

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 [creditunion1.org/llfcu](https://creditunion1.org/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**. 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**.

### Please Note: Interruption in Service

Due to the system conversion, you will not have access to either LiveLife Federal Credit Union or CU1 Online Bill Pay beginning **January 30 at 9 am (EST)**. Digital Banking and debit cards beginning **January 31 at 7 pm (EST)** and products, services beginning **January 31 at 9 pm (EST)** through **February 2**, so please plan your finances accordingly. **On February 2 you can activate and begin using your CU1 debit card.**

**The Fraser, Michigan, branch will close on January 31, at 4:00 pm, reopening February 3.**

The Fraser branch location will remain open to serve you during normal business hours going forward. CU1 Digital Banking will also be available beginning **February 2** after a short blackout period that will begin at **January 31**.



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

As we welcome LiveLife 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 3

Ensure the contact information for both 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.nch.

#### **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 4

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

### After Conversion

#### High Priority

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

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

**Enroll in eDocuments to receive eStatements** ..... Page 5

**Activate Debit Card** ..... Page 5

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## **If You Have a Loan**

**How to Make a Payment** ..... Page 5 and 6

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## **Get More from Your Account**

### **Manage Your Debit Card**

- Load Debit Card Into Digital Wallet (Apple Pay®, Samsung Pay, Google Pay®) ..... Page 6
- Set Up Card Control to Lock and Unlock Cards ..... Page 6 and 7

### **Transfer Money**

- Set Up Linked Accounts ..... Page 6
- Set up Recurring Transfers ..... Page 6 and 7

**Set Up Account Alerts** ..... Page 7

### **Pay Bills**

- Set up ACH ..... Page 7
- Enroll in Bill Pay & Set up Payees ..... Page 10 and 11

**Positive Pay** ..... Page 11

**Business Remote Deposit** ..... Page 11

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**Order Business Checks** ..... Page 12

**Visa® Business Credit Cards** ..... Page 13

## 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:**



**Log in to LLFCU Online Banking on your web browser.**



**Visit us at the branch** (34200 Utica Rd, Fraser, Michigan) 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 and Bill Pay systems will be down for a short period of time.

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

- Online and Mobile Banking
- Mobile Deposits
- Online Bill Pay

**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

Current Bill Pay users will not be automatically transferred over during the system conversion, so you will need to enroll in CU1's Online Bill Pay platform and set up all recurring transactions. Make note of all your current payees in Online 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.

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

## Activate Debit Card

**Once the system conversion is completed, activate and start using your new CU1 Visa® Debit Card.**

Call 800-992-3808 to activate your card in a few simple steps! You will need your card number in order to activate, so have your card with you when you call. You will also be prompted to **select a PIN** for your CU1 Visa® Debit Card to use at ATMs and when making purchases.

This card is issued by Credit Union 1 pursuant to a license from Visa U.S.A. Inc.

## How to Make a Loan Payment

Due to the system conversion, **any current automatic payment methods do not carry over to CU1's system, and need to be setup again.**

- **Internal Transfers:** if they have the payment automatically transferring from an internal savings/checking to the loan, they need to set that up again on our system.
- **Recurring Payment:** if they have the payment setup to automatically pull from an account at another FI via ACH, they need to set that up again with their FI.
- **Bill Pay:** if they pay their CU1 through an external FI's Bill Pay, they will need to set that up again with CU1 information.

View page 6 to learn 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.

## Load Debit Card into Digital Wallet

Once your CU1 debit card is activated, load it onto your favorite digital wallet and easily pay without taking out your wallet. Instead of using your physical card for purchases, use your phone, smartwatch, or tablet.



Look for the contactless symbol in stores – it's how you know where to pay. Then hold your phone up to the symbol on the contactless terminal.

You can also set up your digital wallet to use in-app and online. Just look for your preferred digital wallet's logo at checkout. When you're ready to buy, click login with your ID to pay.

Choosing a digital wallet is often determined by your device's operation system and manufacturer.



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 Card Control to Lock and Unlock Cards

Control your debit card usage and spending on the go and monitor your accounts using Card Keeper. To use Card Keeper, download the Card Keeper app. Then log in using your Digital Banking credentials.



Lock/Unlock your Card



Establish transaction controls



Receive alerts



Get real-time account balances



## How to Get Started with CU1 Card Keeper



View how-to video on getting started with CU1 Card Keeper by scanning the QR code.

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

## 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.

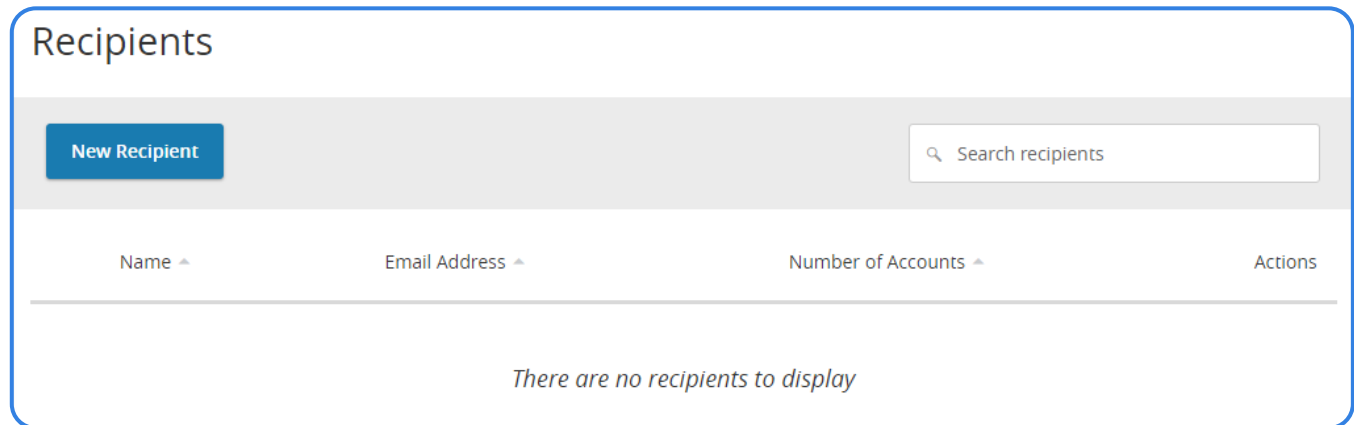
## Set Up Account Alerts

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.

## Set Up ACH Payments

Set up one time or reoccurring ACH payments via your business online banking portal under the "Commercial" drop down.

**Before sending a payment, whether wire or ACH, you must build and save recipients and vendors under "recipients."**



The screenshot shows a web interface for managing recipients. At the top left is the title "Recipients". Below the title is a blue button labeled "New Recipient" and a search bar with the placeholder text "Search recipients". Below these elements is a table with the following headers: "Name", "Email Address", "Number of Accounts", and "Actions". The table body is currently empty, and a message in the center reads "There are no recipients to display".

Click "New Recipient" and enter the recipient's information, then click "Save Recipient."

Account - New      ACH and Wire      N/A

**Payment Type**  
ACH and Wire

**Beneficiary Type**  
Domestic

**Account Type \***  
Select Account Type

**Account \***

**Financial Institution (FI)**    Refined Search    **ACH Routing Number \***  
Search by name or routing #.

**Beneficiary FI** ⓘ

**Name \***      **Country \***      **FI ABA Number \***  
United States

**Address 1 \***      **Address 2**      **City \***

**State \***      **Postal Code \***  
Select State

**Recipient Details**

**Wire Name \*** ⓘ      **ACH Name \*** ⓘ      **ACH ID** ⓘ

**Country**  
United States

**Address 1 \***      **Address 2**

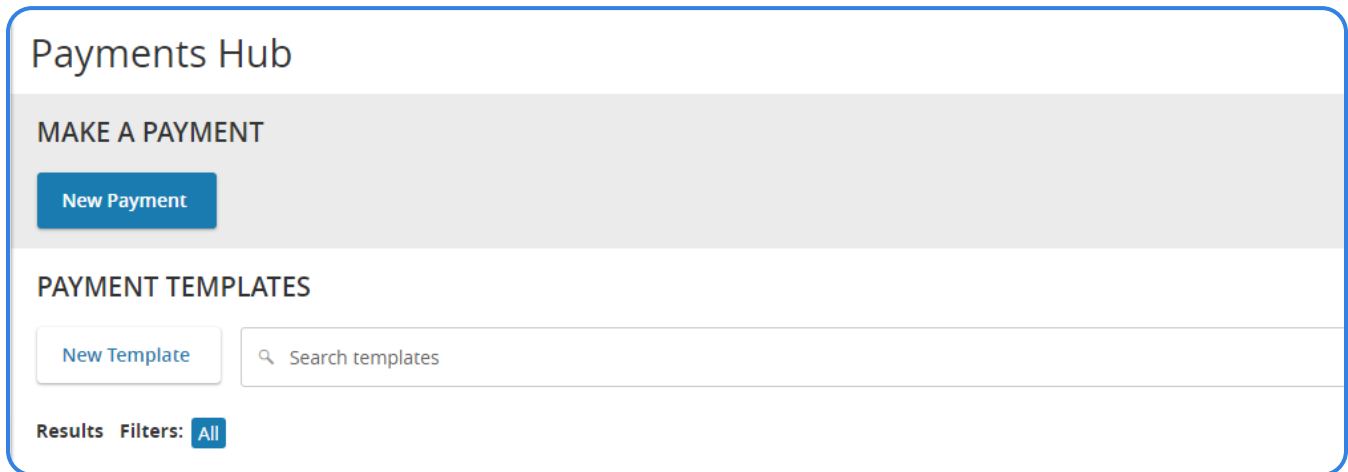
**City \***      **State \***      **ZIP \***  
Select State

**Templates (0)**

Cancel    Save Recipient

Once you have saved the recipient, you are ready to submit a transaction.

Click **“Commercial” > “Payments” > “New Payment.”**



The screenshot shows the 'Payments Hub' interface. At the top, there is a header 'Payments Hub'. Below it, there is a section titled 'MAKE A PAYMENT' with a blue button labeled 'New Payment'. Underneath, there is a section titled 'PAYMENT TEMPLATES' with a button labeled 'New Template' and a search bar containing the text 'Search templates'. At the bottom of the interface, there is a status bar showing 'Results' and 'Filters: All'.

- Use “ACH Batch” to send out an ACH.
- Use “ACH Collection” to request an ACH payment from another entity.
- You can also choose from “Domestic Wire” and “International Wire.”

**Once you have selected the payment type, the origination and recipient details will appear. The SEC code should always be “PPD-Prearranged Payment and Deposit.”**

View page 10 for origination example.

**Origination Details**

SEC Code ⓘ  Company Entry Description  From Subsidiary

Account  Effective Date  Recurrence

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**Recipients (1)** Filters: All Pre-Notes

+ Add multiple recipients

Recipient/Account	Amount
<input type="text" value="Search by name or account."/>	\$ <input type="text" value="0.00"/>
+ Add another recipient	

\$0.00  
1 payments (1 for \$0.00)

Reach out to the Business Banking team with questions.

## Enroll in Bill Pay & Setup Payees

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

Current Bill Pay and ACH users will not be automatically transferred over during the system conversion, so you will need to enroll in CU1’s Online Bill Pay or ACH platform and set up all recurring transactions.

**Select “Enroll in Bill Pay” and follow the prompts to sign up. Once enrolled, you will need to set up payees and any recurring transactions. any recurring transactions.**

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

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



Company Name



Account & Routing Number



Address



Phone Number

## 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.**

## Merchant Services

### Simplify your business operations with Clover

Owning a business can be demanding—from tracking inventory and supervising employees to taking orders and everything in between! That's why we've teamed up with Clover. Clover can help simplify your operations with an all-in-one payment processing system and business management solution tailored to meet the unique needs of restaurants, retailers and services businesses.



**Get more information by scanning the QR Code.**

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## ADP® Payroll and HR Services for Small Business

Handling your payroll is a big job without the right tools in place. Credit Union 1 offers Business Banking members a solution to make payroll faster and easier thanks to our partnership with ADP, an adaptable, industry-leading innovator.



**Get more information by scanning the QR Code.**

ADP® is a trademark of ADP, Inc. All other marks are the property of their respective owners.

## 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.

## Visa® Business Credit Cards

Choose from our popular business credit card options such as low rate, cash back or flexible rewards to find the one that works best for your business.

### **No matter which card you choose, your business will benefit from important features like:**

- Free online expense reporting tools.
- No fee for additional employee cards.
- Mobile payment capability for added convenience.
- Zero Fraud Liability.\* You won't be liable for fraudulent purchases when your card is lost or stolen.
- Cardmember Service available 24 hours a day/365 days per year.

Elan Financial Services provides zero fraud liability for unauthorized transactions. Cardholder must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply. The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., and Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated



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**

Federally Insured by NCUA