



A COMMUNITY CREDIT UNION

Merger Update

On July 1, 2022, North East Texas Credit Union (NETCU) and East Texas Professional Credit Union (ETPCU) initiated the merger process. On August 1, 2022, former NETCU branch hours were extended for your convenience and 18 fees were either reduced or eliminated completely.

Staff continues to diligently work on completing the merger with plans to combine the core banking systems at the close of business on March 31, 2023. All former NETCU branches will close at 6:00 p.m. on Friday, March 31, 2023. Our core processor will begin migrating the NETCU core banking system to the ETPCU core banking system and on-site teams will begin updating all branch hardware April 1-4, 2023. All former NETCU branches will reopen on the ETPCU core platform system on Wednesday, April 5, 2023 at 9:00 a.m. Current ETPCU branches will be open normal business hours on Saturday, April 1 and Monday, April 3. However, staff will not have access to your former NETCU account until 9:00 a.m. on Tuesday, April 4, 2023.

We are pleased to announce that most former NETCU members will keep their current account number! Due to duplicate account numbers, approximately 500 (out of 15,000) members will receive new account numbers. In February, we will notify impacted members of their account number change.

Included with this correspondence is the ETPCU Account Agreement and Disclosures booklet. Effective April 1, 2023, the terms and conditions in this booklet apply to your account with ETPCU.

As part of the core system migration, former NETCU account types will change to correspond with existing ETPCU account types. Effective April 1, 2023, some former NETCU account types will change as follows:

Account Type	NETCU Account Type	ETPCU Account Type
Savings	Savings Account Dollar Dog Savings Account Youth Savings Account Elite Savings Secondary Shares	Share Savings Account Minor Account Minor Account Share Savings Account Secondary Shares (no change)
Checking	Youth Checking Classic Checking Fresh Start Checking Platinum Secure Checking	Advantage Checking Advantage Checking Priority Checking Platinum Secure Checking (no changes to Platinum Secure)
Money Market	Money Market Account	Money Market Plus



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The current Rate and Fee Schedule has been included with this mailing. Rates are subject to change at any time without notice. Please note the terms associated with each account type listed above.

In addition to the fees that were previously reduced or eliminated, the following fee changes become effective April 1, 2023:

Fee	Prior Fee Amount	New Fee Amount
Account Reopen (outside applicable guidelines)	Not applicable	\$10.00
Cashier's Checks	\$3.00	\$5.00
Collection Service Fee	Not applicable	\$10.00 per item
Debit Card – Instant Issue (previously rush debit card)	\$15.00	\$10.00
Debit Card – replacement (mail)	\$10.00	No fee
Fax Service	\$2.00 per page	\$2.00 per fax (10-page max)
Late Charge – consumer loans	5% of payment	5% of payment (min \$.05 / max \$25.00)
Low Balance Fee (single service account with balance < \$100)	Not applicable	\$1.00 per quarter
Mastercard Debit Card Foreign Transaction Fee	Not applicable	1.1% of transaction amount
Safe Deposit Box 3x10	\$25.00 per year	\$20.00 per year
Safe Deposit Box 10x10	\$60.00 per year	\$50.00 per year
Temporary Checks	\$1.00 each	\$2.50 for 4
Wire Transfer (incoming)	\$7.50	\$5.00
Wire Transfer (outgoing)	\$15.00	\$20.00

Staff is currently working to ensure your current NETCU debit card will continue working after the core system migration. The goal is for NETCU debit cards to be migrated with former NETCU accounts to the ETPCU core banking system. These debit cards will be replaced over time as they reach their expiration date or through normal wear and tear. At that time, the NETCU debit card will be replaced with an ETPCU debit card and new number. Effective April 1, 2023, debit card limits will change to \$2,500 for daily purchases and \$500 for ATM withdrawals. Please note the debit card purchase limit can be increased to \$3,000 for a single day through the mobile banking app. During this transition, NETCU debit cards and ATMs will be functional, but at reduced limits. Please make arrangements to carry additional cash, checks and credit cards for your anticipated needs.



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As part of the core system migration, NETCU online and mobile banking systems will be discontinued. Upon completion of the core system migration, all former NETCU online or mobile banking users must download the ETPCU Mobile Banking App or go to www.etpcu.org and register for online banking. You may also visit any branch for assistance with this process upon completion of the core system migration. Mobile deposit limits will change to the ETPCU daily and monthly limits of \$1,500 and \$3,000 respectively on April 1, 2023. Members with a history of larger mobile deposits may apply for a higher limit at any branch or by phone at 903.323.0230.

Please review the following personal information on the NETCU core system to ensure a smoother transition to the ETPCU Mobile Banking App and online banking. To successfully complete enrollment, your date of birth, social security number, mobile phone number, and email address must be correct on the current NETCU core system. Please contact your local NETCU branch for confirmation.

As the core system migration date approaches, additional information will be provided at www.etpcu.org as well as mailed correspondence via the U.S. Postal Service. If you have any questions, please contact your local branch or the Call Center at 903.323.0230.

Sincerely,

Scot R. Haines
Senior Vice President, Operations