



## CTECU & Chevron Federal Credit Union Transition FAQs

### General Information

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- **What is the contact information for CFCU?**

Mailing address: P.O. Box 4107, Concord, CA 94524

Call Center: 800-232-8101

Email: [cfcumail@chevronfcu.org](mailto:cfcumail@chevronfcu.org)

Routing #321075947

- **Will my member number change after the merger?**

Yes. Beginning July 1, 2023, a prefix will be added to your existing CTECU member number.

Your Chevron Federal Credit Union member number will begin with "032" and end with your current CTECU member number. Zeros will be used to fill in between and create a 10-digit member number. An example of a new member number would be 032000XXXX, where the Xs are your current CTECU member number. This is the number you will use in branches and for the initial CFCU Digital Banking setup.

Your account (MICR) number(s) will be made up of a five-digit Share ID for each type of account, followed by your new member number. An example of a new Savings account number would be 1010003200XXXXX, where the Xs are your current CTECU member number. This is the number you will use when setting up electronic transactions such as direct deposits and wire transfers.

- **Will the amount of my minimum deposit change after the merger?**

Yes. CTECU requires a minimum balance of \$5 to establish a Share account. CFCU requires \$25 to be held in your Primary Share account. Prior to the merger, please make sure there is at least \$25 in your Primary Share account.

- **What happens if I don't have \$25 in my primary share account before the merger?**

A grace period of 90 days will be extended following the merger. After 90 days, the account will be subject to a \$5.00 per month Low Balance Savings Account fee as per CFCU's Fee Schedule.

### Black Out Periods

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- **Will there be times when I cannot access my accounts via Digital Banking?**

Yes. Digital Banking services will be down after June 29 at 4 p.m. Central Time. We will share more specific information as we get closer to the conversion date.

- **Will Bill Pay be affected?**

Yes. The current Bill Pay service will be unavailable after June 29 at 4 p.m. Central Time. Any payments scheduled after June 29 will not be paid. Please use an alternate method for payments between June 30 and when you register for CFCU's Online and Mobile Banking.

- **Can I access the branch on June 30?**

The branch will be open on June 30 until 1 p.m. Central Time. The early closure will give back-office staff time to prepare for the systems conversion later that night.

### Branch Information

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- **Will the branch remain open?**

Yes, the Wilcrest office will remain open. The new name will be Chevron Federal Credit Union, Westchase Branch.

- **What will the branch hours be starting July 3?**  
Starting July 3, the branch will be open:  
  
Mon., Tues., Thurs., Fri: 8 a.m. – 4 p.m.  
Wed.: 9 a.m. – 4 p.m.  
Closed daily for lunch: 1 p.m. – 1:45 p.m.
- **Are there additional branches in the Houston area I can visit after the merger?**  
Yes, there are two (and soon to be three) additional branches you will be able to access in the Houston area. You can view the CFCU branch locations by visiting [chevronfcu.org](http://chevronfcu.org) and clicking on Locations.
- **I do transactions at CO-OP Shared Branches. Will the merger affect my access?**  
CFCU belongs to the CO-OP Shared Branch network, and you will still be able to conduct transactions at your favorite CO-OP Shared Branch locations. After the merger, be sure to tell them you are with CFCU and provide them with your new member number.

## **Deposits and Checking**

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- **Can I still use my CTECU checks?**  
Yes. You may continue to use your CTECU checks after the merger, and any checks in route will clear against your new CFCU checking account.  
  
We encourage you to order your free box of CFCU checks as soon as possible following the merger. Once you receive your new CFCU checks, we recommend that you destroy your CTECU checks.
- **How do I order my free box of CFCU checks?**  
After the merger, you can call 800-232-8101 or send a Secure Email via Digital Banking to request your new checks. You will need to supply your current address and the desired starting check number.
- **Can I still use my CTECU Visa debit card?**  
Yes. Your current CTECU Visa debit card can be used until 8 a.m. on June 30, 2023.  
  
**Please note** that new CTECU Visa debit cards cannot be ordered after May 24, 2023.
- **Will I automatically receive a CFCU debit card?**  
Any active member who has a CTECU Visa debit card and a good address on file will automatically be mailed a new CFCU Mastercard debit card. Debit cards should arrive by June 16.
- **When can I activate my new CFCU Mastercard debit card?**  
You will be able to activate your CFCU Mastercard debit card immediately upon receiving it, but you will not be able to use it until conversion activities are complete on July 1.
- **What if I don't receive a CFCU Mastercard debit card in the mail?**  
If you have a current CTECU Visa debit card and do not receive a CFCU Mastercard debit card prior to June 30, please call CFCU at 800-232-8101 after June 30 to request one.
- **Will I need to set up a new PIN for my new debit card?**  
Yes. The PINs on current CTECU cards will not automatically transfer to the CFCU cards.
- **What about bills I have automatically charged to my debit card?**  
If you have payments automatically charged to these accounts, you will need to contact the creditor and let them know your new card number.

- **Will my direct deposits remain the same?**  
Existing direct deposits and payroll deductions will be automatically rolled over to CFCU following the merger. You do not need to change the Routing #.
- **What about setting up new direct deposits after the merger?**  
If you want to set up a new direct deposit after June 30, please use the CFCU Routing #321075947 and your new CFCU account (MICR) number.
- **Will my automatic payouts remain the same?**  
Scheduled ACH transfers will not change. They will be automatically rolled over to CFCU following the merger.
- **What do I do if I have trouble with a CTECU Money Order?**  
Please call 800-542-3590 for questions, lost money orders, or to request a refund.
- **I have a 30-Month Certificate with CTECU. What will happen after the merger?**  
Although CFCU does not offer a 30-Month Certificate, it will remain a 30-Month Certificate at CFCU until it matures. After maturity, it will roll over to a 24-Month Certificate unless you give different instructions. You can see all of CFCU's Certificate options and rates at [chevronfcu.org/rates](http://chevronfcu.org/rates).
- **Does CFCU offer overdraft protection?**  
Yes. CFCU's overdraft protection allows you to link your Member Checking account(s) to your Primary Share Savings, Sub-Savings, Money Market Savings, and/or Personal Line of Credit accounts, so funds can be transferred automatically should an overdraft occur.
- **Will my CTECU overdraft protection coverage preferences transfer over to CFCU?**  
Yes, but only for options that meet the standards explained in the CFCU Master Account Agreement & Disclosure. CTECU members who have overdraft protection currently will have our standard overdraft protection after the merger in which CFCU may authorize and pay overdrafts for checks and other transactions made using your checking account number as well as automatic bill payments, recurring debit card transactions, and similar transactions. CFCU does not offer savings account or checking account to checking account overdraft protection.

## Credit Cards

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- **Can I still use my CTECU credit card?**  
CTECU is in the process of discontinuing its credit card program, and accounts must be closed by May 31, 2023. Please contact the branch to learn more about your options for paying off your balance.
- **Does CFCU offer credit cards?**  
Yes. You can learn more about the credit cards CFCU offers at [chevronfcu.org](http://chevronfcu.org). If you are interested in applying for a CFCU credit card, you do NOT have to wait until after the merger. Please reach out to CFCU at 800-232-8101 for assistance in applying.

## Online and Mobile Banking

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- **Can I still use CTECU's Digital Banking?**  
Yes. Please continue to use CTECU's Online and Mobile Banking until it is taken down on the afternoon of June 29.
- **When can I start using CFCU's Digital Banking?**  
You can sign up for CFCU's Online and Mobile Banking once conversion activities are completed on July 1.

- **How do I sign up for CFCU's Digital Banking?**

After the merger, follow these instructions to set up your Username and Password. The Username and Password you set up will be used to access both Online Banking and the Mobile Banking app.

**Option 1: Online Banking**

- Click the Log In button in the top right corner of our webpages
- On the Login/Enroll page, click the Enroll Now link
- Complete the information requested

**Option 2: Mobile Banking**

- Download the app
- On the Login/Enroll screen, tap on Enroll Now
- Complete the information requested

**Note:** If you have more than one person on your membership, each of you will need separate User IDs.

- **I have memberships at both CFCU and CTECU. Will I need to set up CFCU Digital Banking again?**

No. CFCU Digital Banking records will not be affected by the merger and CTECU membership records will automatically be added to Digital Banking.

- **Will I be able to get my CFCU account statements electronically after the merger?**

Yes. To enroll in eStatements, log in to CFCU's Online Banking and click on "View eStatements" in the Quick Links box.

Another option is to open the Mobile Banking app, tap on the menu icon in the top right corner, and scroll down to "eStatements" under Finance Management.

Once you sign up, you will receive an email when your monthly statements are available for viewing in Digital Banking.

- **Will I be able to see past CTECU electronic statements in CFCU's Digital Banking?**

This has not yet been determined. You may want to download or print out your past statements from your current online banking system prior to the merger.

- **Will I be able to see past CTECU check images in CFCU's Digital Banking?**

No. We suggest that you download or print out past check images from your current online banking system prior to the merger.

- **Will I have to find and re-enter my electronic bill pay information after June 30?**

Yes. Once you have logged into CFCU's Digital Banking, select Pay/Transfer, then Bill Pay. Select the desired membership and Add Biller.

## **Contact Information**

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- **Who do I contact if I have additional questions about the merger?**

Please don't hesitate to stop by the branch or call CFCU at 800-232-8101 if you have any questions.