

## **Helpful Information Regarding the Merger of Fidelity Bank with Addition Financial**

The following information will help guide you through the integration of Fidelity's systems into Addition Financial's systems.

### **When will the conversion take place?**

The conversion process is expected to be completed over a weekend. The exact Conversion Date, which will occur later in 2019, will be determined and communicated to you shortly after the Merger Date.

### **Will my account number change with the conversion?**

Yes. As a member of the credit union, you will receive one six-digit membership number, such as 123456, with subaccounts for each type of account you hold. Each separate subaccount is assigned a unique suffix, usually just two digits, which is convenient to remember. We will provide detailed information about your account numbers in a future communication.

### **Will the names of my accounts change?**

Following the conversion, some of your account titles will be different on your statements and in online banking. For example, checking accounts will be named "share draft" accounts, savings accounts will be named "share" accounts, and certificates of deposits ("CDs") will be referred to as "share certificates."

### **Will I receive a new debit card?**

Yes. Your replacement debit card will be mailed to you prior to the Conversion Date, followed by a mailer with your new PIN number for the card. Please do not activate or attempt to use the new Addition Financial debit card until the Conversion Date.

### **When should I stop using my Fidelity debit card?**

Your Fidelity debit card will continue to work up to the Conversion Date. Payments that are set up on your Fidelity debit card will not work after the Conversion Date. You must change any recurring payments to your new debit card number.

### **Will I receive a new credit card?**

No. Your Fidelity Bank credit card will continue to work and will not be replaced with an Addition Financial credit card. You are invited to apply for an Addition Financial credit card to enjoy all of the benefits the card has to offer.

### **Can I change the PIN number on my new Addition Financial debit and/or credit card?**

Yes, after the Conversion Date, you may select your own PIN number on either card by calling a toll-free number and following the instructions. The number to change your debit PIN is: 1-866-985-2273. The number to change your credit card PIN is: 1-888-886-0083. These numbers will be provided to you again in future communications.

### **Will fees change?**

Yes, beginning on the Conversion Date, your fee schedule will change to Addition Financial's standard fee schedule, enclosed for your reference.

**What is Addition Financial's routing and transit number?** The routing and transit number is: 263181384.

### **Do I need to update my direct deposit?**

No. We do not anticipate any interruption in direct deposits that are set up on your Fidelity account(s).

### **Do I need to update my ACH (Automated Clearing House) transactions?**

No. We do not anticipate any interruption in ACH payments that are set up on your Fidelity account(s).

### **Will my checks still work, or do I need to order new ones?**

Your checks will continue to clear your account for two months after the Conversion Date. You will need to purchase new checks, so we are providing you with a \$20 credit toward new checks when you order through Addition Financial. The \$20 credit will not apply to orders placed with outside companies.

After the Conversion Date, which will be later in 2019, stop by any branch when you are ready to order your new checks. We will be happy to place the order for you.

### **Will I receive new coupons to make my loan payments?**

If you have automatic payments set up on your loan, you will not receive coupons. If you do not have automatic payments, a coupon book with a sufficient supply to make payments until your next loan anniversary date will be mailed to you. You will receive a separate book for each loan. If you need to make a loan payment prior to receiving them, you may use your existing coupons. Bring your payment to any branch or mail it to: Addition Financial, PO Box 958423, Lake Mary, FL 32795-8423.

### **Are Addition Financial's ATMs available to me?**

Yes. As of the Merger Date, you may use your Fidelity debit card at any Addition Financial ATM without a surcharge. A list of branches and ATM locations is enclosed, or you may visit [AdditionFi.com/locations-hours](http://AdditionFi.com/locations-hours) to find maps to our branches and ATM locations. Please note, following the Conversion Date a transaction fee of \$1.75 will be charged to you if you use an ATM that is not owned and operated by Addition Financial.

### **Will I have access to my accounts via telephone banking?**

Yes, Addition Financial offers many options to help you manage your finances including telephone banking. Fidelity's telephone banking system will no longer be available after the Conversion Date.

### **Will I have access to online banking? How do I log in?**

You will have access to Addition Financial's online banking system beginning on the Conversion Date. Addition Financial's online banking system offers many convenient options to help you manage your finances and set up your preferences. Just a few of the functionalities are listed below. Please let us know if we can assist you in any way.

- Review account history
- View and print check copies
- Create and edit account alerts
- Make loan payments
- Send us a secure message
- Change your contact information
- Transfer to and from outside accounts
- Stop payment on a check or series
- View and print tax forms and statements
- Choose electronic statements instead of paper

We will send detailed information on how to set up your online banking access and online bill pay in a future communication. **The Fidelity online banking system will no longer be available after the Conversion Date, which will occur later in 2019. You will not be able to log-in, check balances, transfer funds, view checks or transactions, or access Fidelity's online banking system in any way after this date.**

### **Does Addition Financial participate in Apple Pay™?**

Yes. If you have an iPhone that supports Apple Pay, you may use Apple Pay to make payments on or after the Conversion Date.

### **What is shared branching? How do I locate a shared branch?**

On the Conversion Date, you will gain access to more than 5,600 credit union branches nationwide via CO-OP Shared Branching. Nearly any transaction you would conduct at one of our branches can be conducted

at a shared branch, whether you are across town or across the country. Visit [co-opcreditunions.org/locator](http://co-opcreditunions.org/locator) to find participating branches.

### **When may I begin using mobile banking?**

You may download the Addition Financial app for iPhone or Android on the Conversion Date. All of the capabilities in our Online Banking system are included in the app. For example, you can use your phone to deposit a check without visiting a branch. You will also be able to transfer funds to and from external accounts using your mobile device. If you have a phone that does not use the iOS or Android operating systems, you may still access your accounts on your device via our website, [AdditionFi.com](http://AdditionFi.com)

### **How often will I receive statements from Addition Financial?**

Easy-to-read statements are generated monthly if your account has had activity. If your account has had no activity, you will receive a statement quarterly. You may choose to save paper and receive statements electronically by changing your statement preferences in online banking after the Conversion Date.

### **Will my certificate rates change?**

All existing Fidelity certificates of deposit will continue to earn the annual percentage yield established when the certificate was opened until maturity. Certificates with maturity dates on or after the Conversion Date will not automatically renew upon maturity. The funds will be transferred to your share savings account and will earn the regular share savings rate in effect at the time. Please visit any Addition Financial branch or call the Member Service Center after the certificate has matured if you wish to open a new certificate with the funds.

### **Will my deposit insurance change?**

Your funds will be insured up to \$250,000 by the National Credit Union Share Insurance Fund ("NCUSIF"). This is the same maximum coverage provided by the Federal Deposit Insurance Corporation ("FDIC"). If your combined balances will exceed \$250,000 as a result of the merger, please contact us to ensure your account ownership is established in such a way as to continue to maximize insurance coverage.

### **Do I need to update my beneficiary information?**

The beneficiaries listed on your Fidelity accounts will automatically transfer to your new Addition Financial accounts. However, it is a good idea to review and update your beneficiary as well as other information such as your address, email, and phone number.

### **What are Addition Financial's branch locations and operating hours?**

Prior to the Conversion Date, you may conduct business at the Merritt Island and Longwood branches. After the systems have been integrated, you may also conduct business at any Addition Financial branch located throughout Central Florida. A list of Addition Financial's branch locations is enclosed and may also be found on our website at [AdditionFi.com/locations-hours](http://AdditionFi.com/locations-hours).

### **How will I contact Addition Financial once the conversion is completed?**

We're just a phone call away. You can reach us at 407-896-9411, or 800-771-9411 outside Orlando, and select option 4. Our representatives will provide caring, knowledgeable assistance with every type of transaction as well as support for using online banking, telephone banking, mobile apps, and all of our products and services. Of course, you may also visit any branch for personal assistance.

### **Where can I learn more about Addition Financial Credit Union?**

Learn more about Addition Financial online at: [AdditionFi.com](http://AdditionFi.com) or find us on social media: [@theadditionfi](https://www.instagram.com/theadditionfi). Please like or follow us to learn more about Addition Financial, participate in special promotions, and share our educational and exciting content.

## Who is eligible to join Addition Financial?

Addition Financial membership is open to the following individuals or organizations:

- Persons who live, work, worship, or attend school or vocational training in Alachua, Brevard, Duval, Flagler, Hernando, Highlands, Hillsborough, Indian River, Lake, Marion, Martin, Okeechobee, Orange, Osceola, Pasco, Pinellas, Polk, Seminole, St. Johns, St. Lucie, Sumter, or Volusia Counties ("Membership Counties");
- Persons who are alumni of any college, university, or educational institution located in any of the Membership Counties ("Membership Institutions");
- Persons who are members of an alumni association or foundation organization established by or affiliated with any of the Membership Institutions;
- Persons who are members of any foundation established by Addition Financial;
- Businesses which maintain an office located within the Membership Counties;
- Businesses, organizations, and associations where a member of Addition Financial is an owner, shareholder, member, or partner.

If you choose not to become a member, your deposits and loans will still transfer to and be serviced by Addition Financial going forward. You will still have full access to your accounts and related services. You may need to become a member of Addition Financial to receive new services, such as applying for a new loan or opening a new deposit account.

## Comparison of NCUA and FDIC Insurance Coverage

NCUA and FDIC Insurance Compared						
Insurer	Single Account – one owner	Joint Account – more than one owner	Retirement Accounts – includes IRAs	Revocable Trust Accounts	Corporation, Partnership, and Unincorporated Association Accounts	Government Accounts
NCUA	\$250,000 per owner	\$250,000 per co-owner	\$250,000 aggregate for Roth, Traditional and Keogh; All IRA coverage is separate and in addition to coverage for other credit union accounts.	\$250,000 per owner per beneficiary up to 5 beneficiaries (Coverdell Education Savings Accounts insured in this category.)	\$250,000 per corporation, partnership or unincorporated association	\$250,000 per official custodian
FDIC	\$250,000 per owner	\$250,000 per co-owner	\$250,000 per owner	\$250,000 per owner per beneficiary up to 5 beneficiaries	\$250,000 per corporation, partnership or unincorporated association	\$250,000 per official custodian