

Hello to our Newly Extended Family!

We are excited to share the details of the upcoming operational merger of Buckeye State Credit Union and Cleveland Heights Teachers Credit Union. The merger will take place within our systems starting the evening of June 30th and will run through part of July 1st. We're working hard to make this transition as smooth as possible for you and are thrilled for you to become a part of the Buckeye family! We know you have lots of questions, and in this packet of information we've hopefully included all the answers. If you find that there is something that you were wondering that is not included, do not hesitate to reach out to us. Our Member Services department can be reached at 330.253.9197 M-Th 9-5, Fri 9-6, and Sat 9-noon. Buckeye employees will not be able to see your account information in our systems until the morning of July 1st, but we are available to answer questions that you may have.

The attached documents will lay out what to expect during the merger weekend, and they will also serve as the disclosures for your accounts at Buckeye so we'd suggest that you hang on to them for reference after the merger weekend as well.

Enclosed you will find the following:

1. Your Account Number
2. Important Dates
3. Frequently Asked Questions by Type of Service
4. Information on how the Type of Accounts at Cleveland Heights Teachers Credit Union will Transfer to Buckeye
5. Disclosures and Schedule of Fees

While much of what you have grown to love with CHTCU will not be changing, we are expecting that you will see a change in how Buckeye is #DifferentOnPurpose. We pride ourselves on serving our communities in a way that truly makes a difference in people's lives. We extend credit to those that have been turned down elsewhere, we reinvest time and money back into the neighborhoods that we serve, and we have employees that are Certified Credit Union Financial Counselors that can work with you to make sure that every part of your financial story is being reviewed to set you up for success in life.

We look forward to being your financial partner!

Respectfully,

Deana Allen, COO

Your Account Number Effective July 1st, 2022

Important Dates

Prior to June 30th

- Continue business as usual with CHTCU, being sure to save any bank statements you have from prior years as that information will not be accessible after the merger

Thursday June 30th

- The CHTCU branch office will officially close at noon
- CHTCU online mobile banking will also be turned off at noon

Friday July 1st

- You will be able to begin using our Shaker Heights Branch at 15808 Chagrin Blvd, Cleveland, OH 44120 at 9am EST, or any of our other branch locations. Shaker Branch hours are M-Th 9-5, Fri 9-6 and Sat 9-noon.
- You will be able to sign up for Online and Mobile Banking with Buckeye State Credit Union beginning at 9am. You may begin using our Mobile Deposit service within the app once you have enrolled in Mobile Banking

Monday July 4th

- Branches will be closed to celebrate Independence Day

Tuesday July 5th or any time after

- Give us a call or schedule an appointment to discuss all the options available to you now that you are a member of Buckeye State Credit Union. Everyone's financial situation is specifically unique to them so rather than list off all the services that we offer, we'd love the opportunity to chat with you to find out what services could either simplify your finances or save you some money!

Frequently Asked Questions by Type of Service

Account Numbers

All CHTCU members will be receiving new account numbers with the transfer to Buckeye. Your new account number can be found at the top of page 2 in this mailing. The routing number for Buckeye is 241273366. This routing number is what you will provide to a merchant when you are setting up ACH debits and credits/ direct deposit.

Loan Payments

Payroll Deduction- If you were set up for your loan payment to be made using Payroll Deduction at CHTCU, a similar process will continue at Buckeye after the merger. Instead of the payroll deduction going directly to your loan, the funds will transfer to your savings account and then will move from the savings account to the loan. As you did with CHTCU, if you want to modify the amount or frequency of

the loan payment being applied, you can let us know and we will contact the payroll dept at CHUH to let them know to increase the amount of the payroll deduction.

All automatic loan and share transfers will be made on a bi-weekly basis starting on July 1st. If you wish to have any different frequency or changes to this please contact BSCU after July 1st for any updates.

Beginning on July 1st, you will be able to make your loan payments in a few other ways as well.

ACH- This is something that was not available at CHTCU so if you are interested in having us debit an account automatically at another financial institution to make your payment, we can set this up.

Website- If you want the convenience of paying at home, you can make a payment from our website www.buckeyecu.org. From the main page, you'll click "Loan Payment" and you will be able to set up a loan payment using a routing and account number from another financial institution. If you prefer, for a fee, you can also use a debit card from another financial institution to make your payment.

Online Banking- You can make your loan payment within Buckeye's online banking or mobile app by transferring funds from your Buckeye savings account (or checking account if you choose to open one)

Branch- You can of course continue making your loan payment in a branch (closest location will be our office at 15808 Chagrin Blvd)

Online Banking

Online banking with CHTCU will end at noon EST on Thursday, June 30th. Beginning Friday July 1st at 9am you will be able to sign up for Online and Mobile Banking with Buckeye. From the homepage of www.buckeyecu.org, click the Login button at the top right of the screen. From there, your username will be your Buckeye account number listed in this mailer and your password will be the last 4 digits of your social security number. This will allow primary members online access. Once you have enrolled, we encourage you to update your username and password to something that only you will know.

If you have a joint member on your account and your joint member is looking for their own online access, they can reach out to us at 330.253.9197 beginning July 1st for assistance.

For mobile banking, you can download the Buckeye State Credit Union mobile app from the App Store on an iPhone or Google Play on an Android. The username is your Buckeye account number and the password will be the last 4 digits of your social security number.

Overlapping Memberships

If you were lucky enough to already bank with Buckeye prior to the merger with CHTCU, congratulations! You already had the best of both worlds. From the perspective of the merger, you won't see any changes. We anticipate that for ease of use you will eventually choose to keep one membership open and close the other. In the event you have an overlap and are looking to be able to see both memberships online, please reach out to us at 330.253.9197 and we will be able to assist you.

Routing Number

Buckeye's routing number is 241273366. This is the routing number that you will provide, along with your Buckeye account number, to anyone that is looking to set up ACH debits or credits to your account after July 1st. ACH deposits and ACH payments are a service that CHTCU hadn't offered so if you have

any questions about how this works or how it can make life simpler when it comes to receiving payroll funds or paying bills, reach out and we can walk you through it.

Information on how the Type of Accounts at CHTCU will Transfer to Buckeye

CHTCU Account Name	Buckeye Account Name
Regular Share (Savings)	Share Account
Traditional IRA, Roth IRA, Deferred Compensation	Will need to be closed prior to the merger
Holiday Club	Christmas Club Term Share Account
Summer Reserve	Club Term Share Account
Certificates of Deposit	Will transfer at same rate and term at CHTCU until maturity
Loans	Will transfer at same rate and term at CHTCU until loan is paid

The additional information included with this mailing are the “Agreements and Disclosures” and the “Account Disclosure Rate Supplement and Schedule of Fees and Charges”. These two documents will replace any Account Agreement, Rate and Fee Schedule and Truth-In-Savings Disclosures from CHTCU and will become effective on July 1st, 2022.

We recognize that change is not always easy, and our goal is to make this transition to Buckeye as smooth as possible for you. The following fees as stated on the Schedule of Fees will be waived for all CHTCU legacy members:

- **Paper Statement Fee**
- **ATM Card Fee**
- **Share Draft Account Maintenance Fee**
- **Non-Proprietary ATM Fee**

At Buckeye, we strive to ensure that the products and services we offer fit our members’ needs so that we can be there to take care of all of their daily transactions. For those members that only have a savings account with us and nothing else, you will see a PAR fee of \$10 charged to your account monthly. Members can easily avoid this by having a separate club account, a loan, monthly transactions on the savings account, a checking account or simply maintaining the balance in the savings account over \$250. We encourage you to talk to our Shaker Heights team to learn about all the ways Buckeye can help you with your everyday finances.

We are so excited for you to be able to experience all the benefits that membership in Buckeye entails! We encourage you to schedule some time to call us after July 1st so we can review your financial goals and ensure you have all the information to take full advantage of the services that Buckeye has to offer.