

# Century Heritage Federal Credit Union

## Welcome former MEM Members!

On August 16, 2021 all MEM accounts will be added to the Century Heritage FCU core processing system. Please read all about the upcoming changes below and what you need to do in advance.

If you have any questions or concerns about the changes to your accounts, please call 412-943-1050 and we will be glad to answer any questions you may have.

### Important Date – Friday, August 13, 2021

**At 3:00 pm on Friday, August 13<sup>th</sup> the following MEM services will be permanently shutdown.** View the following [“Important Date – August 16, 2021”](#) for information on access to these services moving forward.

- Online Banking
- eStatements\*
- Bill Payment

**\*Please be sure to download and save your MEM FCU eStatements prior to August 13, 2021. MEM FCU eStatements will no longer be available through electronic means after this date.**

The branch located at 626 Cochran Mill Road, Pittsburgh, PA 15236 is closing at 3:00 pm and will not reopen for business.

**Please note that debit card limits will be temporarily reduced beginning Thursday, August 12, 2021 through the weekend while we move your accounts from MEM to Century Heritage. Please plan for your cash needs accordingly.**

### Important Date - August 16, 2021

On August 16, 2021 all of Century Heritage products and services are available to you. Please visit our website at: [chfcu.org](http://chfcu.org) or give us a call at any time to discuss how we can assist you.

### Account Number Change

As we move your accounts to Century Heritage, you will be assigned a seven (7) digit account number that consists of your current MEM account number, preceded by the number seven (7) and filled in between with zeros (0) to arrive at a new seven (7) digit account number.

Examples: Current MEM number of 2345 will change to 7002345

Current MEM number of 79 will change to 7000079

### Account Suffix Changes

| Account Type – Savings, Checking & Certificates    | Suffix Range |
|--|--------------|
| Primary Savings (Share)                            | 000          |
| Secondary Savings (Share) – Vacation & Extra Share | 001-004      |
| Holiday (Christmas) Club Savings                   | 015          |
| Traditional IRA Savings                            | 100-101      |
| Checking   | 009-014      |
| Share Certificates                                 | 300-349      |
|  |              |
| Account Type – Loans                               |              |
| Signature  | 620-630      |
| New Vehicle  | 500-510      |
| Used Vehicle                                       | 520-530      |
| Shares Secured                                     | 570-575      |
| Other  | 620-630      |
| Vehicle Other Than Car                             | 540-550      |
| Boat   | 540-550      |
| Second Mortgage/Home Equity                        | 700-709      |
| Motorcycle   | 540-550      |

### Holiday (Christmas) Clubs

**On October 1<sup>st</sup> 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.**

### Vacation Club Accounts and Extra Share Accounts

Vacation Clubs will now become a Secondary Savings account and during the move we will “nickname” this account “Vacation Club”.

Extra Share accounts will now be named “Secondary Savings” under your Primary savings account number.

### **Visa Credit Card Holders**

At this time, you may continue to use your current Visa credit card. If at any time we need to order you a new plastic, you will receive a Century Heritage Mastercard credit card as a replacement.

### **It's Me 247 – Online Banking**

On August 16<sup>th</sup> you may enroll in our online banking service, “It’s Me 247”, by visiting our website – [chfcu.org](http://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 enroll in eStatements under the My Documents tab and access your bill payment through the Pay & Transfer tab.

On the go? CHFCU Mobile Banking allows you to manage your Century Heritage accounts safely and securely. *Anywhere, Anytime*. Download our Mobile App from the Google Play Store or the Apple Store

- Remote Deposit Capture (with loan payment capability)
- Manage your Debit Card
- Access Bill Payment
- View eStatements
- Make Transfers
- View History

### **eStatement Users**

Once you enroll in It’s Me 247 above, you may also sign up for eStatments. eStatements are accessed through It’s Me 247 or through our Mobile App. Statements covering any time period prior to August 13, 2021 will not be available in It’s Me 247.

### **Bill Payment Users**

Both MEM and Century Heritage use the same Bill Payment system, so we are able to merge the two together eliminating the need for you to re-enter your payees. Your payment history will also be available to you. And just like you do now, you will access bill payment through online banking – now called - It’s Me 247 or through our Mobile App

### **Call 24 – Automated Teller**

Call 24 brings the credit union to your fingertips – 24 hours a day, 7 days a week. Call 1-844-422-5524 or 1-844-4-CALL-24 from any touch tone telephone to:

- Verify share and loan balances
- Transfer funds between accounts
- Verify deposits, withdrawals and cleared checks
- Check savings, share certificate and loan rates

Visit our website at: [chfcu.org/eservices/#call24](http://chfcu.org/eservices/#call24) to download a Call 24 instructional guide.

### **ATM Locations**

Use your debit card surcharge free at any Allpoint, CUIance and CU\$ surcharge free ATM. Find links on our website under Contact Us and on our home page of our Mobile App by clicking “Surcharge-Free ATMs” and enter location information in the search.

### **Shared Branching**

In addition to our branch locations listed below, we are part of the Co-Op Shared Branch network providing you with even more locations to make deposits, transfers, account inquiries, withdrawals and loan payments. Visit our Contact Us page at [chfcu.org](http://chfcu.org) and click on “Find a Shared Branch”.

### **Loan Payments**

If you make your loan payments by postal mail, please send all loan payments to: Century Heritage FCU, 700 Regis Avenue, Pittsburgh, PA 15236. You may also make a loan payment with a check using our Mobile App Remote Deposit feature – when selecting a deposit account, just choose your loan.

### **Branch Locations**

|   |              |
|---|--------------|
| West Mifflin – 700 Regis Avenue, Pittsburgh, PA 15236                         | 412-650-2600 |
| Bethel Park – 6011 Baptist Road, Suite 200, Pittsburgh, PA 15236              | 412-595-7374 |
| McMurray – 115 E McMurray Road, Suite B, McMurray, PA 15317                   | 724-299-3730 |
| Olympia Shopping Center - 4313 Walnut Street, Suite 228, McKeesport PA 15132  | 412-751-2600 |
| Homeville – 4917 Homeville Road, West Mifflin, PA 15122 – opening this summer |              |

### ***Notes:***

- *You will have the ability to change the title “nickname” any savings and loan suffixes through It’s Me 247 online banking or from our Mobile App.*
- *All current MEM direct deposits and payroll deductions, with and without distributions to other savings types and loan accounts, will be carried over from MEM to CHFUCU. To set up **new** direct deposits please use the Century Heritage ABA # 243380516 and your new seven (7) digit account number.*

## Checking Account Holders

Personal Check Supply – at this time you may continue to use your current check stock. Programming will ensure that your current checks will clear from your new Century Heritage checking account. **Important Note: Please contact the credit union when you need to order new checks so that we may update your order to include your new account number and credit union routing number and logo.**

Visa Debit Cards – At this time you may continue to use your current Visa debit card. If at any time we need to order you a new plastic card, you will receive a Century Heritage Mastercard debit card as a replacement.

Surcharge Free ATM’s – Use your debit card surcharge free at any Allpoint, CUliance and CUS\$ surcharge free ATM. Find links on our website under Contact Us and on our home page of our Mobile App by clicking “Surcharge-Free ATMs” and enter location information in the search. Over 90,000+ Surcharge free ATMs are available worldwide

Over-draft Protection – This protection enables you to pull from another savings suffix to cover a check or ACH withdrawal when no funds are available in your checking account. You will inform us what account suffix to transfer from and we will set that up for you. There is a fee for each transfer that occurs so we encourage you to transfer funds prior to the withdrawal to avoid this fee. **We do NOT offer Over-draft Protection for debit card transactions. If funds are not available at the time of the transaction is presented for approval, the transactions will be denied.**

Overdraft Privilege – This product is automatically granted to checking account holders, but may be opted out by you, the accountholder, or taken away by the credit union if the privilege is over-used. This product will allow your ACH, including automatic bill payments, or check withdrawal to clear your account, at the credit union’s discretion, provided the items and assessed fee of \$30.00/each do not take your checking account negative over \$800.00. You will have up to 30 days to clear this negative balance. This coverage is meant to help in emergencies or when you make an error in your checkbook. Please contact us for more information about this privilege or to remove it from your account.

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