



MERGER GUIDE



Welcome to Allentown FCU. You will soon be part of a strong, family-oriented credit union, just like First Class FCU. You will have access to multiple office locations and additional convenient services. We have and will continue to follow the credit union philosophy of “People helping people”, and we look forward to serving you.

The National Credit Union Administration and your membership has approved the merger of First Class FCU into Allentown FCU. Effective 12/31/22, First Class FCU will cease to exist. However, your current office on Business Park Lane in Allentown, will remain open with the same operating hours. It will be known going forward as the Business Park Lane office. Please be advised that you will be required to provide ID if and when you use an Allentown office so that we can properly identify you to protect you and the credit union. Our MSR’s will ask you for your drivers license or ID and with your permission, we can scan and store it for future identification. You are not obligated to allow us to scan your ID. However, if you decline, you may be prompted to present it on future office visits.

We ask that you take the time and carefully review this packet. If you choose not to do so, it may result in the disruption of your new account with us and your ability to receive and pay funds. This merger guide shall serve as proper disclosure of upcoming changes that may/will affect you and your account with us. For more detailed information regarding our products and services, please visit allentownfcu.com

We understand that no one likes change. We apologize in advance for any inconvenience this merger process may cause you. It should be short lived and will be more than offset by the additional convenience you will experience.

In closing, we thank you in advance for your patience and support during this transitional period. If you have any questions, please reach out to your current staff at the Business Park Lane office. They can be reached at (610) 439-4102.

Sincerely,

The Board of Directors
Allentown FCU

OFFICE HOURS AND LOCATIONS

Business Park Lane Office

(YOUR CURRENT OFFICE)

510 Business Park Lane
Allentown, PA 18109

(610) 439-4102

Monday-Friday: 9:00 AM to 5:00 PM

Night drop: Must be received by 8:30 AM

Parkway Office

1325 Oxford Dr
Allentown, PA 18103

(610) 791-2376

Monday-Friday: 9:00 AM to 5:00 PM

Night drop: Must be received by 8:30 AM

East Side Office

2115 Hanover Avenue
Allentown, PA 18109

(610) 820-8440

Monday-Friday: 9:00 AM to 5:00 PM

Night drop: Must be received by 8:30 AM

St. Luke's Hospital Office

(Inside the Pharmacy)

801 Ostrum St
Bethlehem, PA 18015

(484) 526-4555

Monday-Friday: 9:00 AM to 5:00 PM

Night Drop: Must be received by 8:30 AM

St Luke's Hospital Anderson Office (TBD)

St Luke's Anderson Campus
1872 St Luke's Rd
Easton, PA 18045

Currently Under Development

ALLENTOWN FCU ATM LOCATIONS

Allentown FCU owns and operates the following ATM's. They are surcharge free for our members.

ALLENTOWN CITY HALL

435 Hamilton St
Allentown, PA 18101

Location: Main entrance lobby

GOOD SHEPHERD HOME & REHAB CENTER

850 S. 5th St
Allentown, PA 18103

Location: Health and Tech building
near lobby entrance

ST LUKE'S ALLENTOWN CAMPUS

1736 Hamilton St
Allentown, PA 18104

Location: Outside the gift shop

ST LUKE'S WEST END MEDICAL CENTER

501 Cetronia Rd
Allentown, PA 18104

Location: St Luke's wing near elevators

ST LUKE'S BETHLEHEM CAMPUS

801 Ostrum St
Bethlehem, PA 18015

Location: In main cafeteria

ST LUKE'S BETHLEHEM CAMPUS PRISILLA PAYNE HEARD ANNEX

801 Ostrum St
Bethlehem, PA 18015

Location: In the PPH lobby

ST LUKE'S HOSPITAL NORTH

153 Broadhead Rd
Bethlehem, PA 18017

Location: Near rear entrance

ST LUKE'S MINER CAMPUS

360 W Ruddle St
Coaldale, PA 18218

Location: Main entrance lobby

ST LUKE'S MINER CAMPUS

360 W Ruddle St
Coaldale, PA 18218

Location: Outside cafeteria

ST LUKE'S ANDERSON CAMPUS

1872 St Luke's Boulevard
Easton, PA 18045

Location: Emergency room waiting area

ST LUKE'S QUAKERTOWN CAMPUS

1021 Park Ave
Quakertown, PA 18015

Location: Main entrance lobby

ST LUKE'S MONROE CAMPUS

100 St Luke's way
Stroudsburg, PA 13860

Location: Entrance lobby

ST LUKE'S CENTER

1110 American Parkway
Allentown, PA 18109

Location: St Luke's wing near elevators

Allentown FCU is also a member of Allpoint.



Members have access to over 55,000 Surcharge - Free ATMs worldwide through the Allpoint® network. With a free app, use your smartphone to find locations everywhere, including major retail centers.

PLEASE NOTE THAT WE DO NOT ACCEPT OR PROCESS DEPOSITS AT ANY ATMS

PLEASE USE OUR OFFICES, REMOTE DEPOSIT, MAIL OR NIGHT DROPS TO DEPOSIT ITEMS

YOUR NEW ALLENTOWN FCU ACCOUNT NUMBER

You are being assigned a new account number with Allentown FCU, which will be effective 1/1/23. We believe we have found an easier way to assign you a new account number. You will be keeping your existing base account number and we will convert it into a seven (7) digit account number.

For example:

CURRENT FCFCU acct number	NEW AFCU acct number
123	5000123
1234	5001234
12345	5012345

Please contact a First Class FCU MSR at
610-439-4102
for questions or to confirm your new account number.

ACH PAYROLL, PENSION AND MERCHANT PAYMENTS

If you have **ANY** ACH deposits coming in (payroll, Civil Service, OPM, DOD, SSA, etc.) or payments leaving your account (Utilities, Cellphone etc.), you must act now to change processing information to ensure that you do not experience an interruption of payments and or deposits.

You will need to contact ALL of your vendors and provide them with the following information: Allentown FCU's Routing and Transit number, which is #231379005. In addition, please check with each vendor as to which account number you have on file with them. If you gave them your full MICR number which begins with #104, you will ONLY need to provide them with the new Allentown Routing and Transit number (#231379005). If you gave the vendor your actual account number for savings, (i.e. your account number is 1234-01), you must change it with them to 5001234-001. If you gave the vendor your actual account number for your checking account, (i.e. 1234-77), you MUST give them the ten (10) digit number that begins with 104. Make sure that you make it effective as of 1/3/23 or later. DO NOT make it any earlier than this! We will continue receiving First Class FCU payments until 1/31/23. Your failure to change this information with your vendors may result in a disruption or non-receipt of your payments and or deposits.

If you have any questions, please contact your First Class FCU staff at 610-439-4102.

NEW INFORMATION:

ALLENTOWN FCU ROUTING AND TRANSIT NUMBER
#231379005
EFFECTIVE 1/3/2023

Also, remember to make these changes to and with your tax preparation software and or preparer.

*****If you are unsure of what numbers to give your vendors, please contact your First Class FCU staff at 610-439-4102***

VISA CHECK (DEBIT) CARDS

If you have an existing First Class FCU VISA Check card and you have used it within the last six (6) months, you will receive a new Allentown FCU VISA Check card. The new cards will be mailed out the first week in December. Please watch your mail as to not accidentally throw out your new card.

*Upon receipt of the new card
DO NOT ATTEMPT TO USE AND OR ACTIVATE IT
UNTIL 1/3/23 at 9:00 AM.*

Doing so may deactivate the card and make it unusable. In addition, you will need to contact any vendors that you pay via your VISA Check Card with your new Allentown FCU VISA Check Card number with an effective date of 1/3/2023.

First Class FCU and Allentown FCU are on different VISA Check Card platforms. This will necessitate the closing of your current First Class FCU Check card on Friday, December 30th, 2022, at 11:00 AM. First Class FCU will be open all day on Friday, December 30th, 2022, to allow access to cash to hold you over until January 3rd, 2023. In addition, First Class FCU has several options/strategies to get you through this four (4) day window. Please contact a First Class FCU MSR for all of your options. Also, all future ACH payment files that we have received that were scheduled to be debited or credited to your account after 12/30/22, will be posted early to your account on 12/30/22. What this means to you; you will also have access to these deposits and will be able to withdraw cash from them, if needed.

Your new Allentown FCU Check card will be able to be activated on Tuesday, January 3rd, 2023, at 9:00 AM. We apologize for any inconvenience this card conversion may cause you. Whether it was done now or in the future would have resulted in a several day period without a card.

If you have any questions, please contact a First Class FCU MSR at 610-439-4102.

VISA CREDIT CARDS

If you are a current First-Class FCU VISA Credit Card Holder, your existing credit card will work after the 1/1/23, merger. Your card will go into stand-in on Friday, 12/30/22, at 5:00 PM. This means although your card is live and still good, you will not have access to your full, available line-of-credit. This will be the case until Tuesday, 1/3/23, at approximately 9:00 AM. After the merger, you will receive a new VISA credit card with the Allentown logo upon your normal reissue and/or if you experience a lost/stolen/fraud event.

If you have any questions, please contact a First Class FCU loan officer at (610) 439-4102, extension 313.

SHARE DRAFT / CHECKING ACCOUNTS

If you are a current share draft / checking account holder that purchases your checks through First Class FCU, you will be receiving a complimentary new order of checks with your new Allentown FCU information. If you have not written any checks within the last six (6) months, or if you have not purchased checks directly from First Class FCU within the last five (5) years, you will not receive a free order of checks. Your new checks should arrive by the last week in December. **Please begin to use your new checks starting on 1/3/23.** First Class FCU checks will be honored until 1/31/23. Any First Class FCU check presented after that date may be returned account closed. If you need new share drafts / checks prior to the 1/1/23 merger, buy the smallest order possible or consider purchasing money orders. If you need new share drafts / checks after 1/1/23, you will need to use Allentown FCU's Routing and Transit number (231379005). If you purchase your share drafts / checks from another vendor, you will need to give them the new Allentown FCU Routing and Transit number, (231379005). Check with your current First Class FCU staff before making any purchases. They can be reached at (610) 439-4102.

Also, please print any copies of paid share drafts that you need prior to 12/30/22. The images will not be available to you after 12/30/22. Going forward, Allentown FCU can look-up and retrieve old First Class FCU share draft images for a fee of \$3.00 each.

SHARE ACCOUNT SUFFIXES

There will be some suffix changes as it relates to your share accounts because of the merger with Allentown FCU. Here are the changes:

ACCOUNT TYPE	CHANGE STATUS	OLD SUFFIX	NEW SUFFIX
Regular Share	Remains the same	001	001
Big Bucks	Remains the same	001	001
PAUTMA	Remains the same	001	001
Rep Payee	Remains the same	001	001
Share Draft	Changes	077	007
Christmas Club	Changes	055	008
Other Savings	Changes	058	009
Vacation Club	Changes	056	156
Tax Savings	Changes	057	157

LOAN ACCOUNT SUFFIXES

There will be some suffix changes as it relates to your loan accounts because of the merger with Allentown FCU. Here are the changes:

ACCOUNT TYPE	CHANGE STATUS	OLD SUFFIX	NEW SUFFIX
Vehicle	Changes	020-034	030-049
RV	Changes	029	030-049
Signature	Changes	020-034	030-049
Share Pledged	Changes	020-034	030-049
HELOC	Changes	027	050-054
Quickdraw	Changes	037	205
Homeflex	Changes	030-031	055-075
Real Estate	Changes	028	055-066
VISA CC	Changes	035-036	235-236

ALLENTOWN FCU'S HOME BANKING SYSTEM

Allentown FCU has a Home Banking system similar to First Class FCU's. If you are a current First Class FCU Home banking user, you will go to allentownfcu.com and either select the red online access button on the top right of the page or click on the start today button under online banking. Either option will get you to the sign on screen. To sign in you will use your current First Class Anywhere! home banking user name. You will need to select the forgot password link to set yourself up with a new temporary password to be sent to the email address you have designated for your account. You will be forced to change your temporary password. Allentown FCU requires a minimum password of 10 characters. Like First Class FCU's home banking, you cannot reset the password from our (Allentown FCU) mobile app. You can go to either the apple or google app store to download our mobile app. You can find it by searching for Allentown FCU home banking. We hope to have access available to you no later than 1/3/23. That depends on how smoothly the data import goes.

Allentown FCU App



Allentown FCU Home Banking

Allentown Federal Credit Union

OPEN



REMOTE DEPOSIT CAPTURE INFORMATION

As of 1/3/23, any checks that are deposited through AFCU's Remote Deposit Capture program, it must be endorsed as follows; your endorsement followed by, "For mobile deposit only, AFCU account # _____."

*** The LAST day to deposit through FCFCU's Remote Deposit Capture program will be 12/30/22, at 4:45PM! Effective 1/3/23, members must now use the AFCU platform. ***

ALLENTOWN FCU'S AUDIO RESPONSE SYSTEM

Allentown FCU has an Audio Response System similar to First Class FCU. Our system can be reached at 484-223-0246 or 484-223-0247. We hope to be able to provide access no later than 1/3/23. It will be dependent on how smoothly the data import goes.

You will dial one of the two above numbers. When prompted, **you will enter your new seven (7) digit account number.** At your first log-in, your password will be your complete social security number. After logging in you will be prompted to change your password. Please visit allentownfcu.com and select the more info button under audio banking for details on how to access your specific account information.

Please note, just like your existing audio response system, this technology is over thirty (30) years old. We are not sure how long it will continue to be vendor supported. You may want to consider transitioning over to our online home banking product.

SUMMARY-TO DO LIST

1. Upon receipt of this packet, verify with First Class FCU staff your new account number/structure and the new Allentown FCU Routing and Transit number.
2. Once verified and based on your current situation; contact your employer, your pension, social security, civil service etc. to give them your new account number and Allentown FCU's R&T number to take effect on 1/3/2023. (See page 5, regarding account #)
3. Next, contact any merchants who you have electronic ACH payments pulled from your account. Again, give them your new account number and Allentown FCU R&T number with the change to take place on 1/3/2023. (If it doesn't begin with 104, see page 6) In addition, if you use your VISA Check Card to pay recurring merchant payments, you will need to contact the merchants with your new Allentown VISA Check Card numbers to be effective 1/3/2023 and later.
4. Start to prepare for when your First Class FCU VISA Check card will be deactivated and closed. The four (4) day window will begin on Friday, December 30th, 2022, at 11:00 AM until Tuesday, January 3rd, 2023, at 9:00 AM. You need to make sure you have cash or another way to pay for goods and services during this period. Contact your First Class FCU staff at (610) 439-4102 to go over multiple options available to you to bridge this time gap.
5. You should receive your new Allentown FCU VISA Check Card by the third week in December, **DO NOT attempt to use and or activate that card until Tuesday, January 3rd, at 9:00 AM.** Doing so prior will deactivate the card.
6. You should receive your new complimentary order of Allentown FCU checks by the last week of December. **DO NOT write any of the new checks until 1/3/23.**
7. On Friday, December 30th, 2022, First Class FCU will post all current and future ACH credits and debits throughout the day. This will give many of you early access to monies that would not normally post until January 3rd, 2023 or later.
8. First Class FCU will be open all day on Friday, December 30th, 2022, from 9:00 AM to 5:00 PM to allow you access to funds and or VISA gift / travel cards.
9. At close of business on 12/30/2022, First Class FCU will begin end of year processing and will not come back up. You will no longer have access to First Class Anywhere or the audio response system.
10. First Class FCU members data will be proofed and brought over to Allentown FCU. We hope for you to have access to your data on Allentown FCU's system no later than 1/3/23.
11. Monday, January 2nd, 2023, is the observed New Years Day holiday and all offices are closed.
12. Tuesday, January 3rd, 2023, all of the credit union offices open at 9:00 AM. Both VISA Check and Credit Cards will be available at 9:00 AM as well.
13. Post-merger- all ACH monies coming in and all payments going out must be switched over to your new Allentown FCU account and R&T number by Tuesday, January 31st, 2023. Any ACH items presented under your old account after that date may not be received or processed.
14. All First Class FCU share drafts / checks being presented against your new Allentown account will be paid until Tuesday, January 31st, 2023. After that date, any share drafts / checks presented as a First Class FCU items may not be received or processed.

If you have any questions, please contact your First Class FCU staff at (610) 439-4102.