



## Our Systems Integration Is Completed - June 1, 2020

### Overview and Quick Guide Answers to Updated Frequently Asked Questions

#### Your Updated Account Access

Our St. Clair branch is available for business during normally scheduled hours in the following ways:

- **Drive-Thru:** You may conduct all monetary transactions in our drive-thru
- **Drive-up Curbside Service (in your vehicle):** If you have inquiries about your account related to our systems integration, proceed to our tent for assistance.
- **ATM:** Our ATM will be available for withdrawals only (no deposits available at this time)

You may also chat with us online or call 844.ADVIA.CU (844.238.4228) for answers to any question about your account.

**Enroll into new Online/Digital Banking.** You'll need the following to enroll: Account Number, Social Security Number, Date of Birth, Zip Code and Last Name. To complete the login, you'll receive a 6-digit Secure Access Code to your phone, mobile text or email (must be on system with Advia prior to enrollment).

You may begin using your replacement Advia Debit or ATM Card (former RCFCU cards will automatically deactivate).

**Visit us anytime on or after June 1 for a FREE box of replacement checks!**

#### Quick Guide to Products & Service Access

<i>Product or Service</i>	<i>Additional Tips to Help You Navigate Updates</i>
24-Hr Phone	Call 844.238.4228 and speak to a Member Service Representative to help you enroll for this new service.
A2A – External Transfers	A2A information did not carry over to Advia's Digital Banking. Please re-establish these in new Digital Banking.
Account Number	Your Account Number did not change. However, your Draft ID previously used to transmit electronic transactions such as Direct Deposit will be updated to a 13-Digit MICR (see instructions for how to locate your MICR in Digital Banking)
ATMs	Through July, our onsite ATM will be available for withdrawals only (no deposits). Following June 1, you will have unlimited fee-FREE access at all <b>Co-Op Network</b> and <b>Alliance One Network ATMs</b> .
ATM Cards & Debit Cards	Your RCFCU Debit or ATM Card will no longer work. Please activate and begin using your new Advia card. Provide payees updated card information for payments tied to your Debit Card.
Automated Outgoing Payments	Automatic pre-scheduled payments tied to your Debit Card will need to be updated for any payments scheduled on or after June 1. Learn about our Card Swap tool online for popular recurring payments like Netflix and more!
Automatic Transfers	Automatic transfers set up within Online or Mobile Banking did NOT transfer to your new Digital Banking (will need to be re-established on or after June 1).
Bill Pay	Your bill payee information and history did not carry to our new Digital Banking. You will need to re-establish payee information to your new Bill Pay within Digital Banking.
Branches	You now have account access at all Advia locations.
Checks	You may continue to write checks, however former RCFCU checks will not be viewable within Online/Digital Banking after June 1. <b>Visit us on or after June 1 for a FREE replacement box.</b> You'll only be able to see cleared Advia checks in your new Digital Banking.

Credit Card	Continue to use your RCFCU Credit Card following our systems integration. You will still have access to the EZ Card Info website for a period of time for making online payments and be able to mail in payments (in-branch payments will no longer be available). Look for important updates about your credit card in later Summer of 2020. In the meantime, you may apply for an Advia Visa Platinum Credit Card if desired.
Direct Deposit	Direct Deposits to your account will continue without interruption. Direct Deposits established with your former RCFCU routing information will be honored until late 2020.  When setting up any new Direct Deposits following June 1, use your new Advia 13-Digit MICR (located at the bottom of your new Advia checks as well as within Digital Banking) and Routing Number (272483633). <b>See information about how to locate your 13-Digit MICR within this document below.</b>
Linked Accounts	If you had other member accounts linked to yours to view within Online Banking, that linked view did not carry onto your new Digital Banking (please call us at 844.238.4228 and we will re-link those accounts within your Digital Banking view)
Loans – personal and commercial	There are no changes to terms and conditions of your current personal and commercial-type loan(s).  Any pre-scheduled and automatic loan payments set up on your account will continue following our systems integration, however, those set up via Online Banking will need to be re-established following June 1.  Credit Life or Credit disability on loans will be discontinued, and we are proud to introduce MEMBER'S CHOICE™ Borrower's Security as an alternative solution.
Member Service by Phone	Please call us at 844.238.4228 for phone service.
Mortgages	In May, members with mortgage loans currently held with Member First Mortgage received notification introducing you to our partner Mortgage Center, including updated account number information and payment instructions.
Online Banking	Your previous Online, Bill Pay, External Transfers, linked accounts viewing and automatic transfers set up online did not transfer to your new Digital Banking.  You may now download our mobile app or use your desktop to enroll into new Online/Digital Banking. You'll need the following to enroll: Account Number, Social Security Number, Date of Birth, Zip Code and Last Name. To complete the login, you'll receive a 6-digit Secure Access Code to your phone, mobile text or email (must be on system with Advia prior to enrollment).  If you had other member accounts linked to yours to view within Online Banking, that linked view did not carry onto your new Digital Banking (please call us at 844.238.4228 and we will re-link those accounts within your Digital Banking view)
Remote Deposit (Mobile Check Deposit)	This is a new service to be available to you once enrolled within our new Digital Banking (Remote Deposit also available for Business members).
Statements and e-Statements	You were asked to download, save or print e-Statements leading up to our systems integration as they did not carry over to your new Digital Banking. Your May statement will be mailed in early June (even if enrolled with e-statements). If a previous statement is needed after June 1, please contact us.
Wire Transfers	<b>Incoming and Outgoing Wires – Domestic:</b> All wires now performed should be sent using the Advia Incoming Wire Instructions: <a href="http://adviacu.org/personal/wire-transfer">adviacu.org/personal/wire-transfer</a> .

## Your Guide to Updated Services (Change in Terms Notice)

Please review your Advia Credit Union **Member Account Agreement & Truth in Savings Disclosure** for complete account details. To help you understand changes to your account, here are some of the key adjustments you'll now see in account naming and new features to your Advia Credit Union Savings & Checking services.

Former Riverview Community FCU Service	New Advia Credit Union Service	What's Changing about the Service
<b>Personal and Business Savings Accounts &amp; Certificates of Deposit</b>		

Regular Savings, Supplemental Savings, Vacation Savings, Escrow Savings, Bronze Business Savings	Regular Share Savings	\$5 minimum balance; dividends are paid quarterly and require an average daily balance of \$500 to earn the stated dividend rate.
Kids Savings	Youth Savings	Dividends are paid quarterly and require \$5 to earn stated dividend rate. For ages 13-19, Bonus Bills Savings may provide for prizes to encourage savings.
Money Management Savings	Money Market Savings (Personal)	There is no minimum balance required in this account; however, dividends are paid on tiered balance structure of \$2,000; \$25,000 and \$75,000.
Silver Business Money Market Savings, Gold Business Money Market Savings	Money Market Savings (Business)	There is no minimum balance required in this account; however, dividends are paid on tiered balance structure of \$2,000; \$25,000 and \$75,000.
Christmas Club	Holiday Savings	There is no minimum balance required in this account; dividends are paid annually. In 2020, your Holiday Savings will mature on October 1; however, in years following, it will mature on November 1.
Not Previously Offered	Ultimate Savings	This Savings Account pays our highest yield for the initial four (4) statement cycles; following introductory promotional period, continue to earn premium rate on balances of \$100,000 or more.
Certificate of Deposit	Certificate of Deposit (Traditional & IRA)	<p>Now only \$500 minimum balance to open, your CDs will earn interest monthly. In addition to promotional offers, traditional terms available include 3, 6, 12, 24, 36, 48 and 60 months.</p> <p>NOTE: Advia's CDs compound and pay interest only one time monthly (at month end).</p> <p>Early withdrawal penalty based on the term of deposit: 3 to 12-month terms: 90 days interest; 24 and 36-month terms: 180 days interest; 48-month term: 270 days interest; 60-month term: 360 days interest.</p> <p>The grace period on withdrawals between terms is seven (7) days. CDs are available in traditional and IRA-type formats.</p>
Student CD	EZ Saver Certificate of Deposit	<p>Only \$50 minimum balance to open and earn monthly interest. Unlimited deposits allowed and include terms of 6, 12 and 24 months; grace period on withdrawals between terms is seven (7) days.</p> <p>NOTE: Advia's CDs compound and pay interest monthly (at month end).</p> <p>Early withdrawal penalty based on the term of deposit: 3 to 12-month term: 90 days interest; 24-month term: 180 days interest.</p>
IRA Savings	IRA Savings	Minimum balance of \$50. Dividends compounded and paid quarterly; Average Daily Balance of \$500 to earn stated rate.
<b>Personal and Business Transactional Accounts</b>		

Not Previously Offered	Assurance Checking (personal)	No minimum balance required; earns interest when average daily balance of \$500 maintained; dividends paid monthly; no monthly maintenance charge; Features no paper checks and requires e-statements; developed to help guard against overdrafts incurred on account.
Regular Checking	Regular Checking (a.k.a. Rewards Checking) (personal)	No minimum balance required; earns interest when average daily balance of \$500 maintained; dividends paid monthly; no monthly maintenance charge.
Money Management Checking	Money Market Checking	No minimum balance required; earns tiered rates at balances of \$2,500, \$25,000 and \$75,000; dividends paid monthly.
Not Previously Offered	Health Savings Account (HSA)	There is no minimum balance required and interest is paid monthly.
Bronze Business Checking (Non-Profit Type); Non-Profit Business Checking	Non-Profit Business Checking	There is no minimum balance required; 300 Free Transactions, \$0.25/transaction after; No dividends Paid; No Monthly Fees.
Bronze Business Checking	Non-Interest Business Checking	There is no minimum balance required; 100 Free Transactions, \$0.25/transaction after; No dividends Paid; No Monthly Fees.
Silver Business Checking, Gold Business Checking	Interest Bearing Business Checking	No Minimum Balance; 200 Free Transactions, \$.25/transaction after; Dividends Paid Monthly, Tiered at Balances \$2500, \$10,000, \$25,000, \$50,000; \$8.00 Monthly Maintenance Fee.

## Other Important Information About Your Account Access

**Information below provides additional insights about managing your relationship with Advia and some changes you may notice about how transactions are now processed.**

Transactional Cut off Times and Processing Sequence	Effective June 1, transactions may process and post to your account at any point throughout the day and are processed in the order in which they are received.
Overdraft Protection Options	<p>Advia offers multiple options for protecting yourself from an accidental overdraft to your account (all service charges are indicated within our Service Charge Listing and are subject to change):</p> <ol style="list-style-type: none"> <li>(1) We offer overdraft transfer options from other shares held on deposit (subject to \$7 per item service charge) as well as Overdraft Lines of Credit (subject to loan approval). If your account was previously set up with overdraft transfer options with RCFCU, it will be opted in as such on your Advia account.</li> <li>(2) You may affirmatively consent and opt in for overdraft coverage related to ATM and one-time Debit Card transactions (subject to applicable \$34.50 service charge per item); please note – if your account was previously opted in for this with RCFCU, it will automatically be opted in for this coverage on June 1; then will follow Advia’s process for maintaining eligibility.</li> <li>(3) For Checking overdrafts that occur (other than those indicated above), Advia offers non-contractual Courtesy Pay Overdraft Tolerance (subject to applicable \$34.50 service charge per item) that may be automatically applied to your account. Advia will honor former RCFCU’s overdraft tolerance guidelines throughout June of 2020 and then your account will be subject to Advia’s guidelines. For more information, please visit <a href="http://www.adviacu.org/personal/AdviaCU-CourtesyPay-Guidelines.pdf">www.adviacu.org/personal/AdviaCU-CourtesyPay-Guidelines.pdf</a></li> </ol>

	For more information, please visit <a href="http://www.adviacu.org/personal/overdraft-protection/">www.adviacu.org/personal/overdraft-protection/</a> and review your Member Agreement & Truth-in-Savings disclosure.
Extended Holds on Deposits	<p>In some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. The first \$200 of your deposits, however, will be available the first business day. If we are not going to make all the funds from your deposit available on the first business day, we will notify you at the time you make your deposit.</p> <p>For additional details on the availability to withdraw funds deposited, see the section of your Membership Agreement entitled "Funds Availability Policy".</p>

<b>Direct Deposit, ACH and Your New 13-Digit MICR</b>	<b>2 Steps to Locate Your New 13-Digit MICR in Advia's Digital Banking</b>
<p>After June 1, Advia will continue to honor any electronic/ACH/share draft transactions tied to your previous Draft ID and RCFCU's Routing &amp; Transit Number.</p> <p>However, <b>when setting up any NEW direct deposit, check orders or ACH type transactions following June 1</b>, use your Advia account's <b>13-digit MICR and Routing Number (272483633)</b>. Find your new 13-digit MICR at the bottom of your new Advia checks (see us for a FREE box following June 1), or you can locate it within your new Digital Banking.</p>	<p><b>Step 1:</b> Click on the <b>Options</b> icon for your Checking Account and then select <b>Settings</b></p> <p><b>Step 2:</b> Scroll down to locate your <b>13-Digit MICR</b></p>