



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 with additional conveniences and enhanced products and services going forward.

2. Was Freedom 1st Credit Union 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 is the new 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 did the merger become official?

The merger became official on 6/1/2023, and the merger will be completed on **11/01/2023**. You will conduct your banking in the same manner as you do today until the full merger process has been completed on 11/1/23. Updated changes can be found in your welcome packet, via the merger updates page - bridgecu.org/mergerupdates, and through communication available in our branches. You may also ask any of our staff about 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!



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7. Is my personal information safe?

Yes. We consider your privacy and protection of personal member information a high priority. We use technology to protect your information. Our team members are trained to ensure member confidentiality. For additional information, please see Our [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 has given 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 contact us at 1-800.434.7300, or email us at memberinfo@bridgecu.org.

11. How do I stay updated as things change?

You can stay up to date by visiting www.bridgecu.org/mergerupdates. Important account updates will also be available in our branches and via our Member Services Representatives. ***Please make sure your contact information and address are current on your account so that we can stay connected with you.***

BANKING

1. Is my account number changing?

Most members will **not** have a new account number. Members who require a new account number will receive a personal phone call to assist with the process of setting up their new account number. All automatic payments, share drafts and debit card 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.



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For more information on how to update your account, please contact us at 800.434.7300, or [bridgecu.org, memberinfo@bridgecu.org](mailto:memberinfo@bridgecu.org)

2. What will my new routing number be?

Effective **11/01/2023**, the routing number will be **244077909**

3. Where will I mail deposits?

Deposits can be mailed to your local Bridge Credit Union branch, or our corporate office at 10567 Sawmill Pkwy. Ste. 100, Powell, OH 43065.

4. Will there be service interruptions?

No. All Credit union services like debit and credit card transactions will be available as normal. You will be notified in advance of any additional changes to services that were previously offered by Freedom 1st Credit Union.

5. Are membership requirements changing?

Our field of membership has expanded to allow the residents of more counties to join! For more information on who can join please visit our website at: www.bridgecu.org/membership-eligibility/ or contact us at 800.434.7300.

6. Will I have to order new checks?

Most members will **NOT** need to order new checks. Your checks will clear through your checking account **as long as your account number did not change**. If your account number changed, we will order your first box of checks for you. If your account number did not change, please feel free to use your remaining check supply. If you need to re-order checks for any reason you can order directly from our website, via online banking, in branch, or by contacting us at 800-434-7300.

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

A new debit card will be ordered for you. You should receive your new Bridge Credit Union debit card no later than 10/16/23.

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?

Most members will **NOT** need to update their direct deposit information. Your direct deposit will post to your account **as long as your account number did not change**. If your account number changed, you will have to update with your payroll department. If your account number did NOT change, your direct deposit will continue without interruption along with any automatic distributions you've set up to any sub-accounts you have. Your automatic recurring funds transfers between your accounts will also continue without interruption. If you do not have direct deposit and would like to add the convenience of this service to your account, set up is easy, simply give your employer your account information. Our ABA/Routing number is 244077909. Need help with set up visit us online at <https://www.bridgecu.org/direct-deposit/> or contact us at 800-434-7300.

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

Your accounts will be converted to Bridge Credit Union effective 11/1/23. If you have a current Bridge account and you would like to combine them, you may speak to a member services representative at 800.434.7300 or email us at memberinfo@bridgecu.org.

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 offerings effective 11/1/23.

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 (**Effective 12/1/23**).

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.



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

A copy of the items above were mailed to you in your welcome packet. If you require additional information or copies, you may contact us at 800.434.7300, or via email at memberinfo@bridgecu.org or stop into the Bridge location nearest you.

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

Joint account owners and beneficiaries will remain the same as previously designated for your accounts. You are encouraged to review your account ownership and payable-on-death (POD) beneficiary information. You may contact us 800.434.7300, or email us at memberinfo@bridgecu.org to review this information if you have any concerns.

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

If you are currently enrolled in e-statements, you will automatically be enrolled in e-statements effective 11/1/23.

17. What will happen to my Accidental Death & Dismemberment (AD&D) 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 the time of purchase.

BORROWING

1. Where do I review the loan rates for Bridge Credit Union?

You can locate our loan rates online at <https://www.bridgecu.org/rates/> . You can also scan the barcode below.





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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 or you may take advantage of one of these payment options below. **(Effective 11/1/23)**

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, Ste. 100, Powell OH 43065 once the merger is complete.

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?

Freedom 1st Visa® Credit Cards Cardholders will NOT experience an interruption to service. Learn more about Bridge's Visa® Credit cards in the enclosed "New Products and Services" document. You can also visit bridgecu.org/credit-cards to apply for your Bridge Platinum Visa® Credit Card today.

4. How do I apply for a new loan?

Apply online at **bridgecu.org**, call 1-800-434-7300, 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 provided on your insurance certification you received at time of purchase or give us a call 1-800-434-7300 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



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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 1-800-434-7300.

ACCESS & CONTACTS

1. How do I contact the credit union?

You may contact us by using the following methods:

Bridge Credit Union contact information:

Toll Free: 1-800-434.7300

Email: memberinfo@bridgecu.org

Mailing Address:

Bridge Credit Union

10567 Sawmill Parkway, Ste. 100

Powell, OH 43065

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

For a list of branch locations and hours, visit us online at <https://www.bridgecu.org/locations>.

3. Will my online banking change after the merger?

YES. Visit: <https://www.bridgecu.org> to set up your online banking. At the upper right top of the website, follow these steps, **#1.** Click Online Banking **#2.** Click First Time User **#3.** Follow the Prompts.

Username - Upon your initial log-in, your username will be your account number. After your initial sign-on you will be required to enter a new username.

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

YES. To access your account via the audio response unit you will use your account number and the last four digits of the primary account holder's social security number as the personal identification number (PIN). After initial access you will be required to enter a new PIN.

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



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You will have access to thousands of surcharge FREE ATM locations nationwide. You can find a location closest to you by visiting <https://www.bridgecu.org/locations/> or by utilizing our mobile app.

6. 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. Visit <https://www.bridgecu.org/locations/> to find a shared branch near you. You can also visit the shared branching network <https://sharedbranching.org/>.

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

Bridge doesn't make you jump over unnecessary hurdles to get to your money. There are a variety of ways to access your funds in addition to visiting us in person. Access services like:

- Online Banking & Bill Pay
- Account to Account (A2A) Transfers
- Text Banking
- Mobile Banking
- eAlerts/eNotices
- Snap Deposit