



## Welcome Former Consumer 1st Members!

On May 14, 2022, all Consumer 1st accounts will be added to the Century Heritage 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 412-424-6050 and we will be glad to answer any questions you may have.

On May 13, 2022, the branch at 1000 Cliff Mine Road will close at 3:00 pm to prepare for the merging of accounts. The branch will open again on Monday the 16<sup>th</sup> at 9:00 am.

### *Important Dates and Information – Pre May 14, 2022*

**May 12, 2022, at 5:00 pm access to Consumer 1<sup>st</sup> Bill Payment\* will be permanently shut down. Any payments scheduled beyond May 12<sup>th</sup> will not be processed.**

**On May 13, 2022, at 3:00 pm access to Consumer 1<sup>st</sup> Online Banking and eStatements\*\* will be permanently shut down.**

**\* Please be sure to print or save all of your payee information from your current bill payment system. Although both Consumer 1<sup>st</sup> and Century Heritage use the same bill payment provider, we were unable to automate the transfer of your information between the two credit unions. You will need to re-enter and set up all of your payees after May 16, 2022.**

**\*\*Please be sure to download and save your Consumer 1st eStatements prior to May 13, 2022. Consumer 1st eStatements will no longer be available through electronic means after this date.**

**Debit Cards** – Your Consumer 1<sup>st</sup> debit cards will continue to work through Sunday, May 15<sup>th</sup>, however your limits will change at 3:30 pm on May 13<sup>th</sup> to \$755.00 for ATM and \$750.00 for POS transactions. These cards will cease to function on May 16<sup>th</sup>; at which time you may begin to use your Century Heritage Mastercard debit card. **Please watch your postal mail as we will begin ordering your new cards on April 27, 2022.**

**Review the following for information on access to your accounts both in person and electronically. This information is also available on our website by clicking on the “Welcome Consumer 1<sup>st</sup> FCU Members” merger link.**

### *Important Date – May 16, 2022*

On May 16, 2022, 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 Consumer 1st account number, preceded by the numbers seven and two (72) and filled in between with zeros (0) to arrive at a new seven (7) digit account number.

Examples: Current Consumer 1st number of 2345 will change to 7202345  
 Current Consumer 1st number of 20179 will change to 7220179

### Account Suffix Changes

<b>Account Type – Savings, Checking &amp; Certificates</b>	<b>Suffix Range</b>
Primary Savings (Share)	000
Secondary Savings (Share) – Vacation & Extra Share	001-004
Holiday (Christmas) Club Savings	015
Traditional IRA Accumulation Savings	100-101
Roth IRA Accumulation Savings	120
SEP IRA Accumulation Savings	170
Checking	009-014
Share Certificates	300-349
<b>Account Type – Loans</b>	
New Vehicle	500-510
Used Vehicle	520-530
Vehicle Other Than Car	540-550
Boat	540-550
Motorcycle	540-550
Signature	620-630
Other	620-630
Fixed Rate Home Equity	700-709
Home Equity Line of Credit	810

### Primary Savings

At Consumer 1<sup>st</sup>, your Primary Savings account paid dividends using a tiered balance rate schedule that will be discontinued on May 1, 2022. All balances in this share account will pay one rate, as shown on our website.

As an alternative, Century Heritage offers a tiered balance rate Money Fund account paying higher dividends than the primary savings. If you are interested in the Money Fund account please contact us after May 16, 2022, and we will be glad to open that suffix and transfer funds as you request. The minimum deposit to open this type of account is \$500.00.

### IRA Savings

All Consumer 1<sup>st</sup> IRA accounts will be transferred to the Century Heritage IRA Accumulation Savings. As an alternative, Century Heritage does offer a higher rate IRA Money Fund account with a minimum balance requirement of \$4,000.00 and IRA Share Certificates. All will be available on May 16, 2022.

### 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”. These funds are available to you at any time.

Extra Share accounts will have the default name “Secondary Savings” under your Primary savings account number, but you can give each one whatever nickname you wish.

## Visa Credit Card Holders

At this time, you may continue to use your current Visa credit card. Access to the eZCard website will be posted on the CHFCU home page under “Quick Links”.

## Your Borrowing Needs

Century Heritage offers a wide variety of lending products such as Auto/Recreational Vehicle, Home Equity, and Personal loans just to name a few, with some of the best rates in the area. We also offer a Mastercard® credit card with a low rate, no annual fee, and ScoreCard® Rewards. Members can apply online at their convenience for any of our lending products at [chfcu.org](http://chfcu.org). Once loans are approved and ready to be disbursed, our members enjoy the ease and convenience of eSigning their loan documents from anywhere.

Century Heritage members can obtain credit union financing onsite at numerous local participating auto dealerships. With CHFCU being part of the [Keystone Lending Alliance](#), we make it easier and more convenient for our members to obtain their credit union financing directly through the dealership. All you need to do is tell them you are a Century Heritage FCU member...it's that easy!

Interested in a first mortgage? We partner with [Member Advantage Mortgage](#) to offer our members competitive rates and low-cost home loans. Visit our website, hover over loans, select mortgage and click on “Member Advantage Mortgage” to view daily rates and to obtain additional first mortgage information.

For more information regarding home equity lines of credit, business lending, and loan protection products visit us at [chfcu.org](http://chfcu.org). Our lending specialists are available to assist you with your borrowing questions or needs at 412-650-2600 option 2.

## It's Me 247 – Online Banking

On May 16th 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.

- Verify your Account Balances
- Check Loan and Deposit Rates
- 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”, you may also sign up for eStatements. eStatements are accessed through “It’s Me 247” or through our Mobile App. Statements covering any time period prior to May 13, 2022, will not be available in “It’s Me 247”.

### **Bill Payment Users**

Once you enroll in “It’s Me 247” you may also sign up for Bill Payment and begin to add in your payees and schedule payments.

### **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](https://chfcu.org/eservices/#call24) to download a Call 24 instructional guide.

### **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, withdrawals and loan payments. Visit our “Contact Us” page at [chfcu.org](https://chfcu.org) and click on “Find a Shared Branch”.

### **Ways to Make Deposits and Loan Payments**

- Mail a check to Century Heritage Federal Credit Union, 700 Regis Avenue, Pittsburgh, PA 15236.
- Use Online Banking – “It’s Me 247” – to transfer from savings to loan.
- Use the Remote Deposit/Payment feature in our Mobile App.
- Set up ACH Origination from another financial institution.
- Coming soon – self-service online loan payment options to include ACH, and various debit and credit card options. (Convenience fee applies to debit and credit card options.)
- In person at any Century Heritage branch or Shared Branching location.

If you wish to set up direct deposit, our routing number is **243380516**. Be sure to use your new seven-digit account number.

## Century Heritage Financial Advisors\*

If you are looking for help with planning for your retirement, managing your investments, or tax-advantaged investments, contact Dave Priore, CFP® at 412-650-2600 x1114. Or you can visit his page on our website under the “Investments & Retirement” tab

### Branch Locations

<b>Findlay</b> – 1000 Cliff Mine Road #140, Pittsburgh PA 15275	412-424-6050
<b>McMurray</b> – 115 E McMurray Road, Suite B, McMurray, PA 15317	724-299-3730
<b>Bethel Park</b> – 6011 Baptist Road, Suite 200, Pittsburgh, PA 15236	412-595-7374
<b>West Mifflin</b> – 700 Regis Avenue, Pittsburgh, PA 15236	412-650-2600
<b>Homeville</b> – 4917 Homeville Road, West Mifflin, PA 15122	412-466-2600
<b>Olympia Shopping Center</b> - 4313 Walnut Street, #228, McKeesport PA 15132	412-751-2600

#### Notes:

- You will have the ability to change the title or “nickname”, on any savings and loan suffix through “It’s Me 247” online banking or from our Mobile App.
- All current Consumer 1st direct deposits and payroll deductions, with and without distributions to other savings types and loan accounts, will be carried over from Consumer 1st to CHFUCU. To set up **new** direct deposits please use the Century Heritage ABA # **243380516** and your new seven (7) digit account number.
- Visit [chfcu.org](http://chfcu.org) to find additional information on all products and service, forms and disclosures and much more.

### Checking Account Holders

**Personal Check Supply** – You may continue to use your Consumer 1<sup>st</sup> checks through February 2023. 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 or prior to February 2023 so that we may update your order to include your new account number and credit union routing number and logo.**

**Debit Cards** – You may activate and begin to use your new Century Heritage Mastercard debit card on May 16, 2022. Be advised that your new card limits are \$2,500.00 for Signature transactions and \$2,500.00 for PIN transactions to include ATM withdrawals and merchant purchases.

**Mobile Wallet** - Don’t forget to enroll your Century Heritage debit card in a Mobile Wallet for safe, secure and convenient way to make your purchases. Get started with Apple Pay®, Google Pay™ and Samsung Pay™. Set up is simple, just follow the instruction in the settings of your mobile phone or device to get started.

**Card Controls** – Use your mobile device to lock and unlock your cards, set spending limits, manage alerts and more. All through our Mobile App.

**Surcharge Free ATM’s** – Use your debit card surcharge free at any Allpoint, CUliance 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. Over 90,000+ Surcharge free ATMs are available at many locations you visit every day – Walgreens, CVS, Target and more.

**Overdraft Transfer Protection** – This transfer protection enables an automatic transfer from your savings, money fund or secondary savings suffixes 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 \$2.00 fee for each transfer that occurs, so we encourage you to transfer funds prior to the withdrawal to avoid this fee.

**Note – Current Consumer 1<sup>st</sup> checking accounts with over-draft transfer protection enabled will be set up on the Century Heritage system accordingly and available on May 16, 2022.**

**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 withdrawals 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 more than \$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.

**Note – Overdraft Privilege (ODP), when in place, will only occur when an item is presented and there are no available funds in the checking account and there are insufficient funds in the savings account set up for Overdraft Transfer Protection to clear the item. If partial funds are available in the savings account, those funds will transfer to the checking and the remaining funds necessary to clear the item will be covered by your ODP limit, which is \$800.00.**

At this point Overdraft Privilege will clear the item and charge a \$30.00 fee up to the \$800.00 limit. The checking account will now have a negative balance that must be cleared within 30 days. Once the \$800 limit is exceeded, the items will be returned and an Insufficient Fund Fee (NSF) of \$30.00 will be charged.

**We do NOT offer Over-draft Protection or Overdraft Privilege for debit card transactions. If funds are not available at the time the transaction is presented for approval, the transactions will be denied.**

*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!*

Want to view our Forms & Disclosures?  
Click on the Forms & Disclosures link under Miscellaneous at the bottom of our website homepage.

Federally Insured by NCUA | Equal Opportunity Lender | Equal Housing Lender | NMLS # 462056

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Not Guaranteed by any Government Agency | Not a Credit Union Deposit**