



## CONVERSION INFORMATION AND FAQs

### Name

The name “West End Bank” will change to “3Rivers Federal Credit Union.”

### Account Numbers

Unless otherwise notified, your checking, savings, money market, CD Certificate, and loan account numbers will not change. Any account number changes will be communicated in advance of the conversion.

### Routing Number

The West End Bank routing number will change to 3Rivers’ routing number, **274973222**. West End Bank’s routing number will continue to function for a period of time after the conversion to ensure that there is no disruption in your current payments and deposits.

Following conversion, please update all payment and deposit activities connected to your checking and savings accounts to this routing number.

### Account Types and Classification

Your existing West End deposit account(s) will be transferred to a 3Rivers account(s) that most closely fits the features and benefits of your existing account(s). Those changes are detailed later in this booklet. To view all of our account products, please visit [www.3riversfcu.org](http://www.3riversfcu.org). If you determine that a different account is more appropriate for you, you may visit your local branch or call 800.825.3641 to change your account type after conversion weekend.

**NOTE:** There will be a 90-day grace period in which you will not incur any account service charge fees (such as checking account fees).

### When will the system conversion take place?

System conversion will take place beginning Friday, May 29, at 6pm, and we anticipate all normal activity will resume Monday, June 1, 2020. Refer to the front of this booklet for a list of key dates. You will receive an additional mailing with more detailed information on timeline and checklists in early May.

### Federal Deposit Insurance

3Rivers is insured by the National Credit Union Administration (NCUA) through the National Credit Union Share Insurance Fund (NCUSIF). Your deposits will continue to be federally insured to the maximum amount available (currently to at least \$250,000 per depositor) and backed by the full faith and credit of the United States Government.

### Direct Deposit, Automatic Payments/Withdrawals, ACH

While your automatic transfers, deposits, and withdrawals should post to your account without interruption, we recommend that you give your new routing number to any person or company who automatically debits or credits your checking or savings account, following conversion.

This includes direct deposits—including payroll, government, investment, and retirement income. The West End Bank routing number will continue to function for a period post conversion, to ensure you have time to convert your payment and deposit information.

Begin using 3Rivers routing number, **274973222**, on June 1.



### Debit Cards and ATM Cards

Until conversion weekend (starting Friday, May 29), please use your current West End debit and ATM cards. If you currently have a debit card with West End, you should be receiving a new 3Rivers debit card in the mail prior to conversion.

Your new 3Rivers debit or ATM card(s) will **NOT** function until Saturday, May 30. Please begin using your new card at this time. If you activate your new 3Rivers card(s) prior to May 30, please refrain from using it until this time.

Please note that during system conversion weekend, it is possible that you may experience limited functionality. **We encourage you to have alternate payment options available in the instance of a disruption.**

**Upon system conversion on June 1, your West End debit card will no longer function. Please use your activated 3Rivers debit card.**

You will need to update any recurring payments connected with your West End debit card and checking account(s) with your new 3Rivers account information.

**We strongly recommend you make these updates ON or after May 30 to ensure a smooth transition.**

### Checks

For now, continue to use your current West End checks for both consumer and business accounts. Your West End checks will continue to clear for a period of time post-conversion, to ensure your payments are not disrupted. You will need to update any automatic checking payments with your 3Rivers routing number. Your account number will not change. If you order your checks from another vendor, be sure to give them your new routing number:

**274973222**

You will receive a packet of starter checks with ordering instructions for consumer and business checking accounts prior to conversion.

Please begin using your 3Rivers checks on May 30. Following that date, please discontinue using your West End checks and destroy them (or bring them to a branch and we will shred them for you).

### Online Banking

If you currently use West End's online or mobile banking services for personal or business accounts, you should have received a booklet with more details on enrollment instructions and features. You can find a PDF of this booklet at [www.3riversfcu.org/merger](http://www.3riversfcu.org/merger).

Your previous West End online banking (consumer and business) will convert to 3Rivers online banking on Monday, June 1. West End's online banking platform will no longer be accessible on Friday, May 29, at 9am, and mobile will be unavailable beginning on Wednesday, May 27, at 9am.

Your 3Rivers consumer online banking access will allow you to view your balances and transactions, pay bills, transfer money, send money to other people, view eStatements, monitor your credit score, and more. Additionally, 3Rivers' mobile banking app will allow you to instantly deposit checks and utilize mobile wallets, like Apple Pay® and Samsung Pay®.

If you are a West End Bank business customer, 3Rivers' online banking for businesses provides you with the ability to view account balances and transactions, transfer money, pay bills, submit online wire transfers, manage business credit cards, and more. With 3Rivers' Business Mobile, you can track and transfer funds between deposit accounts, and make deposits through remote deposit capture.

We encourage you to save your statements or eStatements prior to integration. However, past eStatements from West End will convert to the 3Rivers online banking platform.



### **Automatic Payments from your Debit Card**

If you have any recurring payments, such as a utility bill or subscription made with your West End debit card, you will need to switch your debit card information to your new 3Rivers debit card information.

This includes any instances of saved online debit card information, for access to purchases, such as Amazon®.

**These will need to be updated on or after June 1, as your West End debit card will no longer work.**

### **Statements**

Statements will have a new look. You will receive final paper statements from West End following conversion. These final statements will display your accounts, balances, transactions, and interest paid up through the conversion date on May 30.

### **Bill Pay**

Your existing consumer bill payees, payments, and settings will transfer to 3Rivers' online bill pay system. Following system conversion, after June 1, we recommend you log-in to your online banking to ensure all information transferred correctly.

**For business customers, your existing bill payees, payments, and settings will NOT transfer to 3Rivers online bill pay system.** You will need to re-enter your bill payees and settings. We encourage you to save or print your bill pay information now, in preparation for re-entering your payees and bills after you enroll in 3Rivers online banking.

**NOTE for Business Customers: We strongly encourage you to re-enter your bill pay information ON or after June 1.**

We will be sending both consumer and business online bill pay customers more detailed communications, with information and instructions, prior to system conversion weekend.

### **ATM Access**

All West End ATMs will transition to 3Rivers ATMs. They will be installed beginning May 26. You can use any 3Rivers ATM free of charge. As a credit union member, you will have access to a nationwide network of shared branches and ATMs and will still be a member of the Money Pass® Network. Visit [www.3riversfcu.org/locations](http://www.3riversfcu.org/locations) for a full listing of 3Rivers branch and ATM locations.

There may be some brief downtime for current West End ATMs in late May for us to replace existing ATMs with new 3Rivers ATMs.

### **IRAs and Certificate of Deposits**

Your existing West End account(s) will be transferred to a 3Rivers account(s) that most closely fits the features and benefits of your existing account(s). Those changes specific to your account(s) will be mailed to you prior to conversion.

### **Branch Locations**

You may continue to use all four previous West End locations, plus the 16 3Rivers branches, beginning June 1, 2020.

### **Safe Deposit Box**

Your safe deposit box location, key entry, and fees will remain the same until your renewal date.

### **West End Bank Loan Payments**

Effective May 30, 2020, you will begin to make West End Bank loan payments to 3Rivers Federal Credit Union.



Upon system conversion, all of your current West End loans will appear in your new 3Rivers online account access and mobile banking app, where you will be able to manually pay and schedule your current West End loan payments through 3Rivers' online and mobile banking. **This includes all West End consumer and business loan products, such as auto, unsecured, and mortgage loans.**

If you mail your loan payments, please use the following address:

**3Rivers Federal Credit Union**  
PO Box 2573  
Fort Wayne, IN 46801-2573

**NOTE:** You will no longer need to pay with a coupon and will not receive new ones. If you have a supply of loan coupons, you may discard those. With your next billing cycle, you will receive a monthly billing statement for your existing loan. This will include a remittance section.

Please remember to update any auto-payments that are mailed to West End Bank to the above address.

#### **Existing Loan Conversion**

Your current West End consumer or business loan account number, terms, and agreement will not change. You will receive a letter in advance of the conversion with more details on your current loan and its servicing.

#### **Credit Cards**

Continue to use your West End Credit Card and make payments as you have been. These will convert at a later communicated date. More information to come.

#### **Questions**

Prior to conversion, please contact West End Bank at 866.962.9587, stop into any branch, or email [merger@westendbank.com](mailto:merger@westendbank.com) with any questions.

Post conversion, call 3Rivers at 800.825.3641, visit [www.3riversfcu.org](http://www.3riversfcu.org) to live chat, or email [merger@trfcu.org](mailto:merger@trfcu.org).

Prior to and during conversion, we encourage you to check our website for conversion information and updates at [www.3riversfcu.org/merger](http://www.3riversfcu.org/merger).

We thank you for your trust and patience as we prepare to convert your accounts from West End Bank. While there may be slight interruptions along the way, we are committed to providing as smooth of a transition as possible, and look forward to serving you and your community!



Federally insured by the NCUA.

[3riversfcu.org](http://3riversfcu.org)

**800.825.3641**