

## MERGER QUESTIONS

**1. What is a merger?**

A merger is an agreement between two organizations that have a common goal to grow and serve the members and their communities. This is an opportunity for two individual organizations to come together and be a more successful single entity. As a combined organization, we gain substantial savings through economies of scale. The combined credit union will more efficient, gain cost savings, maintain viability, remain competitive, as well as improve our capital position. All of this helps us provide members additional conveniences and enhanced products and services going forward.

**2. Is Struthers Federal Credit Union being bought out?**

No. The merger represents a mutually beneficial partnership that both organizations are entering into freely. This collaboration brings together two organizations to benefit the memberships of both organizations.

**3. What will be the name of the credit union?**

The new merged credit union will use the name Struthers CU, a Division of Bridge Credit Union.

**4. Who is Bridge Credit Union?**

For over 50 years Bridge Credit Union has been serving our members across the state of Ohio. We are dedicated to connecting to and serving our membership in a proactive and transparent manner. Our knowledgeable, caring, and motivated associates work together to provide a relevant banking experience that is accessible 24 hours a day, 7 days a week. We help our valued members lead happier lives by advocating their financial health through innovation of our everyday products and services, technologies, and educational offerings. It is our vision to achieve enduring and engaging relationships with each of our members.

**5. When will the merger become official?**

The merger will be official May 1, 2022, however, you may still receive some communications with the Struthers Federal Credit Union name. Your account will be open and active with Bridge starting 06/01/2022.

**6. What will happen to the employees?**

All Struthers Federal Credit Union employees were offered the opportunity to become Bridge Credit Union employees. You'll still see the same friendly faces!

**7. Is my personal information safe?**

Yes. Bridge Credit Union has been in business since 1967 and considers your privacy and protection of member personal information its highest priority. Bridge uses technology to protect your information, and its team members are trained to ensure member confidentiality. For additional information, see [Bridge's Privacy Policy](#)

**8. Will this merger affect my service?**

Yes. You will have access to more products, services, and account access points with an expanded ATM and shared branch network. It is our goal that you will only see positive changes in the products and services that are available to you.

**9. What's in it for the members?**

The merger will give members greater financial resources, along with enhanced products and services. Easier, more convenient access to your money, from almost anywhere. Bridge Credit Union belongs to a network of ATMs that gives you access to over 30,000+ ATMs and 5,000+ shared branch locations across the country. We offer top technology services that allow you to access your accounts on-the-go; like online banking, bill pay, remote deposit and mobile banking.

**10. Who do I contact if I have more questions?**

You may reach us at your local branch by calling 330-755-7556 or by calling our Member Services line Monday – Friday 8:00 a.m. to 4:00 p.m. at 800.434.7300.

**11. How will I get updates as things change?**

We will regularly update our website; you can stay up to date by periodically visiting [www.bridgecu.org/mergerupdates](http://www.bridgecu.org/mergerupdates). You will also receive important account information in the mail beginning 02/15/2022. ***TIP: Make sure your contact information and address are current on your account so we can stay connected with important updates.***

---

## BANKING

**1. Is my account number changing?**

Most members will **not** have a new account number. The few individuals who are affected will receive a personal phone call to assist with the process. All automatic payments share drafts and debit card transactions that are currently setup using your account number and SFCU routing number will continue to work. These transactions will be rerouted to your account with Bridge Credit Union. It is our recommendation that you update your direct deposit and automatic payment withdrawals to the new routing number (244077909) by **05/31/2022**.

**2. What will my new routing number be?**

Bridge's routing number is 244077909.

**3. Where will I mail deposits?**

Deposits can continue to be mailed to 808 Poland Ave. Struthers, OH 44471

Deposits may also be mailed to:

Bridge Credit Union

1980 W. Broad Street

**4. Will there be service interruptions?**

No. All Credit union services like debit and credit cards will be available, through the transition. The last day to access online banking from the old site will be 5/31/2022. You will be able to begin using your new online banking starting 06/01/2022.

**5. Are membership requirements changing?**

No, in-fact they will be expanding by combining Struthers Federal Credit Union and Bridge Credit Union's state charters. Bridge Credit Union serves members located throughout the state of Ohio.

**6. Will my checking account change?**

After June 1, 2022 you may notice on your statement or in your online banking that your checking account is a "Crystal Free Checking." This account gives you every feature you would expect from a checking account without a monthly fee or minimum balance requirement.

**7. Will I have to order new checks?**

No, you may continue to use your remaining checks. These checks will continue to clear as normal. However, if you would like the ability to view your check images online, then you will need to order new Bridge Credit Union checks. Contact us to order checks today, or order checks online using: [https://www.ordermychecks.com/login\\_a.jsp](https://www.ordermychecks.com/login_a.jsp)

**8. Will I have to order a new debit/ATM card?**

Great news! You will automatically get a new, chip enabled, debit card in May 2022! You can activate this card, simply by calling the number on the front of the card, and your card will begin working 06/01/2022.

**9. Will my terms change on my certificate account(s)?**

No, the terms of your certificate account will be the same. You will receive a renewal reminder, 30 days prior to your certificate maturing.

**10. What are the deposit rates at Bridge Credit Union?**

You can locate our deposit rates online at [www.bridgecu.org/rates](http://www.bridgecu.org/rates). It's mobile friendly... check it out on your mobile device.

**11. Will incoming wire instructions change?**

Yes, you can locate the incoming wire instructions [here](#).

**12. What happens to my direct deposit?**

Your direct deposit will post like normal. Although, we do suggest that you have your direct deposit updated with your new routing number (244077909) by December 1, 2022. [Click here](#) to access our direct deposit form.

**13. What if I am currently a member of both Struthers Federal and Bridge Credit Union?**

You can keep both accounts but may want to speak with a representative to combine the accounts. Give us a call at 330-755-7556 or 800.434.7300 to discuss your options.

**14. When can I start using Bridge Credit Union's products and services?**

You will be able to take full advantage of Bridge's product and service offering starting June 1, 2022.

**15. Does Bridge Credit Union offer rewards to their members?**

**Yes.** Get more value out of your membership with [ConnectMORE](#). The more services you use, the more rewards you get such as lower loan rates, higher savings rates, and other great perks.

**16. Are my accounts federally insured?**

Each account holder is federally insured up to \$250,000, which is backed by the full faith and credit of the federal government through the National Credit Union Administration. For further protection, we provide an additional \$250,000 of insurance through Excess Share Insurance – for a total of up to \$500,000 per owner. Traditional and Roth IRA's are also insured aggregately up to \$500,000.

**17. Where can I get a copy of the account terms, privacy policy, conditions and fee schedule?**

[Click here](#) to view all necessary account terms, conditions, and disclosures.

**18. What about joint owners and beneficiaries on my accounts?**

Joint account owners and beneficiaries will remain the same as you designated for your SFCU accounts. However, you are encouraged to review your account ownership and payable-on-death (POD) beneficiary information.

**19. I currently have eStatements. Will I continue to get my statements online?**

If you are currently enrolled in eStatements with SFCU you will automatically be enrolled in eStatements starting June 1, 2022. To access your eStatements with Bridge, log into your online banking and click on the "My Documents" tab.

**20. How do I get a copy of an old statement?**

Give us a call at 330-755-7556 or 800.434.7300 to receive a copy of an old statement.

---

## BORROWING

### 1. What are the loan rates at Bridge Credit Union?

You can locate our loan rates online at [www.bridgecu.org](http://www.bridgecu.org), click on the link “Rates” – plus, its mobile friendly... check it out or even apply for a loan right from your mobile device.

### 2. What options do I have to make my loan payment(s) after June 1, 2022?

Payment through Direct Deposit: If you want your deposit split between accounts, complete our [direct deposit distribution form](#) and fax (614.728.8090), drop it off, or mail the completed form.

Payment from another account: Bridge’s Account to Account (A2A) Transfers gives you even more carefree access. A2A allows you to initiate a funds transfer to or from another financial institution electronically. Make deposits, withdrawals or even loan payments. [Learn More](#).

Reoccurring payment from another account: Loan payments can be debited from your checking or savings account at the bank or credit union of your choice. All payments are applied directly to your loan account on the posting date selected and will automatically be credited towards your loan balance. [Learn More](#).

Mail: You can mail payments to Bridge Credit Union 1980 W. Broad Street, Mail Stop # 0000, Columbus, OH 43223 OR 808 Poland Ave. Struthers, OH 44471

Phone Payment: Bridge also accepts check, debit or credit card payment over the phone – fees may apply, call at 800.434.7300.

### 3. Can I get new loan coupons printed?

Yes. Give us a call at 800.434.7300 to order new loan coupons.

### 4. Will I be able to access my loan(s) payment history online?

Starting June 1, 2022 you will be able to see your loan and balance through Bridge’s online banking, however past transactions prior to June 1, 2022. will not be viewable online. You can access old transactions via your old account statements.

### 5. Will I have to order a new credit card?

No, your existing credit card will work like normal. However, after June 1, 2022 if your card expires or is lost/stolen your replacement card will be a Bridge Credit Union designed credit card.

### 6. How do I apply for a new loan after the merger?

The process for applying for an SFCU loan will not change until June 1, 2022.

Starting June 1, 2022, there will be several options you can utilize when applying for a loan. Apply [online/mobile](#), call 800.434.7300, submit a [paper application](#), or stop into a branch to apply in-person.

**7. What do I need to file a claim with one of my loan protection insurance policies?**

If you need to file a claim call the number provided on your insurance certification you received at time of purchase or give us a call at 800.434.7300 and we can help.

**8. Does Bridge offer mortgage loans?**

Bridge Credit Union believes in expanding the dreams of home ownership to as many of our members as possible. We offer a wide variety of products for almost everyone and excellent rates. We promise a personal touch. We'll guide you through the entire process and counsel you on the best product to fit your situation. Call our office today 800.434.7300 and enjoy a truly different experience.

**9. If I have a car loan with Struthers do I need to update my car insurance policy?**

Yes, you will need to call your agent/insurance company to have the lienholder updated to "Bridge Credit Union."

---

## ACCESS & CONTACTS

**1. How do I contact the credit union (phone number, email & website)?**

Phone Number: 800.434.7300

Email: [memberinfo@bridgecu.org](mailto:memberinfo@bridgecu.org)

Mailing Address: Bridge Credit Union, 1980 W. Broad Street, Mail Stop # 0000, Columbus, Ohio 43223

**2. Is there any changing to branch locations or hours?**

Locations and hours can be located by visiting [www.bridgecu.org](http://www.bridgecu.org)

**3. Will my online banking change after the merger?**

Yes, but not until June 1, 2022 when all SFCU's accounts are merged into Bridge Credit Union's system.

**4. How long will I be able to access my old online account?**

You will be able to access your old online banking account until 6/1/2022. After which you will start using Bridge's online banking. We suggest printing any account information you may want from the old system before 06/01/2022.

**5. Will my online banking sign-on information change on June 1, 2022?**

Yes, when you sign into your Bridge online banking for the first time, you will use your account number for your username and your password will be the last four digits of your social security number. Both of these credentials are temporary, the system will have you setup a permanent secure username and password when you sign-in for the first time. The system will also have you setup security questions.

**7. What ATM locations can I use after the merger?**

We have thousands of surcharge FREE ATM locations nationwide. You can find a location closest to you by visiting [www.bridgecu.org](http://www.bridgecu.org) and clicking on the “Locations” link. – plus, its mobile friendly... check it out right from your mobile device.

**8. What is shared branching and how do I use it?**

A CU Service Center (Shared Branch) is a credit union location that is part of a national network of linked or shared branches, which are identified by a common swirl logo. Members of Bridge Credit Union may conduct transactions at any of the shared facilities as though they were at their home credit union. All you need is your account number and identification– just tell them you’re a Bridge Credit Union member. [Click here to find a branch near you.](#)

**9. When can I start using all the locations?**

Our network of surcharge FREE locations will be available to you starting June 1, 2022.

**10. Where will I mail correspondences?**

Corporate mailing address: Bridge Credit Union, 1980 W. Broad Street, Mail Stop # 0000, Columbus, Ohio 43223

**11. What remote services does Bridge offer for me to access my account?**

Bridge doesn’t make you jump through unnecessary hurdles to get to your money. There are a variety of ways to access your funds other than taking your time to visit us in person. Access services like:

- [Online Banking & Mobile Banking](#)
- [Account to Account \(A2A\) Transfers](#)
- [Text Banking](#)
- [eAlerts/eNotices](#)
- [SnapDeposit](#)
- [After-hours Online Live Chat](#)