



## Neighborhood Credit Union/Dallas Credit Union Merger Frequently Asked Questions

### Overview

- **What is happening to Dallas Credit Union?**

In August, Dallas Credit Union members voted in favor of a merger into Neighborhood Credit Union. The legal merger took effect on September 1, 2018 and Dallas CU is now operating as Neighborhood Credit Union. The consolidation of accounts into Neighborhood Credit Union will occur during a Membership Upgrade beginning January 31<sup>st</sup> and ending February 4<sup>th</sup>.
- **Who is Neighborhood Credit Union?**

Originally Dallas Postal Credit Union, Neighborhood Credit Union is the oldest credit union in Dallas (chartered April 18, 1930). Neighborhood Credit Union is a community chartered credit union serving the Dallas-Fort Worth area with [branches](#) in Oak Cliff, North Dallas, Downtown Dallas, Richardson, Arlington, Mesquite, Duncanville, Waxahachie, Lancaster, Grand Prairie, Coppell and Highland Village. Neighborhood CU is a strong financial institution with almost \$700 million in assets serving 50,000 members.
- **When are Neighborhood CU and Dallas CU merging?**

The two credit unions legally merged on September 1, 2018. The merging of account information, products and services will take place beginning January 31<sup>st</sup> and ending February 4<sup>th</sup> during the Membership Upgrade.
- **What will happen to the Dallas CU team members?**

The Dallas CU employees are very important to the success of the merger and the continued success of our credit union. They officially became employees of Neighborhood Credit Union as of September 1, 2018.
- **When is my membership going to be a Neighborhood CU membership?**

Your Dallas CU account will automatically be converted to a Neighborhood CU account during the Membership Upgrade beginning January 31<sup>st</sup> and ending February 4<sup>th</sup>.
- **When will my Dallas CU account stop working?**

Your Dallas CU account will continue to work as it does now until we complete a Membership Upgrade ending February 4<sup>th</sup> to merge accounts between Neighborhood CU and Dallas CU. During the Membership Upgrade, there will be a period of downtime with no access to the Dallas CU branches, telephone teller, online banking or the Mobile Money App.

- Can I open a Neighborhood CU account before you convert my Dallas CU account?**  
 Yes. However, keep in mind that it is not necessary and may even result in duplicate accounts. Our goal is to make this merger a seamless process for you when we convert your Dallas CU account over to a Neighborhood CU account during our Membership Upgrade.
- Can I start going to Neighborhood CU branches before the Membership Upgrade begins on January 31<sup>st</sup>?**  
 Of course! You can visit Neighborhood CU branches to make deposits, withdrawals and loan payments. Your transaction will be processed through the Shared Branching Network.
- What if I need a new account or loan before the Membership Upgrade?**  
 Please continue to apply for new loans/accounts at a Dallas CU branch location or online at [www.dallascu.com](http://www.dallascu.com) until January 31<sup>st</sup>. After that time you will have a Neighborhood CU account and can apply for a loan online at [myncu.com](http://myncu.com) or at any of our [14 branches](#).
- Can I still go to Dallas CU branches?**  
 Of course! These branches will remain open and will become Neighborhood Credit Union branches in the near future. **Please note that these branches will be closed February 1<sup>st</sup> and February 2<sup>nd</sup> due to our Membership Upgrade.**
- When is the Dallas CU Annual Meeting**  
 Since the Dallas CU and Neighborhood CU merger was official as of September 1, 2018, we will have one Annual Meeting in March 2019 at the North Dallas Neighborhood Credit Union branch.
- What if I am already a Neighborhood Credit Union member? Will I have two accounts?**  
 You will have two accounts after the Membership Upgrade. Your Neighborhood CU account will become your primary membership account. Your Dallas CU account will become a secondary account. We will combine both accounts upon your request.
- Will the rates change once my accounts/loans move over to Neighborhood CU?**  
 Your current loan and deposit rates will stay the same. Your CD and IRA CD rates will remain the same. When your CD/IRA renews, it will renew at the current Neighborhood CU rate.

## Accounts

- What happens to my membership share account?**  
 Your share account will automatically become a Prize Savings Account at Neighborhood CU. With a Prize Savings account, you will be eligible for our weekly and monthly prize drawings and our annual \$49,999.99 Grand Prize drawing at the end of the year!
- What will happen to my Dallas CU checking account?**  
 Your Dallas CU Checking account will automatically convert to Neighborhood CU's interest-bearing checking account, Kasasa Cash during the Membership Upgrade.

- **Will I receive checks for my new Neighborhood CU checking account?**  
We will honor Dallas CU checks through February 28, 2019. After that date, one box of complimentary Neighborhood CU checks will be made available to you upon request.
- **What will happen to my Dallas CU Uchoose Debit and Credit Card Reward Points?**  
Dallas CU uChoose Reward points for both debit cards and credit cards ended accruing December 31, 2018. You will then have until January 31<sup>st</sup> to redeem any remaining uChoose Reward points for things like travel, merchandise, and gift cards. To redeem your Dallas CU Uchoose Reward points please visit [www.dallascu.org](http://www.dallascu.org). and click on the 'Redeem uChoose Rewards' button.
- **When will I receive a new debit card?**  
You should have received your new Neighborhood CU debit card by now. If you not, please contact our Member Service Center at 214-748-9393.

**Please continue to use your Dallas CU debit card until January 31<sup>st</sup> at 2:30 p.m. CST**, as your Neighborhood CU debit card will not work (**even if activated**) until after that time due to the Membership Upgrade period.

Upon receipt of your new Neighborhood CU debit card(s), please **notify any merchants or vendors in which you have automatic payments set up with your Dallas CU debit card**. Promptly updating your payment card information will ensure no disruption in your recurring payments.

- **Does Neighborhood CU offer overdraft protection on my checking account?**  
Yes, Neighborhood CU will automatically transfer available funds from your membership savings account with a \$5 fee. After the Membership Upgrade, you may apply for a Line of Credit loan to cover an overdraft amount with no service charge (interest charges still apply). Please contact our Member Service Center at 214-748-9393 to learn more.
- **Does Neighborhood CU offer Courtesy Pay?**  
Yes, Neighborhood CU does offer Courtesy Pay if your savings transfer does not cover the full overdraft amount. Each checking account has a different Courtesy Pay limit ranging from \$850 to \$1,100. Please see our [Fee Schedule](#) concerning [Courtesy Pay](#) .
- **What will happen to my certificates and IRA accounts?**  
Your rates and terms for those accounts will remain the same. When your CD/IRA matures, it will renew at the current Neighborhood CU rate for that term. If your Dallas CU term is different than terms offered by Neighborhood CU, we will convert your account to best and closely match your current term.

## Loans

- **Will my loans change?**  
Your loan payment, rate, and term will remain the same.

- **Where do I make my loan payments?**

Prior to the Membership Upgrade beginning January 31<sup>st</sup> and ending February 4<sup>th</sup>, please continue to make your loan payments the way you have always paid.

After the Membership Upgrade ends on February 4<sup>th</sup> your loan payments should be made to Neighborhood CU. If you'd like pay your loan remotely after the Membership Upgrade there are several loan payment options available for you to choose from. Please visit [myncu.com/dcu](http://myncu.com/dcu) for a complete list of options.

- **What if I pay my Dallas CU loan using coupons?**

If you pay your Dallas CU loan using coupons please continue to use your current coupons until the Membership Upgrade ends on February 4<sup>th</sup>. After that time Neighborhood CU will provide new coupons upon request by calling the Neighborhood CU Service Department at 214-748-9393 ext. 2609.

- **What will happen to my Dallas CU MasterCard Credit Card**

You may continue using your Dallas CU Credit Card and making payments per your regular monthly statements. Neighborhood CU will be automatically switching your credit card over to a Neighborhood CU VISA Credit Card after your Membership Upgrade.

For up to date information on your Neighborhood CU Visa Credit Card visit [myncu.com/dcu](http://myncu.com/dcu).

## **Online Services**

- **Will I still be able to access my accounts through Dallas CU's Online Banking?**

You can access your accounts through Dallas CU's Online Banking system at [www.dallascu.com](http://www.dallascu.com) until January 31<sup>st</sup>. During the Membership Upgrade there will be periods in which DCU's Online Banking will be unavailable.

- **When will I be able to see my new accounts through Neighborhood CU's Online Banking?**

On **Saturday, February 2<sup>nd</sup>** you will be able to access your new Neighborhood CU accounts. At this time you will register as a new user on Neighborhood CU's Online Banking at [myncu.com](http://myncu.com). For more information on how to enroll please visit [myncu.com/dcu](http://myncu.com/dcu).

- **Does Neighborhood CU have a mobile app?**

Yes. We call our mobile app **MyNCU Mobile**. It is available in the iTunes Store, Google Play and the Amazon store for Kindle. MyNCU Mobile allows you to securely check your account balance, view transaction history, deposit a check, send money to people using Popmoney, find a branch or ATM, and more! Once your Online Banking account is set up with Neighborhood CU, you will be able to access your account in MyNCU Mobile. Learn more about Neighborhood CU's [Mobile Services](#).

- **Is there another mobile solution for checking my account?**

Yes. Neighborhood CU has Text Message banking available to give you quick access to your account balances through a simple text. You will be able to sign up for this service once your accounts are transferred over to Neighborhood CU following the Membership Upgrade ending on February 4<sup>th</sup>. Learn more about Neighborhood CU's [Text Message banking](#).

### **Direct Deposits and ACH Payments**

- **What will happen to my direct deposit?**

Following the Membership Upgrade ending on February 4<sup>th</sup> you will need to contact your employer or any others that currently withdraw or deposit funds into your account and provide them with Neighborhood CU's routing number: 311079270.

### **Business Accounts**

- **What happens to my Business share account?**
- **What will happen to my Dallas CU checking account?**
- **Additional Business Info?**

### **Other Frequently Asked Questions**

- **Who do I contact if I have questions?**  
You may continue to call Dallas CU Member Services at 214.748.5166.
- **What happens to [www.dallascu.org](http://www.dallascu.org)?**  
As of February 1<sup>st</sup> the Dallas CU website and links will be rerouted to Neighborhood CU's website [myncu.com](http://myncu.com).