



## **Welcome Packet**

The official merger date of ILWU-FSC FCU and ILWU Credit Union is February 1, 2016.

# Table of Contents

Welcome to ILWU Credit Union page ..... 1

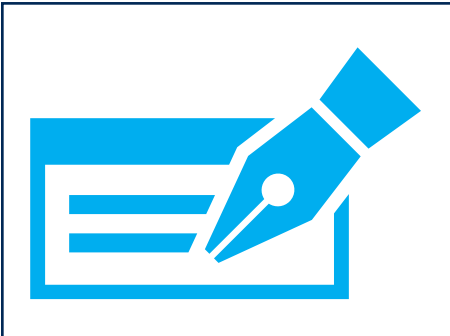
Important dates for you to know ..... 2

Explore the benefits of our FREE Checking Account ..... 3

Enjoy the convenience of our Online Services ..... 4

Direct Deposits and Automatic Payments ..... 5

Frequently Asked Questions ..... 6



## About your Checking Account

Learn more about *ILWU Credit Union's* FREE Checking account and when you will receive your checks, what our routing number is and more (page 3).



## Online Account Access

Find out how you can access your *ILWU Credit Union* accounts using Online or Mobile Banking. Find out more on (page 4).



## Frequently Asked Questions

You can find a complete list of Frequently Asked Questions on (pages 6 -12) of this guide. Learn how the merger will impact you and get answers to many of your questions.

**If you have any questions, we are here to help. Please contact us:**

**Phone:**  
**866.4ILWUCU (866.445.9828)**

**E-mail:**  
**memberservices@ilwucu.org**

**Website:**  
**www.ilwucu.org**

# Welcome!

---

## Dear ILWU-FSC FCU Members,

On behalf of the *ILWU Credit Union* Team I would like to welcome you to *ILWU Credit Union*! We are excited that the members of ILWU-FSC FCU voted on November 20, 2015 to merge with *ILWU Credit Union*. We believe together, we will be stronger. We thank you for putting your trust in *ILWU Credit Union* to serve your financial needs.

As an *ILWU Credit Union* member, you'll continue to belong to a credit union that understands the needs of ILWU members and has products designed specifically for union workers and their families. In addition, you will benefit from our vast array of loan and deposit products and gain greater access to your accounts through Mobile Banking and the CO-OP ATM and Shared Branch Networks.

On February 1, 2016, your accounts will be transferred to *ILWU Credit Union*. Between now and then, we will work diligently to ensure that the transition to *ILWU Credit Union* is as smooth as possible. We'll keep you informed about any changes to your account(s) and services along the way.

In anticipation of some questions you may have regarding the transition, we've created this merger guide with important dates, information about your checking accounts, Visa Debit Cards and the answers to some Frequently Asked Questions (FAQ).

For more information about *ILWU Credit Union* we invite you to visit [www.ilwucu.org](http://www.ilwucu.org) or call 866.4ILWUCU (866.445.9828) (Monday through Thursday between 8 AM and 4 PM, and Friday 8 AM to 5 PM) and talk with one of our Member Service Representatives.

Again, welcome to *ILWU Credit Union*! We are excited to be your financial institution and look forward to serving you for many years to come.

Sincerely,

A handwritten signature in black ink, appearing to read 'Ralph E. Ruiz', with a stylized, looping flourish at the end.

Ralph E. Ruiz  
President/CEO  
ILWU Credit Union

# Important Dates

Please refer to this guide for some important dates and information regarding the merger.

## January 18 - 28

- Active Visa Debit Card users will receive their new *ILWU Credit Union* Visa Debit Card.
- Visa Debit Card holders will receive their Personal Identification Number (PIN) mailed separately.
- ILWU-FSC FCU Members with matching account numbers on the *ILWU Credit Union* system will receive a letter with their new account number. (Very few members will be affected by this).
- Active Checking Account users will receive a free packet of checks.
- Begin using your checks on **February 1, 2016.**

## January 29 (6:00 PM)

- Access to the ILWU-FSC FCU Online Banking will be discontinued.
- Access to the ILWU-FSC FCU Online Bill Payment will be discontinued.

## January 31 (6:00 PM)

- All ILWU-FSC FCU member accounts will be merged and transferred to the *ILWU Credit Union* core system.

## February 1

- ILWU-FSC FCU members will officially be members of *ILWU Credit Union*.
- The ILWU-FSC FCU Office will re-open as the *ILWU Credit Union* Oakland Branch.
- ILWU-FSC FCU members can enroll in FREE Online Banking.
- ILWU-FSC FCU members can download the FREE *ILWU Credit Union* mobile App.
- ILWU-FSC FCU members can enroll in FREE Online Bill Payment.
- ILWU-FSC FCU members can activate their Visa Debit Cards and access over 30,000 FREE CO-OP ATMs nationwide.
- ILWU-FSC FCU members have access to over 5,000 CO-OP Shared Branch locations nationwide.
- ILWU-FSC FCU members can begin using their *ILWU Credit Union* checks.

# Checking Account

---

Welcome to totally free checking! On **February 1, 2016**, your checking account will convert to an *ILWU Credit Union* Free Checking Account! You will enjoy no monthly fees, no minimum balance requirements, free and unlimited check writing, free online and mobile banking services, and more! Please review the following information so you are prepared for the upcoming changes to your checking account.

## Checks

If you are actively writing checks on your ILWU-FSC FCU checking account, you will receive new checks because the routing number which allows checks to clear through the correct financial institution will change after ILWU-FSC FCU becomes part of *ILWU Credit Union*.

- Your new checks should arrive before **February 1, 2016**.
- You can begin using your new checks on or after **February 1, 2016**.
- We will continue to honor and clear any outstanding ILWU-FSC FCU checks that you have written prior to the merger for a short time after **February 1, 2016**.
- If you do not receive your new checks by **February 1, 2016**, please contact us immediately at **866-4ILWUCU (866.445.9828)**.
- *ILWU Credit Union's* routing number: **322283893**

## Visa Debit Card

If you are actively using your ILWU-FSC FCU Visa Debit Card you will receive a new Visa Debit Card and instructions which should arrive before **February 1, 2016**. **You must wait to activate your *ILWU Credit Union* Visa Debit Card on, or after February 1, 2016.** You can continue to use your current ILWU-FSC FCU Visa Debit Card through February 1, 2016.

- Your PIN (Personal Identification Number) will no longer be the same as your current PIN. You will receive your PIN in the mail a few days after you receive your new Visa Debit Card.
- Once you activate your new Visa Debit Card you will be able to change your PIN by visiting one of our branch offices.
- **Your *ILWU Credit Union* Visa Debit Card will have a new number.** You must activate your card on February 1, 2016. You won't be able to use your ILWU-FSC FCU Visa Debit Card after that date.
- Please be sure to update any recurring payments or automatic debits (such as your gym membership or iTunes account) with your new *ILWU Credit Union* Visa Debit Card information.
- If you don't receive your new card by **February 1, 2016**, please contact us immediately.

## Account Statements

- Your January 2016 account statement will be the last from ILWU-FSC FCU.
- You will receive *ILWU Credit Union* statements starting with your **February 2016** statement.
- To switch to free and convenient eStatements, you can enroll through Online Banking after **February 1, 2016**.

# Online Services

---

*ILWU Credit Union* offers a complete suite of Online Banking Services designed to allow you to access your Credit Union accounts anytime on any device. Please review the following information about the features and benefits of our Online Services.

## **Effective Friday, January 29, 2016 at 6:00 PM, ILWU-FSC FCU's Online Banking will no longer be available!**

- On **January 31, 2016**, we will convert your ILWU-FSC FCU accounts to *ILWU Credit Union*.
- Once the transition is completed on **February 1, 2016**, you will be able to register your *ILWU Credit Union* accounts in Online Banking.

### **Online Banking**

*ILWU Credit Union* Online Banking allows you to access your account anytime day or night. Visit our Online Banking page to see all the benefits and features of this FREE service.

- You will be able to register for Online Banking on or after **February 1, 2016**.
- You will need your new *ILWU Credit Union* Account Number (if applicable).
- Please visit [www.ilwcu.org](http://www.ilwcu.org) and select "online banking" from the "account access" drop down menu. Once on the online banking page scroll down to the bottom of the page and click "enroll now."

### **Mobile Banking**

Bank anytime, anywhere with our Free Mobile Banking service. Download our App from any Apple or Android smartphone or tablet and access your account wherever you go! Simply download the *ILWU Credit Union* App by searching for "*ILWU Credit Union*" in your App Store or Google Play Store and follow the prompts to get started.

### **eStatements**

Eliminate the wait of receiving a paper statement and enroll in *ILWU Credit Union's* free eStatements. eStatements are good for the environment, reduce paper clutter, and won't get lost or stolen in the mail. To sign up for eStatements, call **866.4ILWUCU (866.445.9828)** or log into Online Banking, go to the "Settings" tab and use the "Address Change" link to change your mail preference. To learn more about the benefits of *ILWU Credit Union* eStatements visit **[www.ilwucu.org](http://www.ilwucu.org)**.

### **Bill Payment**

*ILWU Credit Union's* Bill Pay allows you to make payments, track payments and manage finances all in one convenient place. Pay bills online with instant access anytime without the expense of stamps!

- If you currently have Bill Pay through ILWU-FSC FCU, you will have to re-enroll in *ILWU Credit Union's* Bill Pay service on or after **February 1, 2016**.

# Direct Deposit and Automatic Payments

---

## Direct Deposit and Automatic Payments

To ensure there are no interruptions to any of your ACH or automatic transactions, please update your information with any vendor(s) or company debiting or depositing transaction(s) to or from your ILWU-FSC FCU account.

Your current ILWU-FSC FCU direct deposits and automatic payments will be directed to your new account at *ILWU Credit Union* for a limited time after **February 1, 2016**. You must inform these vendors of *ILWU Credit Union's* routing number immediately after the merger on **February 1, 2016** to avoid a disruption of service.

- After **February 1, 2016**, please use your account number and the *ILWU Credit Union* routing number when setting up any new direct deposit or automatic payment information.
- *ILWU Credit Union* routing number: **322283893**

## ILWU Credit Union Account Number

In the majority of cases your *ILWU Credit Union* account number will be the same as your ILWU-FSC FCU account number. You will be notified by mail if we need to change your account number due to the merger.

- Notify your payroll department and anyone you send automatic payments to of your new account number and the *ILWU Credit Union* routing number: **322283893**.
- Your direct deposits and automatic payments will be directed to your new account at *ILWU Credit Union* for a limited time after **February 1, 2016**.
- You will need to reference your *ILWU Credit Union* account number and routing number when setting up any new direct deposits or automatic payments after **February 1, 2016**.

## Visa Debit Card Automatic Payments

If you have any automatic transactions associated with your ILWU-FSC FCU Visa Debit Card, please update them with your new *ILWU Credit Union* Visa Debit Card number on **February 1, 2016** to avoid any late payments or disruption to your service.

## Credit Card Automatic Payments

Your ILWU-FSC FCU Credit Card will remain open with the same Annual Percentage Rate and credit limit until further notice. If you have automatic transactions associated with your ILWU-FSC FCU VISA Credit Card you do not need to do anything at this time.

# Frequently Asked Questions (FAQs)

---

## General Questions:

### **Why did ILWU-FSC FCU decide to merge with another Credit Union?**

The financial services industry is changing rapidly. It's getting more and more difficult to compete. ILWU-FSC FCU has done the best it can for many years and we are proud of our Credit Union. However, the rising cost of technology and regulatory compliance, as well as the immense pressure of interest rate margins, make it difficult to stay afloat. ILWU-FSC FCU is no longer generating enough revenue to invest back into the Credit Union as needed. Therefore, the Credit Union made the difficult decision to pursue this merger. ILWU-FSC FCU thought it best to merge with another Credit Union now, while ILWU-FSC FCU is still financially strong and able to select our merger partner, ourselves. It was important for us to find a merger partner who is dedicated to serving the financial needs of our longshoremen and their families, in Northern California.

### **Who is ILWU Credit Union?**

*ILWU Credit Union* was founded by members of ILWU in Southern California in 1954. They have been serving the longshore community and their families for more than 60 years. Today, *ILWU Credit Union* provides a full range of financial services to longshoremen and their families from Port Hueneme to San Diego. *ILWU Credit Union* currently has more than 15,000 members and over \$180 million in assets. *ILWU Credit Union* is safe, strong, well capitalized and poised for future growth and long term stability.

### **When is the merger official?**

The merger will be official on **February 1, 2016**. All ILWU-FSC FCU member accounts will be automatically converted to *ILWU Credit Union* on that date.

### **What will the combined Credit Union be called?**

The combined credit union will be *ILWU Credit Union*.

### **How large will the combined Credit Union be?**

The combined Credit Union will have nearly 17,000 members and assets of more than \$200 million dollars.

### **Who will be the CEO?**

Ralph Ruiz, the current President and CEO of *ILWU Credit Union* will be the CEO of the combined credit union. Janine Johnson, President/CEO of ILWU-FSC FCU, will retire.

### **What will happen to the employees of ILWU-FSC FCU?**

Employees of ILWU-FSC FCU will continue to be employed by *ILWU Credit Union* following the consummation of the merger.

### **Will the Oakland Office remain open after the merger?**

Yes. *ILWU Credit Union* will keep and operate the current branch, consistent with good business practices, located at: 237 Fallon St., Oakland, CA 94607-4609.



### **How will this merger benefit ILWU-FSC FCU Members?**

ILWU-FSC FCU members will now have access to a wider array of financial services, including real estate loans, money market accounts, mobile banking, e-statements, shared branching, and mobile remote deposit capture, to name a few. You also may enjoy lower loan rates, higher dividend rates, and lower fees. Members will also now have access to two (2) additional branches in Southern California, as well as the addition of the CO-OP Shared Branching network, with access to 5,300 shared branch locations worldwide. The Credit Union will also now be a part of the CO-OP ATM Network, with access to nearly 30,000 fee-free ATMs nationwide. Plus, your Debit/ATM card transactions will be live and real time – posting to your account immediately and be reflected in your available balance.

To find an ATM near you visit **<https://co-opcreditunions.org>**.

*ILWU Credit Union* members can also access their accounts at any Bank of The West ATM location nationwide. To find an ATM near you visit **<https://www.bankofthewest.com>**.

### **Will my account balances continue to be insured?**

Your accounts will continue to be federally insured through the National Credit Union Share Insurance Fund (NCUSIF), and backed by the NCUA, a U.S. Government Agency, to at least \$250,000 for regular deposits and \$250,000 for IRAs.

### **Will I receive a new account number from ILWU Credit Union?**

In the majority of cases your *ILWU Credit Union* account number will be the same as your ILWU-FSC FCU account number. You will be notified by mail if we need to change your account number due to the merger. The goal is to make this transition as seamless as possible for all our members.

## **Branch Locations and Hours:**

### **Where are the ILWU Credit Union branches?**

The *ILWU Credit Union* Main Office is located at:

**1134 N. Avalon Blvd., Wilmington, CA 90744**

The main office in Wilmington is open from 8:00 AM to 4:00 PM Monday through Thursday and 8:00 AM to 5:00 PM on Friday.

The *ILWU Credit Union* San Pedro Branch is located at:

**860 N. Western Avenue, San Pedro, CA 90732**

Our San Pedro Branch Office is open from 9:00 AM to 5:00 PM Monday through Thursday and 9:00 AM to 6:00 PM on Friday.

The ILWU-FSC FCU Branch office will remain open and become the Oakland Branch located at:

**237 Fallon St., Oakland, CA 94607-4609**

The Oakland Branch Office will be open from 9:00 AM to 5:00 PM Monday through Friday.

*ILWU Credit Union* members can also access over 5,300 CO-OP Shared Branch locations nationwide. To find a Shared Branch location near you visit **[www.ilwucu.org](http://www.ilwucu.org)** or download the CO-OP Mobile App.

## Direct Deposits and Payments:

### Will my payroll deposit post to my ILWU Credit Union account?

Yes, your payroll deposit will continue to post to your *ILWU Credit Union* account after the merger. To ensure there are no interruptions to any of your ACH or automatic transactions, please update your information with any vendor(s) or company debiting or depositing transaction(s) to or from your ILWU-FSC FCU account.

Your current ILWU-FSC FCU direct deposits and automatic payments will be directed to your new account at *ILWU Credit Union* for a limited time after **February 1, 2016**. You must inform these vendors of *ILWU Credit Union's* routing number immediately after the merger on **February 1, 2016** to avoid a disruption of service.

However, after the merger is completed, if you would like to set up any new direct deposit, payroll allotment or electronic withdrawals, you'll need to use your *ILWU Credit Union* account number and routing number **322283893**. Some companies may require you to complete the name and address of the financial institution to set up an electronic deposit or withdrawal. Please use the following information:

**ILWU Credit Union**  
**1134 N. Avalon Blvd.**  
**Wilmington, CA 90744**

### What is the ILWU Credit Union routing number?

To set up any new direct deposit, payroll allotment or electronic withdrawals, you'll need both the *ILWU Credit Union* routing number and your *ILWU Credit Union* account number.  
*ILWU Credit Union* Transit/Routing number: **322283893**.

## Deposit Accounts:

### What will happen to my ILWU-FSC FCU Certificate Accounts?

All deposits at ILWU-FSC FCU will be automatically transferred to *ILWU Credit Union* on **February 1, 2016**. If you have an existing Share Certificate that Certificate will continue to earn the same Annual Percentage Yield until maturity. Once the Share Certificate matures it will roll over to an *ILWU Credit Union* Share Certificate with the same term.

### What will happen to my ILWU-FSC FCU Share Accounts?

All deposits at ILWU-FSC FCU will be automatically transferred to *ILWU Credit Union* on **February 1, 2016**. Your funds will be deposited into an *ILWU Credit Union* account with similar features and benefits.

For example, your Regular Share Account with ILWU-FSC FCU will roll over into an *ILWU Credit Union* Regular Share account. Your ILWU-FSC FCU Money Market account will roll over into the *ILWU Credit Union* Safe Harbor Money Market account.

We will notify all members with the terms and conditions of their new accounts prior to the date of the conversion.

### Will an automatic transfer between two of my accounts still work?

Yes, any automatic transfers that you have set up between your deposit accounts at ILWU-FSC FCU

will continue to occur once the merger is complete. If you have an automatic transfer from a Share or Checking account to make a loan payment the payment will continue to be transferred to your loan on the payment due date.

### **Will my account balances continue to be insured?**

Your accounts will continue to be federally insured through the National Credit Union Share Insurance Fund (NCUSIF), and backed by the NCUA, a U.S. Government Agency, to at least \$250,000 for regular deposits and \$250,000 for IRAs.

## **Loans and Credit Cards:**

### **What will happen to my ILWU-FSC FCU Loan?**

All loans at ILWU-FSC FCU will be automatically transferred to *ILWU Credit Union* on **February 1, 2016**. If you have an existing loan with ILWU-FSC FCU your loan will continue to have the same Annual Percentage Rate and monthly payment until the loan is paid off.

### **Where do I send my loan payments?**

The ILWU-FSC FCU main office will remain open as the *ILWU Credit Union* Oakland Branch after the merger is complete. You can continue to send your loan payments to 237 Fallon Street, Oakland CA 94607.

### **I have an automatic transfer from my Share account to make a loan payment will that still work?**

Yes, If you have an automatic transfer from a Share or Checking account to make a loan payment the payment will continue to be transferred to your loan on the payment due date.

### **What will happen to the GAP and MBI/MBP Protection on my loan?**

GAP (Guaranteed Auto Protection) and MBI (Mechanical Breakdown Insurance) coverage from ILWU-FSC FCU will be honored at *ILWU Credit Union* and there are no changes to your current policies.

### **What will happen to my ILWU-FSC FCU Credit Card?**

Your ILWU-FSC FCU Credit Card will remain open with the same Annual Percentage Rate and credit limit until further notice. Once you are an *ILWU Credit Union* Member you can apply for an *ILWU Credit Union* Credit Card by visiting [www.ilwucu.org](http://www.ilwucu.org), calling **866.4ILWUCU (866.445.9828)** or completing an application at one of our branch offices.

## **Checking Accounts:**

### **What type of ILWU Credit Union checking account will my ILWU-FSC FCU checking account convert to?**

If you have a Checking account at ILWU-FSC FCU, it will automatically convert to an *ILWU Credit Union* FREE Checking Account.

### **Can I still use my ILWU-FSC FCU checks?**

All members that are actively writing checks on their ILWU-FSC FCU account will receive a free packet of *ILWU Credit Union* checks shortly before the merger date of **February 1, 2016**. We will continue to honor and clear any outstanding ILWU-FSC FCU checks that you have written prior to the merger for a short time after **February 1, 2016**. If you do not receive your new checks by **February 15, 2016** please contact us at **866.4ILWUCU (866.445.9828)** and we will order a new packet of checks for you.

### **What will happen to the ILWU-FSC FCU checks I have already written?**

We will continue to honor and clear any outstanding ILWU-FSC FCU checks that you have written prior to the merger for a limited time after **February 1, 2016**. Please stop using your ILWU-FSC FCU checks on **February 1, 2016**.

### **Will my payroll deposit post to my ILWU Credit Union Checking account?**

Yes, your payroll deposit will continue to post to your *ILWU Credit Union* account after the merger. To ensure there are no interruptions to any of your ACH or automatic transactions, please update your information with any vendor(s) or company debiting or depositing transaction(s) to or from your ILWU-FSC FCU account.

Your current ILWU-FSC FCU direct deposits and automatic payments will be directed to your new account at *ILWU Credit Union* for a limited time after **February 1, 2016**. You must inform these vendors of *ILWU Credit Union's* routing number immediately after the merger on **February 1, 2016** to avoid a disruption of service.

### **Can I still use my ILWU-FSC FCU Visa Debit Card?**

The last day you can use your ILWU-FSC FCU Visa Debit Card is **February 1, 2016**. You must activate and begin using your *ILWU Credit Union* Visa Debit Card to access the funds in your account on **February 1, 2016**.

All active ILWU-FSC FCU Visa Debit Card users will receive their new *ILWU Credit Union* Visa Debit Card prior to **February 1, 2016**. Your new Personal Identification Number (PIN) is mailed separately for your security and will arrive shortly after your new Visa Debit Card.

If you do not receive your Visa Debit Card or PIN by **February 1, 2016** please contact us at **866.4ILWUCU (866.445.9828)** and we will order a new card for you.

Once the merger is complete you will be able to access the CO-OP ATM Network, with access to nearly 30,000 fee-free ATMs nationwide. Plus, your Debit/ATM card transactions will be **live and real time - posting to your account immediately and be reflected in your available balance**.

To find an ATM near you visit **<https://co-opcreditunions.org>**.

*ILWU Credit Union* members can also access their accounts at any Bank of The West ATM location nationwide. To find an ATM near you visit **<https://www.bankofthewest.com>**.

### **What will happen to my ILWU-FSC FCU Overdraft Protection?**

Any overdraft protection transfers that are set up from your ILWU-FSC FCU accounts will transfer over to your *ILWU Credit Union* account. In addition to the transfer from your Share accounts, checks and automatic withdrawals from your account will be covered by Courtesy Pay up to a specified limit on your checking account. You must contact the Credit Union and "opt-in" to have your Debit and ATM transactions covered by Courtesy Pay.

### **How do I customize the PIN for my ILWU Credit Union Visa Debit Card?**

If you would like to change the PIN on your *ILWU Credit Union* Visa Debit Card please visit one of our branch offices and they will be able to re-pin the card for you to the 4 digit number of your choice.

### **How do I activate my ILWU Credit Union Visa Debit Card?**

All you have to do to activate your Visa Debit Card is use the card for a transaction at any ATM location. Once your first transaction is complete your card will be active and ready to use.

**I used my Visa Debit Card number for an automatic payment that is drawn from my account. Will I have to send them my new card number?**

Yes, if you have any automatic transactions associated with your ILWU-FSC FCU Visa Debit Card, please update them with your new *ILWU Credit Union* Visa Debit Card number to avoid any late payments or disruption to your service.

## **Account Access:**

**When is the last day that I can use ILWU-FSC FCU Online Banking?**

Due to the merger, the last day that you will be able to access the ILWU-FSC FCU online banking is **Friday, January 29, 2016**. On **Monday, February 1, 2016** you will need to re-enroll in *ILWU Credit Union* Online Banking by visiting our website at **www.ilwucu.org**, selecting the Account Access tab and clicking on the online banking link in the drop down menu. Once on online banking page you can click on the link at the bottom of the page to enroll.

**How do I enroll in ILWU Credit Union Online Banking?**

You can enroll in *ILWU Credit Union* Online Banking by visiting our website at **www.ilwucu.org**, selecting the Account Access tab and clicking on the online banking link in the drop down menu. Once you've entered some basic information in the online form, you will be sent a temporary password that will allow you to log into Online Banking.

Once you've registered for Online Banking you can access your account using our mobile application by downloading our Mobile App for iPhone or Android phones by visiting the Apple store or Google Play Store. Your username and password for mobile banking will be the same as your username and password for Online Banking.

For help registering for online banking please contact our Member Service Center at **866.4ILWUCU (866.445.9828)**.

**What can I do using ILWU Credit Union Mobile Banking?**

You can access all of the same account information and make the same transactions in Mobile Banking as you can in Online Banking. To find out more about *ILWU Credit Union* online and mobile banking, please visit [www.ilwucu.org](http://www.ilwucu.org) and select the Account Access drop down menu.

**Will I be able to see my account history once I've enrolled in Online Banking and Mobile Banking?**

Yes, all of the transaction history from ILWU-FSC FCU online banking will carry over to *ILWU Credit Union* online banking system.

**Will I be able to export my account activity into Quicken?**

Yes, you can export the transaction history of any account by selecting that account on the home page and using the "export" drop down on the right hand side of the orange account summary bar. You can export your transaction history as a Microsoft.xls, Microsoft.csv, Microsoft.ofx or Quicken.qbo file.

**Does ILWU Credit Union offer electronic statements (eStatements)?**

Yes, once you've enrolled in *ILWU Credit Union* online banking you will be able to enroll to receive eStatements. Just select the address change tab under the transactions menu and update your statement preference to enroll. You will receive your first eStatement at the end of the month when you enroll.

For example, if you enroll for eStatements on **February 1, 2016** you will receive your first eStatement in the first week of March with your February account activity.

When your eStatement is ready you will receive an e-mail from *ILWU Credit Union* asking you to log into online banking and view your statement.

None of your statement history from ILWU-FSC FCU will be posted online. Once you enroll for eStatements you will build 24 months of statement history from the month that you enrolled for eStatements.

**When is the last day that I can use ILWU-FSC FCU online bill payment?**

Due to the merger the last day that you will be able to access the ILWU-FSC FCU Online Bill Payment is **Friday, January 29, 2016**. All bill payments scheduled through **January 29, 2016** will be processed and cleared through your *ILWU Credit Union* account.

On **Monday, February 1, 2016** you will need to re-enroll in *ILWU Credit Union* Online Bill Payment by visiting our website at **www.ilwucu.org**, selecting the “Account Access” tab and clicking on the “Online Bill Payment” link in the drop down menu. Online Bill Payment page you can click on the link at the bottom of the page to enroll.

You can also enroll in oOnline Bill Payment in Online Banking by selecting the “Bill Payment” tab in the “Transactions” drop down menu. Once on the “Bill Payment” page click on the advanced drop down and select “Visit Bill Pay Site” to be taken to the enrollment page.

**Will my payees and scheduled bill payments automatically convert to ILWU Credit Union?**

Yes, however you will still need to enroll in *ILWU Credit Union* Online Bill Payment on **February 1, 2016** to set up new payees and monitor your transactions going forward.

*ILWU Credit Union* Online Bill Payment uses a “Good Funds” model which means the funds are withdrawn from your account the day that you schedule the payment. If you are scheduling a future or recurring payment the system will tell you the date the funds will be withdrawn from your account depending on whether the payment is processed electronically or sent by mail.

**If you have any questions, we are here to help. Please contact us:**

**Phone:**  
**866.4ILWUCU (866.445.9828)**

**E-mail:**  
**memberservices@ilwucu.org**

**Website:**  
**www.ilwucu.org**