

Next steps.



Below you'll find some important information about your move to STCU, so please keep this page for reference. Visit **stcu.org/communitybank** for regular updates. You can also give us a call Monday – Friday at (888) 782-8669, and on the Saturday and Sunday of integration (May 10-11).

Branch access.

Your local Community Bank branch will close at 3 p.m. on Friday, May 9, and will reopen as an STCU branch on Tuesday, May 13.

Debit card(s).

You will receive your STCU debit card(s) the week of integration. Once activated, your card will be ready for use at 3 p.m. on Friday, May 9. Note that STCU debit cards can only be attached to one checking account and one savings account. Please do not dispose of your Community Bank debit card until your STCU debit card is ready for use.

Once you receive your STCU debit card(s), you have two options for activating your card and setting your PIN: Go to **stcu.org/activate** or call (866) 762-0558.

Online banking and mobile app registration and access.

Community Bank online banking profiles will convert automatically. On the weekend of integration, we'll let you know your new username, and you'll need to complete our simple first-time login process. If you currently have business accounts in your Community Bank online banking profile, you'll receive a separate username for your business accounts. Check **stcu.org/communitybank** for updates about online banking access.

Full access to Community Bank online banking will end after 5 p.m. on Friday, May 9.

Bill pay.

Most bill payments set up in Community Banking online banking prior to Thursday, May 8, will convert automatically. Payments scheduled after May 7 will process on May 12. Once logged in to STCU online banking, you'll be able to schedule, edit, and cancel these payments in the STCU billpay system.

Community Bank e-bills will not convert automatically and will need to be reestablished after integration. Additionally, STCU does not support peer-to-peer (P2P) payments. P2P payments set up through Community Bank can be reestablished in STCU bill pay by adding the appropriate mailing address for a check payees.

Access to Community Bank billpay will end after noon on Wednesday, May 7.

Physical checks.

You may continue to use your remaining Community Bank checks to draw on your STCU checking account. After you've used them all up, you can order new checks directly from our vendor in online banking, or by contacting us directly. Be sure to use your new, 10-digit checking account number and STCU's routing number (325182700).

Community Bank loans.

Unless otherwise specified, STCU will honor the current rate and term on your existing Community Bank loans. Refer to the Change in Terms in your conversion guide booklet for details. If you use payment

coupons, please note that they are not required at STCU.

If you use a credit monitoring service, your Community Bank loan will close, and a new loan from STCU will appear in its place. Your move to STCU will not impact your credit score.

Direct deposits (paychecks, retirement, Social Security, etc.).

STCU and Community Bank are fully integrating, meaning STCU is assuming Community Bank's routing number. Direct deposits, ACH transactions, and even checks will continue to be processed. After the transition, if you need to set up a new direct deposit, please use your new, 10-digit STCU account number, and STCU's routing number (325182700).

Automatic payments (utility companies, insurance providers, etc.).

Much like direct deposits, automatic outgoing ACH payments made with your account and routing number will convert automatically. *Incoming* ACH payments (to a Community Bank loan, for instance), will convert automatically, as well. However, any automatic payments made with your Community Bank debit card will need to be updated by providing the merchant your new STCU debit card number after your card is activated on May 9.

Internal transfers and external transfers.

Most existing internal and external transfers will convert automatically. That goes for transfers and loan payments set up in online banking and those set up at a Community Bank branch. Once logged in to STCU online banking, please review your transfers and edit if necessary.

Overdraft protection.

At STCU, overdraft protection is called Privilege Pay. You are automatically opted-in to this service for checks and ACH transactions. If you had previously opted-in to Bounce Protection for debit card purchases at Community Bank, you will remain covered at STCU through Privilege Pay. You also have the choice of automatically pulling funds from a savings, money market, or other checking account in the event of an overdraft. However, overdraft protection from your PLOC or HELOC loan will no longer be available.

Statements.

Monthly STCU account statements reflect activity under your member number between the first and last day of the month, so you will receive the prior month's statement the first week of the following month. Your statement will reflect activity in each account under your membership (checking, savings, certificate, etc.). This may be a change from your Community Bank statement cycle. Your statement delivery preference – either paper or electronic – will convert automatically. However, regulations require that you log in to STCU online banking and consent to electronic statement delivery before May 9, 2025. If not, you'll be moved to paper statements until you sign in to online banking.