



Important Information About Your Loans, Including Auto, Business, and Personal:

3Rivers Federal Credit Union is pleased to have the opportunity to become your financial partner! We welcome you and want you to know how important you are to us. Since the announcement of the sale of West End Bank to 3Rivers, we have worked hard together to make sure the transition is as seamless as possible.

As we convert our technical systems from West End Bank to 3Rivers, here are some important things to keep in mind regarding your existing consumer loan with West End Bank (including auto, business, or personal loans).

- Conversion to take place on Monday, June 1, 2020.
- You should have already received a letter regarding your loan account number(s) and whether they changed. If you did not or have questions, please call 800.825.3641 or email merger@trfcu.org with questions after June 1.
- The term of your loan, the interest rate, the due date, and the monthly payment amount will remain the same. You will receive a monthly billing statement starting in June regarding your 3Rivers loan. Additionally, you may continue to use your current West End Bank coupon book to pay your loan, but 3Rivers will not be sending any new ones. However, you will receive monthly billing statements.

Beginning June 1, 2020, you may make your payments to 3Rivers by mail, in branch or online. If you have any questions about your loan, please call your local branch or you may call Loan Servicing at 800.825.3641.

- **You may mail your check directly to:**
3Rivers Federal Credit Union
P.O. Box 2573
Fort Wayne, IN 46801
- For your convenience, we accept electronic ACH payments, and you may also set up automatic payments or make payments through 3Rivers online account access, from your 3Rivers checking or savings account.
- If you currently have automatic West End Bank loan payments scheduled from your West End Bank online banking, that information will convert over to your 3Rivers online. If not, you may set up recurring loan payments post-conversion.
- If you do not bank with West End, we accept ACH payments from other financial institutions. If you currently pay your loan using the "Pay Your Loan" button on West End Bank's website, this will not be immediately available on 3Rivers website, beginning June 1st. You will need to set up an alternative online payment method through your financial institution's bill pay or other online bill pay service.

Please call 1.800.825.3641 or email merger@trfcu.org with any questions.

Thank you, and we look forward to serving you!



Federally insured by the NCUA.