



CSRA

Federal Credit Union

MEMBER *advantage*

SPECIAL EDITION

SEPTEMBER 2009

CSRA FCU Members Vote To Merge With Associated CU

On August 25, 2009 CSRA Federal Credit Union members voted to merge with Associated Credit Union forming a unique partnership for the two Credit Unions. To be completed November 1, the partnership brings 134 years of serving members together. Headquartered in Norcross, Georgia, Associated CU will serve CSRA members from its CSRA Credit Union division in Augusta.

All four CSRA offices will continue to operate and serve members and their families in the greater Augusta area. And, November 1 you will still see the same smiling faces and helpful employees who serve you today.



Members will get an October 31 statement from CSRA FCU and a November 1 statement from CSRA Credit Union, a division of Associated Credit Union.

Beginning November 1, members will have full access to Associated Credit Union's 28 branches, as well as Credit Union Service Centers throughout Georgia and the U.S. New account numbers will be assigned for members' accounts. A mailing will provide you with them.

We know you may have lots of questions, and we'll try to answer them in the coming days. CSRA FCU's members have voted to take a bold step into the future, gaining many additional financial services for members and their families.

Augusta Branches To Operate As CSRA Credit Union, a division of Associated Credit Union

On November 1, CSRA Federal Credit Union will become CSRA Credit Union, a division of Associated Credit Union. Along with the new name is a new logo. Below are variations of the new logo you're likely to see!



CSRA FCU Will Be Closed Saturday, 10/31 To Process Merger With Associated CU

CSRA FCU will be closed on Saturday, October 31 to begin the processing of the merger with Associated CU. Charm McCall, President and CEO of CSRA FCU, urges members to make plans now for the cash they will need for the weekend of the merger.

It is anticipated that CSRA FCU accounts will be merged sometime Sunday afternoon, November 1. At that time, members can activate the new Check Cards they will be getting, as well as create a PIN for the new voice response service, The Tele Teller, and Online Banking. Members use the same PIN for voice response and Online Banking.

CSRA FCU will post dividends to members' accounts on October 31.

What Happens November 1 To...

My Account Numbers?

For your security, we will assign each member new account numbers. ACU does not use Social Security Numbers as account numbers. Your new account numbers will be mailed to you prior to November 1.

Beginning November 1 you can access free Online and Mobile Banking by using your new Primary Share Account Number.

My Visa® Card?

Your CSRA FCU Visa Card will continue to work as usual. You will get a new Visa Card when your card comes up for renewal.

My Checks From CSRA FCU?

Your checks from CSRA FCU will continue to clear until January 1, 2010. When you reorder, begin using your new checks immediately and destroy your old, CSRA FCU checks. **Check reorders should be made through CSRA CU.** When you order through the credit union, your old account number will be converted to your new one automatically. If you reorder from a mail order check company, they will not have the information to properly print your checks with the correct information for your checks to clear. You may turn in your check reorder form to any CSRA CU office.

My Check Card?

Your CSRA FCU Check Card will not work after October 26. Associated CU will be mailing a new Check Card to all members who presently have a Check Card. Your Check Card will also let you access funds in your Primary Share Account.

To give you the convenience of a Check Card from October 26–November 1, we'll give you a free Visa Gift Card to use.

A few days after you receive your new Check Card in the mail, you will receive your PIN. Each Check Card will need to be activated before using it. A toll-free number will be on the card. The Check Card will not work prior to November 1. If you wish to change the PIN that will be mailed to you, the Wheeler Road office will have the ability to let you change your PIN.

What's New November 1?

More Loan Choices!

Visit Associated CU's Web site, acuonline.org to see loans available to you! You can view rates and apply for all loans online. You'll find a loan to meet your needs at your Credit Union.

More Checking Choices!

If you have a Checking Account with CSRA FCU, it will be converted as a Basic Checking Account on November 1. Basic Checking is free when you use eStatements. This account earns interest monthly and there are no per check fees.

Members can choose Advantage Checking and earn more interest than is paid to Basic Checking. This account provides the first box of checks at no charge. Extra benefits are provided, such as:

- ID Theft Insurance
- Payment Card Protection
- ID Network Safety Service
- Local Connections
(Two-For-One Discounts & More)
- Everyday Rebate Rewards
- \$10,000 Accidental Death Insurance

You'll get all the special benefits of Advantage Checking for just \$5.95 monthly. This is waived for members who keep a \$2,500 Average Daily Balance.

Whether you keep your Basic Checking Account or switch to Advantage Checking, all members get a combined total of four free ATM withdrawals or Point of Sale (POS) Check Card transactions monthly. Subsequent ATM withdrawals are \$.75 and POS transactions are \$.25. A \$1,000 daily balance waives network fees. With free Online Banking and eStatements, members may view checks which have cleared and print them out.

Fresh Start Accounts will convert to **Basic Checking Accounts**. Seniors in the **Elite Club** become members of **Prime Times** with the same benefits.