

Merger FAQ for Allegheny Metal FCU Members

Why is Allegheny Metal Federal Credit Union pursuing a merger with Century Heritage Federal Credit Union?

Very simply, we want to bring members the best value from their credit union while ensuring we continue to grow and thrive. Partnering with another established credit union will significantly increase operating efficiencies so we will have the resources to deliver much more to Allegheny Metal members – with the same personalized service we have always provided.

How will members benefit from this merger?

The merger will provide increased capital, financial strength, and long-term sustainability to our combined credit union. This merger will also provide the resources to continue to improve your banking experience with access to five additional full-service branches. The credit union will strive to offer the latest online and mobile technologies, new products and services, and competitive rates. While nothing will change until we receive member approval, this partnership will allow us to better anticipate and meet all your financial needs.

Who is Century Heritage Federal Credit Union?

Founded in 1936 to serve the workers at the Duquesne mill of U.S. Steel, Century Heritage is a financially strong, well-capitalized credit union with assets of \$212 million and nearly 17,000 members. Century Heritage is federally insured by the NCUA and has 4 branches in Allegheny and 1 branch in Washington County. Most importantly, they share our values and absolute commitment to serving members. You can learn more about Century Heritage at chfcu.org.

When will the merger become effective?

The two organizations, Allegheny Metal and Century Heritage, will work closely together to complete the legal implementation on July 1, 2022.

Will the Allegheny Metal office located at 260 Pershing Avenue, Leechburg remain open?

Yes. And members will also have access to five convenient Century Heritage branches located in West Mifflin, Bethel Park, McKeesport, and McMurray. In addition to those branches, members will also have access to the Co-Op Shared Branching Network providing 5,000+ shared branches nationwide, and over 30 branches in the Pittsburgh region.

How will this impact the employees of Allegheny Metal Federal Credit Union?

All of Allegheny Metal's employees are being retained by Century Heritage.

Will the name of our credit union change?

Yes. We will begin using Century Heritage Federal Credit Union's name effective July 1, 2022.

Will the merger affect membership eligibility?

Families of existing Allegheny Metal members will continue to be eligible for membership in Century Heritage. In addition, any person who lives, works, attends school, volunteers, or worships in the "Pittsburgh MSA" (Allegheny, Armstrong, Beaver, Butler, Fayette, Washington, and Westmoreland counties) is eligible to join the credit union. Businesses and other organizations in these areas are also eligible for membership.

Will my member number or account number change?

Yes, we will provide you with timely updated information regarding any modifications to your member account number.

What about ATMs?

Over 90,000+ surcharge free ATMs are available worldwide to our members through Allpoint, CU Here, MoneyPass, SUM and CU\$ networks. Many ATMs are located in places you visit every day – Walgreens, CVS Pharmacy, Target, and more.

What about my recurring transactions?

- Direct Deposits and ACH transactions will continue as they do now.
- Automated Funds Transfers (AFT's) will be set up to continue as they do now.
- Debit card recurring transactions will need to be updated using your new Century Heritage Mastercard Debit card beginning on July 18, 2022.

Will my Debit card and checks continue to work?

- Debit cards will be replaced with Century Heritage Mastercard Debit cards prior to our system conversion; however, they will be inactive until July 18, 2022.
- You may continue to use your Allegheny Metal checks through March 2023. When you need to place a new check order, please contact us to ensure your order is placed using your new account number and routing number for Century Heritage.

When can I start using Century Heritage Federal Credit Union Branches?

Allegheny Metal members will be able to start using Century Heritage branches Monday, July 18, 2022 once we have completed the conversion from our core processor to Century Heritage's core processing system.