

WELCOME!



CREDIT UNION OF
OHIO

NCUA

Your savings are federally insured to at least \$250,000
and subject to the FDIC and other Federal Reserve Regulations.
National Credit Union Administration • U.S. Government Agency



We believe "Together is Better"

Welcome!

Welcome to Credit Union of Ohio!

We have been in the business of serving our community and helping our members thrive financially since 1967. On May 1, 2022, we're excited to welcome *you* to the Credit Union of Ohio family where you will gain access to additional products and services, including a Visa Rewards credit card, home loan options, and a robust remote banking platform.

At Credit Union of Ohio we pride ourselves on our Financial Literacy program. We have financial coaches on staff who work one-on-one with members to help set financial goals and improve their financial situations. The success stories our members have shared after working with our coaches have been incredible. We also offer monthly workshops, either in-person or online, that cover an array of financial topics. You can begin taking advantage of these offerings May 1, and I strongly encourage you to do so.

This Financial Services Guide will provide you with detailed information about your current accounts and any changes you may incur. More information can be found on our website at cuofohio.org.

You'll still be able to see the same friendly faces you're familiar with at the Parma branch located at 5341 Pearl Rd, but you'll also have access to additional Credit Union of Ohio branch locations including our Niles, OH branch located at 804 Warren Ave. Plus, you'll have access to thousands of other branches around the nation through the Shared Branching network! Here at Credit Union of Ohio we look forward to having you as a valued member and providing you with additional offerings to improve your financial well-being.

With a mission to improve our members' standards of living and better their lifestyles, we believe *Together is Better* and are proud to welcome you into our Credit Union of Ohio family and start serving your financial needs.

Sincerely,



Rich Capuano
President/CEO



General Information



Will my member number remain the same?

Your member number will have a leading "900" in front of your current member number. For example, if your member number was 12345, it will now be 90012345.

Will I need to update my Direct Deposit?

Yes. You'll need to provide your HR / payroll department with your new account information prior to May 31, 2022 to prevent any delays in receiving your payroll deposits. You'll need to provide your updated account information including your account number and CUO's routing number, 244077886.

Who is Credit Union of Ohio (CUO)?

Headquartered in Central Ohio, CUO has been serving its members and community since 1967. We currently serve all of Cuyahoga, Mahoning, Trumbull, Fairfield, and Franklin counties as well as State of Ohio employees and their families.

Is CUO Federally insured?

Yes! Credit Union of Ohio is federally insured by NCUA. Your savings are insured up to at least \$250,000 and are backed by the full faith and credit of the US Government.

What benefits will I see from this partnership?

You'll gain access to additional products, services, and tools to bring increased value to your membership. These include mortgage options, money market accounts, free financial education and coaching services, state-of-the-art mobile and online banking experiences, access to your accounts at over 5,600 credit union branches through the Shared Branching network, and more!

Account Access



Will the Pearl Rd branch remain open?

Yes! We have no plans to close the branch at 5341 Pearl Rd.

Will the Pearl Rd branch hours change?

At this time, the Pearl Rd branch hours will remain the same. The branch will be open 7:30am – 4:30pm Monday – Friday.

When can I enroll in Online Banking and the Mobile App, and how do I do so?

Beginning May 1 starting at 2pm, you'll be able to enroll in Online Banking and use our Mobile App. To enroll, you can either visit cuofohio.org and click "Sign Up" from the Online Banking menu or enroll via the Mobile App which you can download from your phone's app store for free by searching "Credit Union of Ohio Mobile." You will need your Member Number, Social Security Number and Date of Birth. From there, you'll set up a username and password. Online Banking and the Mobile App will use the same username and password.

What ATM Network will I be able to use?

Like PDFCU, Credit Union of Ohio is part of the AllianceOne ATM Network, so you'll be able to access all the same ATMs you currently do surcharge-free.

When and how can I enroll in Phone Banking?

Beginning May 1, you can enroll in our Phone Banking. Call 800.331.4811 to begin the enrollment process. You will be asked for your new member number to begin.

How else can I access my money?

In addition to the Pearl Rd branch, Online Banking, Mobile App, and Phone Banking, you'll also have access to Credit Union of Ohio's other branches including the Niles, OH branch located at 804 Warren Ave, Niles, OH 44446. Additionally, you'll have access to your accounts at thousands of other credit union branches across the nation through the Shared Branching network.

CHECKING & DEBIT CARDS



Will I receive a new debit card?

Yes. You'll be receiving a new Credit Union of Ohio debit card prior to May 1. If you have not received the new card by April 29, please call 800.443.5698. Prior to May 1, please continue to use your PDFCU debit card as the new card will not work until May 1.

Will I need to order new checks?

You'll be receiving new checks in the mail prior to May 1. If you have not received them by April 29, please call 800.443.5698. Prior to May 1, please continue using your current PDFCU checks.

Will I need to update my Direct Deposit?

Yes. You'll need to provide your HR / payroll department with your new account information prior to May 31, 2022 to prevent any delays in receiving your payroll deposits. You'll need to provide CUO's routing number, 244077886. If depositing to checking, the account number can be found on your new checks.

Will I need to update my automatic payments?

Your automatic payments will need to be updated using your new account information in order to avoid any delays. You'll need to update any automated payments using either your new debit card or your new checking account number which can be found on your new checks and CUO's routing number, 244077886.

My PDFCU debit card was lost or stolen, what do I need to do to get a replacement?

Prior to April 18, please call PDFCU at 216.999.4270 or stop by the branch to inform them of lost or stolen cards so a replacement may be ordered. As of April 18, 2022, card replacements will be temporarily halted while the partnership is finalized. You'll still need to call 216.999.4270 or visit the PDFCU branch to ensure your card is blocked and your name will be added to a list to have a replacement card ordered on May 2. You may request to have your replacement card expedited.

CHECKING & DEBIT CARDS (cont.)



Will I have access to view my checks online?

Checks written from your PDFCU checking account will not be accessible online. Any checks written from your CUO checking account will be available to view after May 1.

Will I be able to get copies of my PDFCU checks?

Yes! Please call 800.443.5698 or visit your local branch to request copies of your PDFCU checks.

Will my statements look the same?

Your April statement (which will arrive first week of May) will be the same that you have always received. Starting in June (May statement), your statements will come from Credit Union of Ohio and will have a different look.

Will I be able to access my past e-statements online?

Your past e-statements will be available inside online banking at a later date. These statements will not be immediately available.

How does CUO handle Overdrafts?

You can opt-in to ODP by calling us at 800.443.5698 or using our automated service at cuofohio.org. Simply click "How do you want overdrafts handled?" in the Checking & Savings drop-down menu. By opting in, each transaction that overdraws your account will incur a fee.

What additional options do I have for Overdraft Protection?

Credit Union of Ohio provides a couple different options to protect our members from overdraft fees. We encourage you to take advantage of any of the following:

- Credit Card: You can link a CUO credit card to your checking account. Anytime you go over your checking balance, the overage will be added to your CUO credit card balance with no additional fee.
- Overdraft Line of Credit: Apply for an Overdraft LOC and link it to your checking account to avoid fees.

To apply for and link a CUO credit card or overdraft line of credit to your checking account, please call 800.443.5698.

Loans



Will my current loans with PDFCU change?

With the exception of credit cards, your current loans will not be changing with rate or term.

What changes are being made to my credit card?

Your PDFCU credit card will be switched over to a CUO credit card. You will receive additional information about how this change affects you in the coming weeks. At this time you can continue using your PDFCU credit card.

How can I make my current loan payments?

You can make payments on your current loans through any one of the following options:

- Visit your local branch
- Enroll in Automatic Payments through Online Banking
- Make a transfer through Online Banking, the Mobile App, or over the phone
- Make a payment through our Online Loan Payment Portal found in the upper right corner of our website
- Mail your payment to:
Credit Union of Ohio
P.O. Box 5005
Hilliard, OH 43026

What home loans do you offer?

As a CUO member you will have access to a variety of home loans including:

- Conventional
- First Time Homebuyer Program
- FHA, VA and USDA

We also offer Home Equity and Lines of Credit.

What if my loan is set up with automatic payments?

You'll need to update your automatic payment at your other financial institution. Please contact the other institution to verify what information you'll need and update accordingly.

Additional Features



What other features can I take advantage of?

In addition to our savings, checking, and loan options, we have a host of additional features designed to help you with financial success. Below are a few of those features:

- Online Skip-A-Pay: Using Online Banking or the Mobile App, you can opt to skip one or more loan payments for a month.*
- Info Alerts: By enrolling in Informational Alerts, you can get real-time notifications via text message on branch closures, scheduled maintenance, and more! Text "Enroll Info" or "Enroll Information" to 800.443.5698 to get started.
- Financial Coaching: At CUO, your financial success is important to us. That's why we provide free financial coaching services to all our members. Schedule a one-on-one session to review your credit report and how to maintain or improve your score, as well as tips and suggestions for making your money work harder!
- Text Communication: We understand you don't always have the time or desire to speak with someone over the phone. Instead, you can get your questions answered and conduct simple transactions via text! Simply text 800.443.5698 and our team will respond.

For more information and a full list of our additional features, visit cuofohio.org or call / text us at 800.443.5698.

*To qualify for deferment, loans must meet the following criteria: has been open for at least 6 months, not delinquent, remaining balance of \$200.00 or greater, monthly payment of \$100.00 or greater, and loan is not a credit card, line of credit, HELOC, or written-off loan.

Explore your Membership with Credit Union of Ohio

Questions? Visit cuofohio.org, call or text 800.443.5698.



Savings & Investments

- Share Savings
- Young Adult Savings
(for ages 18 - 24)
- Youth / Teen Savings
(for ages 17 and under)
- Insured Money Market
- Young Adult Money Market
(for ages 18 - 24)
- Certificates (3 - 60 months)
- Educational Growth Certificate
(for ages 17 and under, matures on 18th birthday)
- IRAs
- Christmas Club

Spending

- Basic Checking
- Young Adult Spending
- Overdraft Protection
- Checking Plus
(earns interest)
- Debit Cards
- Online Bill Pay
- Advantage Checking
(for Retirees and ages 55+)
- Card Controls
(through mobile app)

Lending

- Auto & Motorcycle Loans
- Mortgages
- Home Equity Loans & Lines of Credit
- Personal Loans
- Credit Cards
- Rewards Credit Card
- RV / Boat Loans
- Computer Loans
- Student Loans

Additional Membership Benefits

- Mobile App
- Mobile Deposit
- Online Skip-A-Pay
- Visa Purchase Alerts
- Online Banking
- Online Loan Payments
- Phone Banking
- Financial Coaching
- Text Alerts
- Apple, Google, and Samsung Pay options
- Financial Education

Shared Branching

You can access your account for free at over 5,000 credit unions across the nation. Balance inquiries, deposit & withdraw funds, transfer money, make loan payments and more.

Surcharge-Free ATMs

As part of the Alliance One nationwide surcharge-free ATM network, you can have free access to your accounts at thousands of ATMs all over the country.



Timeline

Important dates to remember

Week of April 25

- Your new CUO checks should arrive this week (if not sooner)
Please note: continue using your PDFCU checks until May 1
- Your new CUO debit card should arrive this week (if not sooner)
Please note: continue using your PDFCU card until May 1

April 29

- PDFCU Branch will close early at 1pm
- PDFCU Online Banking and Phone Banking access ends at Noon
- Your PDFCU debit card will have limited access for purchases and withdrawals April 29 - 30

May 1

- Enroll in new Online Banking after 2pm (could be sooner)
- Enroll in Bill Pay inside Online Banking after 2pm (could be sooner)
- Download Mobile App (search "Credit Union of Ohio Mobile" in your app store)
- Begin using your new CUO Checks
- Activate your new CUO Debit Card and begin using
- Please stop using your PDFCU Debit Card as it will be deactivated
- Please stop using your PDFCU checks

May 2

- Parma Branch will open back up at normal business hours
- You will now have access to the Shared Branching Network

May 31

- Please update any Direct Deposit information by this date

Hilliard Office

5500 Britton Pkwy., OH

Lobby—Mon - Thurs: 9 am to 5 pm

Fri: 8:30 am to 5 pm • Sat: 9 am to 1 pm

Drive-Thru—Mon - Thurs: 8 am to 5 pm

Fri: 8 am to 5:30 pm • Sat: 9 am to 1 pm

24-hr. drive-up ATM • Night depository

Downtown Columbus Office

152 E. Broad St., OH

Mon - Thurs: 9 am to 4:30 pm

Fri: 8:30 am to 5 pm

24-hr. walk-up ATM • Night depository

Grove City Office

2397 Old Stringtown Rd., OH

Mon, Tues, Thurs: 9 am to 4:30 pm

Wed: 9 am to 1 pm • Fri: 8:30 am to 5 pm

Sat: 9 am to Noon • 24-hr. walk-up ATM

OSU Campus Office

1652 Neil Ave., OH

Mon - Thurs: 9 am to 4:30 pm

Fri: 8:30 am to 5 pm

24-hr. walk-up ATM

Niles Office

804 Warren Ave., OH

Mon - Thurs: 9 am to 4:30 pm

Fri: 9 am to 5 pm



CREDIT UNION OF
OHIO

cuofohio.org 800.443.5698

