



MERGER FAQ 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 be 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 Freedom 1st 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 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 **June 1, 2023**, however, you will conduct your banking with Freedom 1st in the same manner as you do today until the full merger process is complete. We will update you on changes via the merger updates [link](#) on our websites, and through communications posted in our branches. You may also ask any of our staff about pending changes.

6. What will happen to the employees?

All Freedom 1st employees were offered the opportunity to become Bridge Credit Union employees. You will still see the same friendly faces!

7. Is my personal information safe?



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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 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 continue to contact your local Freedom 1st branch if you have questions.

11. How will I get updates as things change?

We will regularly update our websites; you can stay up to date by periodically visiting www.freedom1stcu.com/ or www.bridgecu.org/mergerupdates. Important account updates will also be available in our branches and via our Member Services Representatives. We will also mail important account information to you. **We ask that you make sure your contact information and address are current on your account so that we can stay connected with important updates and information.**

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



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transactions that are currently setup using your account number and Freedom 1st Credit Union routing number will continue to work. Once the merger is complete these transactions will be rerouted to your account with Bridge Credit Union. We will provide more information on how to update your reoccurring transaction information soon.

2. What will my new routing number be?

Please continue to use the Freedom 1st routing number until the merger has been completed.

3. Where will I mail deposits?

Deposits can continue to be mailed to your local Freedom 1st branch until further notice.

4. Will there be service interruptions?

No. All Credit union services like debit and credit card transactions will be available through the transition. You will be notified in a timely manner in advance of any changes to services currently offered by Freedom 1st Credit Union.

5. Are membership requirements changing?

No. Ways to join the credit union will be expanding. Combining Freedom 1st Credit Union and Bridge Credit Union's state charters will provide more opportunity for growing the credit union. For more information on who can join please visit our website at: www.bridgecu.org/membership-eligibility/

6. Will I have to order new checks?

No, you may continue to use your remaining checks. These checks will continue to clear as normal.

7. Will I have to order a new debit card?

Not at this time, your current Freedom 1st debit card will continue to work as usual.

8. 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.



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9. What happens to my direct deposit?

Your direct deposit will post like normal, if changes for your direct deposit are needed in the future you will be notified.

10. What if I am currently a member of both Freedom 1st Credit Union and Bridge Credit Union?

You can keep both accounts, but you may speak with a member services representative if you would like to combine the accounts after the merger is complete.

11. 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 after the merger process is complete, you will receive a merger welcome packet in the mail prior to the merger completion to inform you of important dates and other updates.

12. 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.

13. Will my accounts be federally insured with Bridge Credit Union?

Yes. 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 IRAs are also insured aggregately up to \$500,000.

14. Where can I get a copy of the account terms, privacy policy, conditions, and fee schedule for Bridge Credit Union?

You may visit www.bridgecu.org to view all necessary account terms, conditions, [fees](#), and disclosures.

15. What about joint owners and beneficiaries on my accounts?

Joint account owners and beneficiaries will remain the same as you designated for your Freedom 1st accounts. However, you are encouraged to review your account ownership and payable-on-death (POD) beneficiary information.



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16. I currently have e-Statements. Will I continue to get my statements online?

If you are currently enrolled in e-statements with Freedom 1st Credit Union, you will automatically be enrolled in e-statements once the merger is complete.

17. What will happen to my Accidental Death & Dismemberment (AD&D) and HAP insurance coverage?

It will continue and be billed through your account like normal. If you need to file a claim, call the number provided on your insurance certification you received at time of purchase.

BORROWING

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

You can locate our loan rates online at <https://www.bridgecu.org/rates/>

2. What options do I have to make my loan payment(s) after the merger is complete?

You may continue to make your payments as you always have. Once the merger is complete you may take advantage of these payment options below.

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, mail, or e-mail to memberinfo@bridgecu.org 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.

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.

Mail: You can mail payments to your local branch or to Bridge Credit Union 10567 Sawmill Parkway, Powell OH 43065 once the merger is complete.



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Phone Payment: Bridge also accepts check, debit, or credit card payment over the phone once the merger is complete – fees may apply.

3. Will I have to order a new credit card?

No, your existing credit card will work like normal.

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

After the merger is complete, there will be several options you can utilize when applying for a loan. Apply [online](#) or call 800.434.7300, submit a [paper application](#), or stop into a branch to apply in-person.

5. 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 and we can help.

6. 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 at 800.434.7300.



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ACCESS & CONTACTS

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

You will continue to contact your local Freedom 1st Branch until the merger is complete with questions regarding your account. However, after the merger is complete, you may contact Bridge Credit Union as well.

Bridge Credit Union contact information:

Phone Number: 800.434.7300

Email: memberinfo@bridgecu.org

Mailing Address: Bridge Credit Union, 10567 Sawmill Parkway, Powell, OH 43065

2. Will there be any changes to branch locations or hours?

Currently there are no changes to local branch locations or hours.

3. Will my online banking change after the merger?

Yes, but you may continue to utilize your online banking as you do today until the merger is complete.

4. Will my online banking sign-on information change after the merger?

Yes. Once the merger is complete you will need to sign into your Bridge online banking for the first time, you will use your account number for your username. Your password will be the last four digits of your social security number. Both 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. These changes will not take place until the merger is complete.

5. Will I need to setup a new audio access logon?

Yes. Once the merger is complete when you call into the audio response unit for the first time, you will use your account number. Your personal identification number will be the last four of your social security number. The audio system will prompt you to setup another permanent password at that time.

6. What ATM locations can I use after the merger?

You will access to thousands of surcharge FREE ATM locations nationwide. You can find a location closest to you by visiting www.bridgecu.org and clicking on the "Locations" link. – plus, its mobile



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friendly... check it out right from your mobile device.

7. **Will I continue to have access to shared branching?**

Yes. You may continue to use shared branching. Bridge Credit Union is a part of the shared branching network. [Click here to find a branch near you.](#)

8. **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 & Bill Pay
- Account to Account (A2A) Transfers
- Text Banking
- Mobile Banking
- eAlerts/eNotices
- SnapDeposit