in person.**

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

## Print or Save Statements

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

## Adjust Bill and Vendor Payments

In order to complete the system conversion, Digital Banking will be down for a short period of time.

### During this time, you will not have access to:

- Online and Mobile Banking
- Mobile Deposits

### Log in to LLFCU's Digital Banking to adjust any bill payments that are due during our conversion timeframe to ensure timely payment. You have two options:

- Reschedule the payment to process prior to the blackout period.
- Unschedule the payment and pay the bill using an alternate method.

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

## Note Bill Pay Information

While we strive to offer all products and services to our Cannabis Related Businesses, there are some we are unable to offer at this time. When you are converted to CU1's platform, you will no longer have Bill Pay capabilities. We do offer ACH services through our third-party vendor, Magic Wrighter, as well as wire capabilities through Digital Banking. Please record your all vendor information from your current bill pay platform, so that you can easily input it into the ACH platform (Magic Wrighter). Please remember to cancel any reoccurring payments in your current bill pay platform, as—once the merger is complete—these payments will not be able to be made with Bill Pay.

### When setting up Bill Pay transactions after the conversion, you will need:



Company Name



Account & Routing Number



Address



Phone Number

## Update Account and Routing Number

If you have any automatic debits or credits, single and/or reoccurring ACH transactions to your LLFCU account, you will need to advise each vendor 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.

## First Time Digital Banking Login

### Start using Credit Union 1's Digital Banking platform with a few simple steps.

Your Fraser Branch team will assist with business Digital Banking registrations. You will receive an encrypted message detailing your first-time log-in instructions and temporary credentials. Please ensure prior to the conversion that your contact information and business information is up to date.

After receiving your encrypted first-time log-in instructions, **please log in within 24 hours** using the supplied temporary credentials. Upon logging in, you will be prompted to set a unique password and can update the username to your preferred username under settings.

## Enroll in eDocuments to Receive eStatements

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

- 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.
- Tap Submit Deposit, and you are done!

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 at your local branch



Call  
800.252.6950



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 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.

## Set Up ACH Payments

Credit Union 1 offers ACH services to CRB members through our third-party partner, Magic Wrighter. If you would like outgoing ACH services, CU1 will connect you with the Magic Wrighter team for additional training. You will receive a welcome letter with Magic Wrighter's contact information, a confidential access codes document with your user information, and guides for using their ACH services.

You will be able to add and delete users on this platform as well as build and save your recipients and vendors.

## Positive Pay

Our comprehensive transaction management system includes check positive pay, ACH positive pay, account reconciliation, and custom ACH reporting—all from one single platform. The Business Banking team will reach out to you about this feature.

## Business Remote Deposit

Bank outside of traditional branch hours with Credit Union 1's easy-to-deposit solutions for Business Banking. Save on associated overhead costs and courier fees by streamlining check deposits and better manage receivables when you bank with Credit Union 1.

## Mobile Deposit

Credit Union 1 offers the gold standard in mobile deposit for businesses through the CU1 Mobile App. With just a few taps and snaps from your phone's camera, you can deposit checks right into your Credit Union 1 business account.

### To make a mobile deposit:

1. Log in to CU1's Mobile App.
2. Select "Deposit Check."
3. Enter the amount and select your account.
4. Take a picture of the check.
5. Tap Submit Deposit, and you are done!

## Merchant Deposit Capture

Credit Union 1 offers Business Banking members QwikDeposit Pro, an innovative electronic merchant remote deposit processing solution. Easily scan individual checks through a table-top scanner right from your office or storefront with the web-based platform. During the scan, checks are inspected to ensure high-quality images will be securely transmitted to Credit Union 1 for deposit directly into your account.

**The Business Banking team will reach out to you about this feature.**



## Order Business 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. Options vary from business wallet size, laser, 3-to-a-page, and more. Additional options include deposit and signature stamps.

**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.

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Federally Insured by NCUA