

Century Heritage Federal Credit Union

Welcome to former CECU Members

During the next few months, we will work to manually move your accounts to the Century Heritage FCU core processing system. In preparation for the move, we are providing you with this Change-In-Terms notice and our current Fee Schedule. There may be a time when some of your accounts are moved to Century Heritage and some remain on the former CECU system. It is, therefore, important that you read through this entire document.

If you wish to take advantage of Century Heritage products and services in the near future, please call 724-299-3730 and we will be glad to work with you in moving your accounts.

CHANGE IN TERMS NOTICE – Regular Share Accounts

Please take a moment to review this Change in Terms Notice and the enclosed Rate Schedule, in its entirety, as it describes some important changes taking place on **Regular Share (savings) and Secondary Share (savings) Accounts** as they move to Century Heritage FCU.

New CHFCU

Dividends Compounded	Quarterly
Dividends Credited	Quarterly
Dividend Period	Quarterly (quarter)
Minimum Balance to Earn Stated APY	\$50.00

Current CECU

Dividends Compounded	Monthly
Dividends Credited	Monthly
Dividend Period	Calendar Month
Minimum Balance to Earn Stated APY	\$5.00

Please note: Checking account holders will receive a separate communication regarding the plans and timeline for moving your checking account to Century Heritage.

CHANGE IN TERMS NOTICE – Premium Money Market (Now Money Fund)

Please take a moment to review the Change in Terms Notice below, in its entirety, as it describes some important changes taking place on your **Premium Money Market Account** as it moves to the CHFCU Money Fund Account.

Shown below is a comparison of your new and current tier levels.

New CHFCU Tier Levels

Required Balances

Tier 0	\$500 - \$2,499.99
Tier 1	\$2,500.00 - \$24,999.99
Tier 2	\$25,000.00 - \$49,999.99
Tier 3	\$50,000.00 - \$74,999.99
Tier 4	\$75,000.00 - \$99,999.99
Tier 5	\$100,000.00 and Up

Current CECU Tier Levels

Required Balances

Tier I	\$5.00 - \$9,999.99
Tier II	\$10,000.00 and Up

We anticipate moving your current Premium Money Market account to the CHFCU Money Fund account on **June 1, 2019**. Should you decide to take advantage of the changes to your account prior to this date, please call 724-299-3730 and we will be glad to complete your request.

Please note that the **required minimum balance** is changing from \$5.00 to \$500.00. On **August 1, 2019** all Money Market accounts with a balance below \$500.00 will be closed and funds in that account will be transferred to your primary savings account. Alternatively, you can simply add to the balance to bring it to the minimum of \$500 before that date.

To view current Money Fund rates visit our website at: chfcu.org. These rates are subject to change monthly. Dividends are compounded monthly and paid on the last day of the month.

CHANGE IN TERMS NOTICE – Christmas Clubs

Please take a moment to review this Change in Terms Notice and the enclosed Rate Schedule, in its entirety, as it describes some important changes taking place on **Christmas Club Accounts** as they move to Century Heritage FCU on June 1, 2019.

New CHFCU

Dividends Compounded	Quarterly
Dividends Credited	Quarterly
Dividend Period	Quarterly (quarter)
Minimum Balance to Earn Stated APY	\$50.00

Current CECU

Dividends Compounded	Monthly
Dividends Credited	Monthly
Dividend Period	Calendar Month
Minimum Balance to Earn Stated APY	\$5.00

On October 1st of each year all Christmas Club funds on deposit are transferred automatically to the member's Checking (009) account. If no checking account is present, funds will be transferred to the Primary (000) savings account.

CHANGE IN TERMS NOTICE – Vacation Clubs

Vacation savings accounts will replace Vacation Clubs. All current direct deposits and payroll deductions will be transferred to this savings account. Please note that you will **NO** longer receive an automatic disbursement on May 1st; however, you may make deposits and withdrawals at any time. These account types will move to Century Heritage FCU on June 1, 2019.

If you have any questions regarding these changes, please call us at 724-299-3730 or stop in and see us. We will be happy to discuss this account with you or assist you with any other questions you may have.

There will be a time in which you will have some accounts on the former CECU system and some on the Century Heritage system. Please note the important information below.

Account Number Changes

As we move accounts to Century Heritage, there may be a need to change your base account number if the same number already exists in our system. We will notify you by phone or email if that becomes necessary.

Account Suffix Changes

The suffix number will change to those listed below for all account holders:

Primary Share (Savings) Account	000
Secondary Share (Savings) Account	001-004
Christmas Club	015
Money Fund Account	021

Certificate and loan accounts will have suffixes assigned upon the move to Century Heritage.

It's Me 247 – Online Banking

Once your account has been moved you may enroll in our online banking service, “It’s Me 247”, by visiting our website – chfcu.org. Your default username will be your Century Heritage base account number, and your temporary password consists of an 8-digit number: the last 4 digits of the primary account holder’s Social Security Number + their 4-digit birth year. You will be prompted to change your password and set up challenge questions. You also have the ability to change your username to something other than your account number. Once you have registered for “It’s Me 247” online banking, you will be able to register for eStatements under the My Documents tab.

eStatement Users

When we move your account to the Century Heritage platform, you will need to enroll in our online banking product, “It’s Me 247”, in order to re-enroll in eStatements. In preparation for this move, **please be sure to download and save your Consol ECU eStatements for future reference**. Once we move your account to the Century Heritage platform, past Consol ECU eStatements will no longer be available through electronic means.

If you encounter any difficulty with account set-up or anything else during this transition, please do not hesitate to contact us. We will be happy to help you!