



PO Box 15950
Lenexa, KS 66285-5950

913.905.7000 | 800.892.7957
CommunityAmerica.com

<First Name><Last Name>
<Address>
<Address>
<City>, <State <Zip>

Welcome to the CommunityAmerica Credit Union family.

We are thrilled to be your credit union, and we're excited for you to join our thriving community. Effective July 1, 2024, your accounts will be transferred to CommunityAmerica.

CommunityAmerica and Edison Credit Union share many of the same values, including our member-first philosophy, where we put people ahead of profit. To make this transition as seamless as possible, following is helpful information and answers to questions you may have. We recommend keeping this information for future reference.

Will my account number change?

Yes. Your new CommunityAmerica account number(s) are listed below and will be effective July 1.

How do I update my Direct Deposit and Automatic Payments?

Use this information to update your Direct Deposit with your employer after July 1, as well as anything you have set up with automatic payments such as utility payments or other online services.

Your Savings Account

Account Number: <<SavingsNumber>>
Label Account as: **Savings**
Routing Number: **301081508**

<<YourCheckingAccount>>

<<AccountNumber>> <<CheckingNumber>>
<<LabelAccount>> <<Checking>>
<<RoutingNumber>> <<Routing>>

Will My Payroll Distributions Apply to My New Accounts?

Payroll distributions scheduled for your deposit and loan accounts may not automatically convert to your new CommunityAmerica accounts. On July 1, validate if your payroll distributions are set up as expected. If needed, you can set up transfers through Online Banking or in the Mobile App or give us a call at 800.892.7957 for assistance.

Can I continue to visit the same location?

Yes, the location that you have come to know and love will stay the same. Find other convenient locations at CommunityAmerica.com/Locations.

When will I receive my new debit or ATM card?

You will receive your new debit or ATM card(s) before June 30. They will contain instructions on how to set your PIN. You can begin using these cards on July 1.



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How do I order checks?

Here are a few convenient ways you can order checks:

1. Call us at 913.905.7000
2. Visit a nearby branch location
3. Order online at https://www.ordermychecks.com/login_a.jsp

For a limited time, use promo code **EC** at checkout to receive one FREE box of CommunityAmerica Credit Union exclusive checks. We recommend you order checks within 90 days.

Where do I mail my loan payments or deposits after July 1?

CommunityAmerica Credit Union
PO Box 15950
Lenexa, KS 66285-5950

Where do I mail my mortgage loan payments after July 1?

CommunityAmerica Credit Union
PO Box 219958
Kansas City, MO 64121-9958

How do I enroll in Online Banking?

On July 1, you can enroll in Online Banking on a browser or mobile device. You can look forward to great features like bill pay, mobile check deposit, enhanced card controls and a robust personal finance management tool.

From Our Mobile App: Download the CommunityAmerica app from the App Store® or Google Play™. Locate the “Sign up” button on the entrance screen. Then complete the requested information. Lastly, you’ll be prompted to complete the multi-factor authentication process where you’ll be sent a verification code either via text or phone.

From a Browser: Visit CommunityAmerica.com and click on the light blue “Log In” button in the top right-hand corner, then click “First-Time User”. Then complete the requested information. Finally, you’ll be prompted to complete the multi-factor authentication process where you’ll be sent a verification code either via text or phone.

Bill Pay and Recurring Payments

If you use Bill Pay in the Edison Credit Union online banking platform, you’ll need to set up your Payees in CommunityAmerica’s Online Banking. Recurring Payments will need to be set up, as well. We recommend you print out or notate your Payee and Recurring Payment information now, so you can easily set them up in CommunityAmerica’s Online Banking, as this information will not be accessible after June 28.



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Automated Phone Banking

You will have access to a 24-hour, self-service automated phone line for banking. Check things like balances, last five transactions, make a transfer and more. After July 1, call 913.905.7222 or 800.892.7222 to access Automated Phone Banking. Your PIN number is the last four digits of your social security number.

What is Profit Payout and am I eligible?

For the past 25 years, we've returned dividends in the form of a Profit Payout* to those who deserve it most, our members. Generally, the more balances you have with us (loans and deposits qualify), the greater your payout could be. We've returned \$93 million to members in the past 12 years, including \$9.6 million this past year alone! On July 1, you may become eligible for the 2025 Profit Payout, calculate your potential Profit Payout at ProfitPayout.com.

We stand ready to assist you with any questions you have at 913.905.7000 or 800.892.7957.

Sincerely,

CommunityAmerica



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What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices. For more information regarding overdrafts, see the Overdraft Disclosure provided with your Merger Information Booklet or visit CommunityAmerica.com/Membership-Agreement.

What are the standard overdraft practices that come with my account?

We authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if you pay my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$28 each time we pay an overdraft.
- We limit the total number of fees we charge you for overdrawing your account to 6 per day.

Action Requested

On or after July 1, 2024, you will be able to update your overdraft protection preferences, if you want us to authorize and pay overdrafts on ATM and everyday debit card transactions. You can do so by logging in to Online Banking, calling us at 913.905.7000 or 800.892.7957 or submitting the completed form below at one of our branch locations or by mail at:

CommunityAmerica Credit Union
Attn: Member Support
PO Box 15950, Lenexa, KS 66285-5950

You have the right to revoke your consent at any time by contacting us at the above addresses/phone number(s).

- No, I do not want you to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- Yes, I want you to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Signature: _____

Date: _____

Account Number: _____