



YS Federal Credit Union & Bridge Credit Union Merger FAQs

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 YS Federal 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 will be the new name of the credit union?

The new merged credit union will use the name Yellow Springs 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?

With member approval, the merger will be official on 02/01/2024. The most recent updates related to the merger may be found at www.bridgecu.org/mergerinfo and at www.yscu.org. If you have questions or concerns prior to the merger, please feel free to contact Sandy Hollenberg at YSCU (937-767-7377 or shollenberg@yscu.org) or Bridge Credit Union (1-800-434-7300 or memberinfo@bridgecu.org)

6. What will happen to the employees?

All YS Federal Credit Union employees plan to become Bridge Credit Union employees. You will still see the same friendly faces!

7. Is my personal information safe?

Yes. The privacy and protection of your personal information will remain 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 and more. It is our goal that you will only see positive changes in the products and services that are available to you, including branch hours and improved telephone responses.



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9. What's in it for the members?

The merger will give members greater financial resources, along with enhanced products and services. This means easier, more convenient access to your money, from almost anywhere. Like YSCU, 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 Sandy Hollenberg at YSCU at 937-767-7377 (shollenberg@yscu.org) or Bridge Credit Union at 1-800.434.7300, or email any questions to memberinfo@bridgecu.org.

BANKING

1. Will my account number change?

Yes. If the membership approves the merger, your account number will convert to an 8-digit number. It will not be a complicated process, and since both credit unions use the same data processor you will recognize many of the banking screens such as with online banking and more. During the conversion all automatic payments, share drafts and debit card transactions that are currently set up using your current account number and the YS Federal Credit Union routing number will continue to work. You will be provided with user-friendly instructions for any necessary changes.

2. Will the routing number change?

No. The current YS Federal Credit Union routing number will continue to work for all existing automatic payments, share drafts, and direct deposits, if the merger is approved. However, if you were to set up any new automation payments, direct deposits, or place a check order after 02/1/24, it is recommended that you use your updated account information.

3. Where would I mail deposits and payments?

Upon approval of the merger deposits or payments may continue to be mailed to your local branch at:

Yellow Springs CU, A Division of Bridge Credit Union

217 Xenia Ave.

Yellow Springs, OH 45387

Deposits or payments may also be mailed to our corporate office at:

Bridge Credit Union

10567 Sawmill Pkwy. Ste. 100

Powell, OH 43065

4. Will there be service interruptions?

Yes. If the merger is approved by the membership, **a service interruption will occur on 01/31/2024. The YS Federal Credit Union office would close at 12:00 p.m., and all Bridge Credit Union branches would close at 4:00 p.m. ALL Branches would reopen at normal hours on February 1, 2024,** fully converted to one system. During the conversion most credit union services like debit and credit card transactions would be available, however members would experience service delays

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for online banking, the mobile app, and all virtual services. During this time, merger updates will be available via bridgecu.org/mergerinfo and yscu.org.

5. Are membership requirements changing?

Yes. The field of membership would expand to allow the residents of more counties to join! For more information on who can join please visit www.bridgecu.org/membership-eligibility or contact us at 800.434.7300.

6. Will I be able to continue to use the checks I currently have if the merger is approved?

Yes. You will be able to continue to use your current supply of checks; your checks would clear through your checking account like normal. Check orders placed after February 15, 2024 would be upgraded to your new 8-digit account number and Bridge Credit Union routing number.

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

No. Your current debit card will continue to work until its expiration date when a new card will be reissued. If the merger is approved by the membership, come 02/1/24, if your debit card is lost/stolen, you can stop into your local branch for a new card issued to you instantly.

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

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

9. What will happen to my direct deposit?

Existing direct deposits, and ACH transactions will continue to process 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 a direct deposit and would like to add the convenience of this service to your account, setting it up will be easy.

10. What if I am currently a member of both YS Federal Credit Union and Bridge Credit Union?

Your YSCU accounts will be converted to Bridge Credit Union effective 02/01/24. If you have a current Bridge account and you would like to combine them, that will be able to be done. Please contact us at 800.434.7300 if you would like to combine accounts.

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

If the membership vote passes on 12/14/23, the merger will be effective 02/1/24 at which time you will be able to take full advantage of Bridge's product and service offerings.

12. Does Bridge Credit Union offer rewards to their members?

Yes. Bridge rewards you for 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 extra 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 will be mailed to you in your welcome packet once the merger is complete. If you require additional information, 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 can do this now at YSCU.

16. I currently have e-Statements. Will I continue to get my statements online if the merger is approved?

Yes. If you are currently enrolled in e-statements, you will automatically be enrolled in e-statements effective 02/01/24.

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, you will 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 loan rates online at 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, or you may take advantage of one of these payment options below. **(Effective 02/01/24).**

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.

Recurring 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 at **YS Credit Union, A Division of Bridge Credit Union**, 217 Xenia Ave; Yellow Springs, OH 45387; or to **Bridge Credit Union**, 10567 Sawmill Parkway, Ste. 100, 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 YS Federal Credit Union Visa® Credit Card will NOT experience any interruption to service. Learn more about Bridge's Visa® Credit cards at time of merger when you receive your "New Products and Services" document.

4. How do I apply for a new loan?

If the merger is approved by the membership, you will be able to apply online at www.bridgecu.org. You may also call 1-800-434.7300 or stop into a branch to apply in-person.

5. Does Bridge offer mortgage loans?

Yes. Bridge Credit Union believes in expanding the dreams of home ownership to as many of its members as possible. There is a wide variety of products for almost everyone, and rates are excellent. A personal touch is promised, as well as guiding you through the entire process with counseling to ensure the best product to fit your situation is selected.

ACCESS & CONTACTS

1. How do I contact the credit union?

You may contact us by using the following methods:

YSCU Contact Information

Phone: 937-767-7377

Email: yscuinfo@yscu.org

Mailing Address:

Yellow Springs CU

217 Xenia Ave.

Yellow Springs, OH 45387

Bridge Credit Union Contact Information

Toll Free Call or TEXT: 1-800-434.7300

Email: memberinfo@bridgecu.org

Mailing Address:

Bridge Credit Union

10567 Sawmill Parkway, Ste. 100

Powell, OH 43065

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LOCATIONS, HOURS, & SHARED BRANCHING

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

YES. Effective December 4, 2023, YS Federal Credit Union branch hours will be from 9:00 a.m. until 5:00 p.m. Monday through Friday. Members will also have access to all Bridge Credit Union branches. For a list of Bridge Credit Union branch locations and hours, visit us online at www.bridgecu.org/locations

2. 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. You can also visit the [shared branching](#) network.

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

After the merger you will continue to have access to thousands of surcharge FREE ATM locations nationwide. You can find a location closest to you by visiting www.bridgecu.org/locations or by utilizing our mobile app.

MOBILE APP, ONLINE BANKING, & REMOTE SERVICES

1. Will my online banking change after the merger?

YES. If the merger is approved, information on how to access your account information via online banking will be available via the merger updates link, as well as included in the welcome packet.

2. Will the mobile app change?

Yes. If the merger is approved, information on how to access your account information via mobile will be available via the merger updates link, as well as included in the welcome packet.

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

YES. If the merger is approved, information on how to access your account information via the audio response unit or telephone banking will be available via the merger updates link, as well as included in the welcome packet.

4. 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