



Bringing Our Credit Unions Together

Grow Your Future!



MERGER & INTEGRATION GUIDE

AMERICA'S CREDIT UNION AND
GO FEDERAL CREDIT UNION



For merger details visit either
mygofcu.org/merger-update
or
info.americascu.org/merger-updates

1-888-742-6551
Mon-Fri 8:00 am - 6:00 pm
Sat 9:00 am - Noon

1-800-543-2811
Mon-Fri 9:00 am - 5:00 pm

After the system upgrade, visit us online at americascu.org.



We're becoming one credit union with one name.

The merger and system integration of GOFCU and America's Credit Union will be completed May 3, 2021.

The combined credit union will be called...



This guide will help you prepare!

We ask that you review the system upgrade timeline carefully.

For current ACU members, all digital banking services (bill pay, popmoney, ACH, wire transfers, SMS banking, quick transfers, internet and mobile banking) will be unavailable starting at 3 PM on April 26, 2021 through May 3, 2021.

For any help or questions you may have after the system upgrade, we are here for you. Just give us a call at

1.800.543.2811



CREDIT UNION HISTORY

ACU was first formed in 1934 as Kraft Credit Union at the Kraft Plant in Denison, Texas, to provide financial services at a lower cost for the salaried Kraft Food employees and their families.

The Kraft plant relocated to Garland. ACU further expanded into U.S. FoodService (formerly Alliant FoodService), Philip Morris and any of its subsidiaries, Valspar Inc., Raytheon, Sherwin Williams, employees of the Texas Post Offices: Rowlett, Wylie, Rockwall, Royse City, Garland or Terrell, and other businesses in addition to residing in Dallas, Collin, or Rockwall County.

Our two credit unions combined deliver more products, more services and greater performance to you!

With the GOFUCU merger, America's Credit Union will employ more than 100 employees, with nearly \$400 million in assets, and over 37,000 members nationwide.



WHAT'S NEW FOR YOU?

- Expanded Branch Network
- Member Service Line
- Kasasa® Free Checking
- Access to 4PointsPlanning

WHAT'S STAYING THE SAME

- Our entire team will continue to deliver the great member service you expect.
- Loan approval decisions remain local. Your lending team remains the same!

BANKING SERVICES

Banking you can grow with!

At America's CU our mission is to empower our members to improve their economic well-being.



SPEND

Personal | Business Checking

When it comes to managing your money, America's CU checking accounts are straightforward and help you easily access your funds from anywhere at anytime.

You will receive specific details about any changes to your existing accounts.

SAVE

Savings | Money Market | Certificates

We have an account that works for you. For short and long-term goals or just to have funds standing by for an urgent need or an emergency, saving money should be a part of your personal financial plan.

You will receive specific details about any changes to your existing accounts.

BORROW

Vehicle | Personal Loans | Credit Cards

America's CU can keep you moving about your day with simple and quick loan decisions. We offer loans for automobiles, recreational vehicles, boats, and much more.

Mortgage Loans

Rest assured, America's CU's lending team can help you with all your home lending needs. Whether you're looking to buy, build, or remodel your home, our knowledgeable lenders are here to make the process simple and easy to understand. Apply online, over the phone, or in person.

Starting May 3, 2021, submit your loan payments and coupons to:
America's CU | PO Box 671149 | Dallas, TX 75367

Digital Banking. Simplified.

Bank anywhere, anytime, 24/7. Digital Banking is a quick and easy way to review your accounts, balances, transactions, make transfers, and pay bills from any screen (phone, tablet, or PC).



Convenient

From desktop to smartphone, enjoy a seamless and consistent experience with single sign-on for online and mobile banking.

Secure

With an additional layer of two-factor authentication, your information is more secure than ever.

Personal

Add details to your transactions and customize your account dashboard to your liking.

Features and Functionality

- **Card Management** - Manage your credit or debit card
- **Transfers** - Transfer to and from your ACU accounts to other institutions
- **Check Management** - Deposit, view, order and issue checks
- **My Finance** - Create budgets and view overall financial health
- **Set Up Alerts** - Get balance, transaction, and login notifications
- **Add Photos** - Keep track of your receipts
- **Secure Messaging** - Start a secure conversation while viewing your transaction detail
- **Account Management** - View balances, activity, check images and search transactions
- **Pay Bills or a Person** - Manage bills and pay your friends via the app or your desktop
- **Find Location/ATMs** - Find branch locations and shared ATMs
- **View Documents** - View eStatements, tax documents, and credit card statements (available on desktop only)

SYSTEM UPGRADE TIMELINE

Every banking service is being carefully converted to ensure a smooth and reliable transition to America's Credit Union. Please take a moment to review the information for accounts you have. Some require you to do follow-up activities once our systems are fully upgraded. **For help, please call 1-800-543-2811.**

GOFUCU					AMERICA'S CU				
	FRIDAY 4/30	SATURDAY 5/1	SUNDAY 5/2	MONDAY 5/3		FRIDAY 4/30	SATURDAY 5/1	SUNDAY 5/2	MONDAY 5/3
ONLINE BANKING	GOFUCU online banking available	Service interruptions expected	Service interruptions expected	Online banking available at americascu.org	ONLINE BANKING	Offline Starting - April 30	Unavailable	Unavailable	Will need to register as a New User americascu.org
MOBILE BANKING	Mobile deposits accepted until 3PM and will post on today's date	Service interruptions expected	Service interruptions expected	Mobile banking available	MOBILE BANKING	Offline Starting - April 30	Unavailable	Unavailable	Will need to register as a New User americascu.org Download new mobile app AmericasCU
BILL PAY & SCHEDULED RECURRING TRANSACTIONS	Bill Pay, ACH, Wire Transactions available	Service interruptions expected	Service interruptions expected	New payments & transfers can be scheduled in americascu.org online banking	BILL PAY & SCHEDULED RECURRING TRANSACTIONS	Offline Starting - April 30	Unavailable	Unavailable	New payments & transfers can be scheduled in americascu.org online banking
EXTERNAL TRANSFERS	External transfers available	Service interruptions expected	Service interruptions expected	External transfers will process as scheduled	EXTERNAL TRANSFERS	Offline Starting - April 30	Unavailable	Unavailable	May need to re-link external transfers in online banking
DEBIT CARD	Normal card processing	Available with limits	Available with limits	Normal card processing	DEBIT CARD	Available with limits	Available with limits	Last day to use your PIN on your current card.	Call 800-290-7893 to reset PIN (can be same number as before)
ACCOUNT STATEMENTS	Your America's CU FKA GO account statements will be processed tonight			Your statements will now show America's CU	ACCOUNT STATEMENTS	Your account statements will be processed tonight			
BRANCHES	Normal Business Hours	Closed	Closed	Normal Business Hours	BRANCHES	Normal Business Hours	Closed	Closed	Normal Business Hours
MEMBER SERVICE LINE	Normal Business Hours	Closed	Closed	Normal Business Hours 800-543-2811 M-F 8 AM - 6 PM Sat 9 AM - Noon	MEMBER SERVICE LINE	Normal Business Hours	Closed	Closed	Normal Business Hours 800-543-2811 M-F 8 AM - 6 PM Sat 9 AM - Noon
TELEPHONE BANKING	Telephone banking available	Service interruptions expected	Service interruptions expected	Telephone banking available 214-658-6888	TELEPHONE BANKING	Unavailable	Unavailable	Unavailable	Telephone banking available 214-658-6888
ATMs	Normal processing	Available with limits	Available with limits	Normal processing	ATMs	Available with limits	Available with limits	Available with limits	Normal processing

MEMBER SERVICES

America's CU offers a wide variety of member services to fit the needs of all of our members.

Debit Cards

Your GOFUCU debit card will continue to work. America's CU members will need to update their PIN starting the morning of **May 3, 2021** by calling **800-290-7893**.

Credit Cards

America's CU offers a variety of credit cards including reward features. Visit americascu.org/visa-credit-cards for details. For existing credit card members with PIN numbers, you will need to change your PIN starting **May 3, 2021** by calling **800-290-7893**.

Insurance

- Auto, Home, Life
- Debt Protection with LifePlus, Disability and Involuntary Unemployment
- Guaranteed Asset Protection (GAP)
- Extended Warranty

Auto Buying Service

Avoid spending hours haggling and looking for the perfect car or truck, we've got you covered!

Identity Theft Protection

Kasasa Protect™ is an affordable way to get around-the-clock protection against fraud and identity theft.

Discounts and Promotions

The benefits of membership at America's Credit Union go beyond great deposit and loan rates. They also include some fantastic discounts and promotions! Check our website for more details.

FINANCIAL PLANNING

4Points Planning

The name 4Points reflects the four facets of your financial life:

- Retirement Planning - planning and strategic oversight throughout retirement
- Protection Strategies - look out for your family's well-being in the event of an untimely death or loss of income
- Investment Management - goals based and tax aware strategies for your investment portfolio
- Legacy Planning - protect your estate and pass inheritance according to your values

Financial Calculators

Quicken

Budgeting Tools

