
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 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?

The merger will become official on 02/01/2024. You will conduct your banking in the same manner as you do today until the full merger process has been completed on 02/01/24. Updated changes can be found in your welcome packet, via the merger updates page - www.bridgecu.org/mergerinfo 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 YS Federal Credit Union 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?

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.

MERGER FAQ QUESTIONS

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. 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/mergerinfo. 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?

Yes. All members will have a new account number. Your current account number will convert to an 8-digit account number beginning with a "6". This means that you will add a "6," and then enough zeros to your existing account number to create an 8-digit account number. For example, if your account number is 12345 it would become "60012345." For more information on how to update your account, please contact us at 800.434.7300, visit bridgecu.org, or email us at memberinfo@bridgecu.org

2. What will my new routing number be?

Effective **02/01/2024**, the routing number will be **244077909**.

3. Where will I mail deposits?

Deposits can be mailed to:

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. A service interruption will occur on 01/31/2024. The YS Federal Credit Union office will close at 12:00 p.m., and all Bridge Credit Union branches will close at 4:00 p.m. ALL Branches will 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 will be available, however members will experience service delays 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.

MERGER FAQ QUESTIONS

5. Are membership requirements changing?

Yes. 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?

No. You will **NOT** need to order new checks. Your checks will continue to clear through your checking account, and you will be able to continue to use your current supply of checks. Check orders placed after February 15, 2024, will be upgraded to your new 8-digit account number and Bridge Credit Union routing number. If you need to re-order checks for any reason you can order directly from our website, via online banking, utilizing your 8-digit account number; in branch or by contacting us at 800-434-7300.

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

You may continue to use your current debit card issued by YS Federal Credit Union until its expiration date when a new debit card will be issued to you. If your debit card is lost or stolen, you may contact us at 1-800-434-7300 to report your card lost or stolen and to be issued a new debit card.

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.

9. What happens to my direct deposit?

Your direct deposit will post to your account without interruption along with any automatic distributions you've set up to any sub-accounts that you have with the credit union. 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, setup is easy, simply give your employer your 8-digit account number and our ABA/Routing number 244077909. Need help with setup visit us online at www.bridgecu.org/direct-deposit or contact us at 800-434-7300.

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

Your accounts will be converted to YS Federal Credit Union a division of Bridge Credit Union effective 02/01/2024. 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 02/01/2024.

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 03/01/24).**

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

MERGER FAQ QUESTIONS

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 & 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 to review this information if you have any concerns.

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?

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, 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 or scan the barcode.



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 your completed form to memberinfo@bridgecu.org.

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.

MERGER FAQ QUESTIONS

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?

No. YS Federal Credit Union Visa® Credit Card will NOT experience an interruption to service. You will be issued a new Bridge Credit Union Visa® Credit Card when your current card expires. Learn more about Bridge's Visa® Credit cards at bridgecu.org/credit-cards or apply for your Bridge 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 the number provided on your insurance certification you received at the time of purchase. You can also give us a call at 1-800-434-7300.

6. Does Bridge offer mortgage loans?

Yes. 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, at 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

MERGER FAQ QUESTIONS

LOCATIONS, HOURS, & SHARED BRANCHING

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

For a list of 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. You can find a location closest to you by visiting www.bridgecu.org/locations or by utilizing our mobile app.

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. Visit: www.bridgecu.org to set up your online banking. To access your account via online banking for the first time you will need the following information:

- Your new 8-digit account number
- The primary account owner's social security number
- A valid phone number capable of receiving text messages or a valid email address on file.

Utilizing the instructions below along with the information above you may now set up your online banking account access. 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.

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

YES. To access your account via the audio response unit you will use your 8-digit 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.

MERGER FAQ QUESTIONS

3. 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