


Financial
FEDERAL CREDIT UNION



Our Next Steps



FFCU and TFCU are combining our credit unions and we want to make your account transition as easy as possible

right where you belong



Welcome to Tropical Financial Credit Union,
we look forward to serving you!

Transition Guide

On December 1, 2017, your Financial Federal Credit Union account(s) will automatically convert to Tropical Financial Credit Union account(s). We want to ensure your transition is a smooth one so please read through this guide so you know what to expect, what existing services require your attention, and what new services will be available to you.

Membership Number

Most FFCU members will be able to continue using the same membership number. Those that will be assigned a new number will receive that information before November 25, 2017.

Branches, ATMs & CU Shared Branches

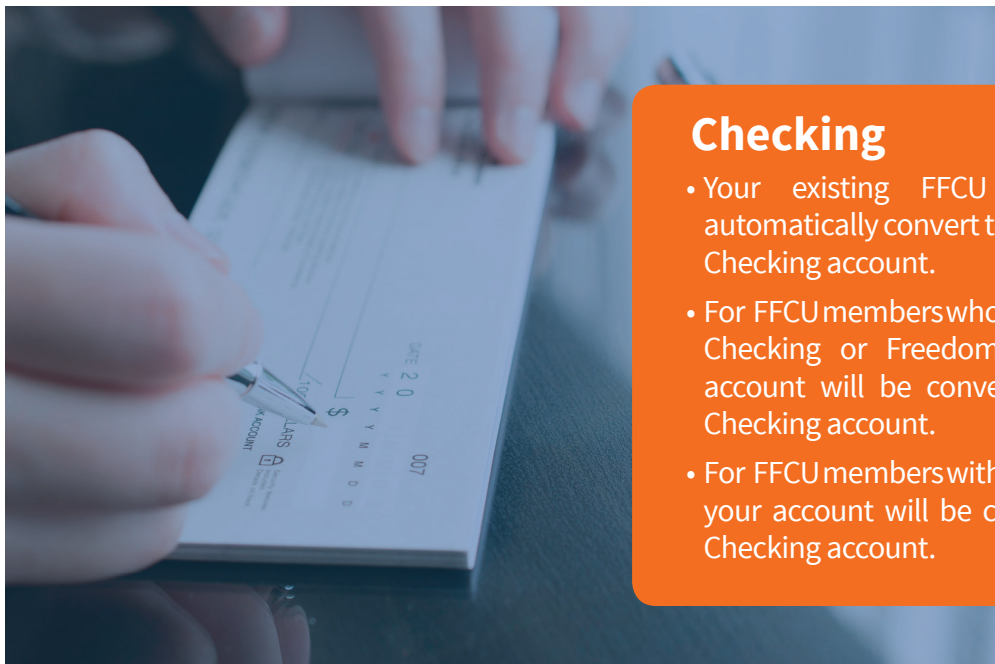
On December 1, 2017, all FFCU branches will re-open as Tropical Financial Credit Union.

The branch hours reflected below are effective now:

BRANCH	DAYS	HOURS OPEN	LUNCH (Closed)	OPEN to PUBLIC
Downtown Miami Macy's	M-F	9:00-5:00	1:00-1:30	YES
Dadeland Mall Macy's	M-F	10:00-6:00	1:00-1:30	YES
New York NY Macy's	M-F	10:00-6:00	1:00-1:30	YES
Boca Raton Office Depot	TUES. & FRI.	9:00-5:00	1:00-1:30	NO
Doral, FL Miami Herald	M-F	9:00-5:00	1:00-1:30	NO
Kansas City, MO Kansas City Star	M-F	9:00-4:30	1:00-1:30	NO

In addition, you can also do your banking at any of the nine Tropical Financial branches located in Miami-Dade, Broward and Palm Beach counties. For a full list of all TFCU branches and hours, go to tropicalfcu.com and click on Locations/Hours at the top right side of the home page.

As of December 1, 2017 Allpoint ATM's will no longer be surcharge free. However, you will continue to have access to more than 30,000 surcharge-free ATMs and 5,000 Shared Branch locations throughout the nation. **You can find ATMs and Shared Branch locations close to you by visiting tropicalfcu.com and clicking on Locations/Hours at the top right side of the home page.**



Checking

- Your existing FFCU checking account will automatically convert to a TFCU Premium or Select Checking account.
- For FFCU members who have a Money Management Checking or Freedom Checking account, your account will be converted to a TFCU Premium Checking account.
- For FFCU members with a Classic Checking account, your account will be converted to a TFCU Select Checking account.

However, you may change your checking account type at any time after December 1, 2017 by calling us at 888-261-8328, by visiting one of our branches, or submit an online request. The request is located inside Online Banking>Secure Forms>Election to Convert Existing Checking. To find out more about our checking accounts go to tropicalfcu.com and click on Banking.

You will automatically receive a free box of TFCU checks by November 25, 2017. Please start using TFCU checks on December 1, 2017. Although your existing FFCU checks will continue to be paid until March 31, 2018, after that date, any FFCU checks will be returned unpaid so it's important to start using your Tropical Financial checks as soon as possible.

The TFCU Premium Checking account has a monthly service fee of \$10, but you can avoid the monthly service fee on the Premium Checking account with one or more of the following: 1) Direct Deposit of at least \$500 monthly to savings or checking; 2) Maintain \$1,500 minimum daily balance in checking; 3) Have your first mortgage with TFCU. The Select Checking account has a monthly service fee of \$3.00. To give you enough time to transfer your direct deposit and/or change your account type of your new TFCU checking account, the monthly maintenance fees for Premium and Select accounts will be waived for the first 60 days.

Change in Terms & Fee Schedules

Starting December 1, 2017 your credit union membership account terms and schedule of fees will change.

There will no longer be a \$9.95 fee for members who only have a savings account or a \$5 fee for balances under \$50. You will be mailed a packet of information including a new Schedule of Fees and Account Agreement brochure. Please review and retain this information for your records.

Overdraft Protection & Overdraft Fees

If you have previously opted in to FFCU's Overdraft Protection program to pay rather than return, non-sufficient fund transactions on your debit and ATM transactions, this service will automatically continue with Tropical Financial Credit Union. **For information on fees, please refer to Tropical Financial Credit Union's Schedule of Fees at www.tropicalfcu.com.**



ATM & Debit Cards

Your FFCU Visa debit/ATM card will be reissued as a new TFCU Debit Mastercard® and will be mailed to you before November 25, 2017 for use starting on December 1, 2017. Upon activating your card, you will be given the opportunity to choose a PIN. You may change your PIN at any time by calling 1-800-992-3808. Please continue using your FFCU ATM/Debit card until 11:00 a.m. EST on December 1, 2017. Any time after that, you can activate your new TFCU Debit Mastercard.

Direct Deposits & Automatic Payments from Checking

Direct Deposits and automatic payments (such as your payroll, Social Security benefits, gym membership fees, etc.) will continue without interruption until March 31, 2018. After that date, ACH transactions with FFCU account information will be returned to the originator. Please be sure you contact those merchants well before this date and provide them with your new TFCU account and routing number so that your payments are not interrupted. Again, to give you enough time to transfer your direct deposit to your TFCU account and/or change the account type, the monthly maintenance fees for Premium and Select accounts will be waived for the first 60 days.

TFCU's routing number is: 267077847

ID Theft Protection

The Identity Theft Protection coverage that you currently have with your FFCU Checking account will be replaced with TFCU's CardValet and Mastercard® ID Theft Protection™. We are happy to provide you with these ID Theft options at no cost. The \$2.95 fee currently charged by FFCU will no longer apply starting December 1, 2017.

With CardValet, you can take control of your credit and debit Mastercard® on your iPhone or Android device. The CardValet app lets you customize your Tropical Financial Debit and Credit Card(s) to set text alerts, usage preferences, control how and where your card is used, and even turn your card on and off. Once you have received your TFCU Credit and/or Debit Mastercard(s), you can download the free CardValet app to register and set your preferences.

Mastercard ID Theft Protection offers ID theft alerts, emergency wallet replacement and expert resolution services. Once you have received your TFCU Credit and/or Debit Mastercard(s), you can sign up for this free service by going to Tropicalfcu.com and click on Credit Cards, and click "I want to signup for Mastercard ID Theft Protection."



Loans & Credit Cards

There will be no changes to your loan terms or rates.

If you currently pay your loan using payment coupons, you will receive a new coupon book before November 25, 2017. If you have GAP and/or Mechanical Breakdown insurance, nothing will change. If you have Credit Life & Disability insurance on the loan, you will receive a separate communication on your policy. Your Visa credit card will change to a Mastercard. You will receive the new card with the Mastercard Agreement before January 29, 2018 for use starting on January 29, 2018. Upon activating your card, you will be given the opportunity to choose a PIN. You may continue using your FFCU credit card through January 28, 2018. Additional information regarding your card will be sent to you by January 10, 2018.

Important:

Your FFCU credit cards will be blocked for new activity on January 29, 2018, so you must be sure to activate your new TFCU Mastercard credit card on or after this date and contact merchants to provide your new Mastercard credit card information.



Internal Account-to-Account & Account-to-Loan Transfers

All your account-to-account and account-to-loan transfer settings will be moved as part of the transition to TFCU. If you currently have Auto Pay set up between an FFCU account and an FFCU Loan, those settings will also be transferred.

Online Banking/Mobile Banking

As part of the transition, FFCU's Online and Mobile Banking Services will need to be shut off and converted to TFCU's Online and Mobile Banking Services. The good news is that TFCU's systems are very similar to FFCU's so navigating the new Online and Mobile Banking should look familiar. Unfortunately because they are different systems, we are unable to transfer your existing FFCU Bill Pay and recurring transfer and payment instructions.

Access to Online Banking through FFCU's website (browser access) will continue to be available through November 30th. Effective November 24, 2017 Mobile Banking via the FFCU app (iPhone/Android apps) will no longer be available. To gain access to your FFCU account on your mobile device you will need to use the browser on your phone. Please give it a try today, enter financialcu.com into your browser to log into the mobile WEB service. Text Banking will also be available through November 30, 2017.

You may enroll in TFCU's Online Banking starting on December 1, 2017. You can access a step-by-step guide to Online Banking and enroll at tropicalfcu.com. Just click on Banking, then Online, then the orange button that says Enroll in Online Banking. With Tropical Financial, your initial login credentials will be your account number for the username and the last 4 digits of your primary phone number on file with FFCU as your password.

In addition you will need to download our Tropical Financial app for Mobile Banking. You can find out more and download the Mobile Banking app for your type of smartphone on our website at tropicalfcu.com. Just click on Banking, then Mobile. You can also go directly to your device's app store and search "Tropical Financial Credit Union."

FFCU Bill Pay will be unavailable starting on November 24, 2017. Any payments scheduled between November 24th and November 30th will be paid. Any payments scheduled with the date of December 1, 2017 and beyond, will be cancelled. Bill Pay Payees set up in FFCU Bill Pay will not automatically transfer to



Online Banking/Mobile Banking...con't.

your TFCU Bill Pay. You will need to manually set these up in TFCU's Bill Pay system on or after December 1, 2017, so please keep a record, or screenshot, of your payees and their due dates so you don't miss any payments. In addition, you will no longer have access to your current FFCU Bill Payment history. Please be sure you print any historical transaction information you may need before November 24, 2017.

As of November 24, 2017, you will not be able to schedule new recurring transfers within FFCU's Online or Mobile Banking. Any transfers already scheduled to occur between November 24th and November 30th will be transferred. Any transfers scheduled with the date of December 1, 2017 and beyond, will be cancelled. Please be sure to print a screenshot of your recurring transfers. On December 1, 2017 you will have access to reschedule recurring or one time transfers with TFCU's Online Banking service.

FFCU mobile check deposits (the ability to deposit checks through your mobile device) will be unavailable starting on November 24, 2017. You can regain access on December 1, 2017 once you download TFCU's Mobile Banking app.

Telephone Banking

Effective December 1, 2017 Tropical Financial's Telephone Banking will become available for your access. **Your initial login is your account number and the personal identification number (PIN) is the last 4 digits of your primary phone number.**

Call 305-266-9697 or 800-835-2692 for direct access to Tropical's Telephone Banking system.

Account Statements

All FFCU members will receive a paper statement for the period ending November 30, 2017. If you are currently enrolled for electronic statement delivery, you will be required to re-enroll for e-statements once your account is transferred to Tropical Financial. In addition, your FFCU e-statement history will no longer be available after December 1, 2017. **Please be sure to print or download your e-statement history before December 1, 2017 to ensure you have access to those records.** Please refer to the Tropical Financial Schedule of Fees for information on the cost of paper statements, which varies depending on the checking account you choose.

Deposit Insurance

Your funds will continue to be protected by federal deposit insurance provided through the National Federal Credit Union Share Insurance Fund (NCUSIF), a division of the National Credit Union Administration and backed by the full faith and credit of the United States Government.



Welcome to the TFCU family