

## TOLEDO AREA LOCATIONS

Available October 1, 2018

### SYLVANIA

5121 Whiteford Road

### MAUMEE / BRIARFIELD

3321 Briarfield Boulevard

### OREGON BRANCH

3312 Dustin Road

### REYNOLDS / SOUTH TOLEDO

1446 Reynolds Road

### LOURDES BRANCH

Russell Ebeid Hall Room 127  
6832 Convent Boulevard

### WEST BRANCH

3000 Tremainsville Road

### LEVIS / PERRYSBURG

4150 Brockway Drive

### WESTGATE BRANCH

3450 Central Avenue | Suite 128

### ROSSFORD BRANCH

27427 Crossroads Parkway

### LAMBERTVILLE BRANCHES

7551 Secor Road  
3558 Sterns Road

### MONROE BRANCH

15470 South Telegraph Road

### TEAMSTER BUILDING BRANCH

435 South Hawley Street



**Directions**  
Credit Union®

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41-08/18



# WELCOME



## GROWING STRONGER TOGETHER

### SWITCH KIT

*for the members of*



Education Plus  
Credit Union

A BETTER CLASS OF SERVICE



**Directions**  
Credit Union®



## GROWING STRONGER TOGETHER

## WELCOME to Directions Credit Union!

As we transition into one credit union, we will need to make some adjustments to your EPCU accounts. Most of the changes will be handled behind the scenes, automatically with no action needed from you. However, to help ensure a smooth transition, we suggest you review the following steps and take action where applicable.

If you have concerns or questions regarding any of these steps or items not mentioned, please give us a call at **1-888-508-2228** and we will be happy to assist you.



## The Growing Process:

### Step **1** My Account Number

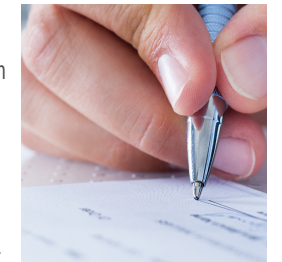
Your account number will be changed slightly. Your new number will start with 77 and end with your current EPCU number. Zeros will be added between those numbers if necessary to bring your number up to 10 digits.

For example: If your current number is **1234**  
Your new number will be **7700001234**

This number will be used for all account inquiries and transactions starting October 1, 2018.

### Step **2** My Checks

If you currently have an Education Plus checking account, you can continue to use your existing checks beyond October 1, 2018 for a temporary period.



However, if you wish to view your check copies online, it will be necessary for you to order new checks. Directions will pay for your first box of new checks if you stop into a branch or call to order them by December 31, 2018. You will be asked to order and begin using Directions checks by January 1, 2019.

Future check orders placed through Directions Credit Union will automatically update your routing and transit numbers. If you purchase checks through an outside source (i.e. Current catalog), you will need to update this information by January 1, 2019.

We encourage you to shred your EPCU checks starting January 1, 2019. For your convenience, bring in your old checks to any branch. We'll be happy to destroy them for you.

## Step 3 My Checking Account

All EPCU checking accounts will be converted to a Directions Free Checking Account.



## Step 4 My Visa Cards

If you currently have a credit card with Education Plus, you may continue to use it until approximately the middle of November 2018. At that time your Education Plus credit card will be replaced with a Directions Credit Card. Separate information will be sent to you regarding this transition in early October.



## Step 5 My ATM/Debit Cards

If you currently have a debit or ATM card with Education Plus you will receive a new Directions Debit/ATM Card prior to October 1, 2018, followed by a separate mailing with a new PIN. Your EPCU ATM or Debit card will continue to work up until September 30, 2018 at 11:59 p.m. After this time, please destroy your EPCU card and begin using your new Directions Debit/ATM card starting October 1, 2018 at 8:00 a.m.

Separate information will be sent to you regarding what to do with your old card, and when your new card should be activated for you to use.

You may experience intermittent down time with your EPCU Debit/ATM Card during the conversion weekend (Friday morning 9/28 – Sunday evening 9/30). To avoid potential problems, please keep alternative forms of payment with you during this weekend.

## Step 6 My Loans

Your EPCU loans will automatically convert to your new Directions account number. If your loan payments are set up for automatic payment from an EPCU account, the payment will automatically transfer from your converted Directions account. The payment amount and payment date will not change.



## Step 7 My Share Certificates

Your EPCU Share and IRA certificates will transfer automatically to your new account number. The terms and interest rates will remain the same.



## Step 8 My ACH Deposits/Payments & Direct Payroll Deposits



The system conversion is designed to automatically process all account information for any ACH Deposits/Payments or Direct Payroll Deposit. We recommend submitting a new ACH form to your payroll department as well as with any other business where you have established ACH transactions.

The easiest way to do this is to visit **ClickSwitch**, our online switch tool that can safely and securely move recurring payments and direct deposits to your Directions account. You can find ClickSwitch on the Directions website under "Checking & Debit." You can start using ClickSwitch on October 1, 2018. We recommend you update this information as soon as you can after October 1, 2018

## Step 9 My Online Banking

Starting October 1, 2018, the EPCU website will be re-directed to Directions website at [directionscu.org](http://directionscu.org). You will find the red "Login" button at the top of the page to register for Directions CUOnline, our online banking tool. We are asking you to re-register for online banking. For your added security, we do not use account numbers to sign into CUonline; we use a "username." You will be able to register your account completely online at your convenience. Your transaction history will populate once you register. It is an easy process to sign up; the process should only take approximately 3 to 5 minutes. Also, we do offer video tutorials on our website regarding our online banking product under the "Learn" tab.

In addition, online banking uses your email address and/or text messages as another layer of security. So it is important that your email address and cell phone number are up-to-date on your current EPCU account **before October 1, 2018**.

With Directions CUOnline, you have the ability to receive Courtesy Alerts. Courtesy Alerts can be set up to notify you on a variety of account activities such as when a payment is due or when your balance reaches a minimum value. This is a FREE service and a great way to keep in touch with your accounts.

You will not need to make any changes to your electronic bill payment. All payment data will be automatically transferred.

If you are signed up for e-statements, you will continue to receive your monthly statements via email.

## Step 10 My Phone Banking

Starting October 1, 2018, you can use Directions 24 hour, 365 days a year bank-by-phone system at your convenience to conduct your banking needs. This system will replace the current 24/7 call center offered by EPCU. If you would like to use Directions Bank By Phone system, please call our Contact Center, starting October 1, 2018, at **1-888-508-2228**, to sign up for this service.