

# CCSECU

# JOINS

# IECU



## MERGER GUIDE



## WELCOME!

We are excited to merge CCSECU into IECU. Together we will serve and support nearly 9,000 educators. We trust you find this guide helpful as we navigate moving your accounts onto IECU's platform. Keep this merger guide handy over the next couple of months as it contains instructions and key dates to be aware of. Thank you for allowing us the opportunity to meet your financial needs, where together we can bank.learn.excel.

**IECU ROUTING NUMBER - 271189433**

## IMPORTANT DATES



### **MARK YOUR CALENDARS!**

Keep an eye on these important dates

#### **September 28**

\*CCSECU Mobile App Stops Working.  
\*Download 'IECU A+ Mobile' from your app store!

#### **September 30**

\*Stop using CCSECU Debit and Credit Cards and Online Banking

#### **October 1 & 2**

\*CCSECU's data is migrating to IECU's platform

#### **October 3**

\*Begin using your IECU Debit and Credit Cards, Online Banking, Phone Banking and Mobile App!

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## LOANS

**IECU Membership has its Privileges!**

### **We have loans available for anything and everything!**

IECU offers a wide variety of loan options: **Auto, Motorcycle, RV & Boat loans. Personal, Signature & Consolidation loans. Mortgages, HELOCs & Lines of Credit. Visa Credit Cards** with no annual fee.

### **How to Apply? EASY!**

There are many easy ways to apply for any loan with IECU. Whether it's in person, over the phone, or from the convenience from your own home via online. IECU has multiple loan officers who can approve loans on same day as request. Call 217-528-2642 or visit [iecumember.org](http://iecumember.org) to start a loan application and see our rates.



## IECU A+ MOBILE APP



### **Mobile App and Remote Deposit Capture**

IECU's free mobile app, makes banking even easier for members on the go by turning your phone into the nearest IECU branch! Features include shared branch locator, account inquiries & transfers, and Remote Deposit Capture.

### **How to Download**

Simply go to your phone providers app store & search IECU A+ Mobile. Download the app and self manage your account in the palm of your hand!

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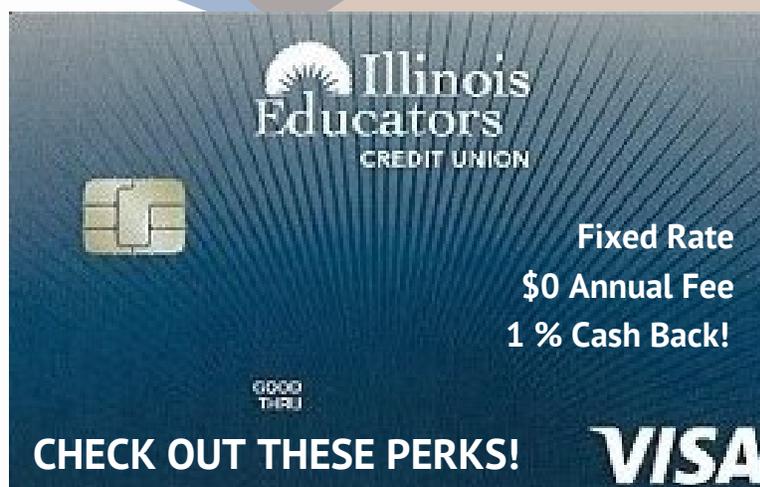
## VISA CARDS

### IECU VISA Card Holders

Current Visa credit card holders with IECU, will NOT be able to make payments from **9/28 to 10/3**. Visa card holders will also not have a payment due in October 2022.

### Apply for an IECU Cash Back Credit Card

With an IECU VISA, the possibilities are endless! Apply today and start saving tomorrow. Call, stop in, or apply online.  
[www.iecumember.org](http://www.iecumember.org)



### Have a question about your bill?

Call or stop in to either branch to have your questions answered locally in real-time.

### SAVE MONEY IMMEDIATELY

Save money now by consolidating other outstanding card balances and making one easy payment to one fixed rate.

### LOST/STOLEN CARDS

Before you panic, simply give us a call at 800-697-7728 and we'll get another card out to you. Even if we're closed, give us a call at 800-697-7728.



# CCSECU JOINS IECU



## **Welcome to IECU!**

The following pages contains important information about your accounts, new services available to you and upcoming dates that may impact you.

### **Account Information:**

**Routing and Account Numbers:** IECU's routing number is **271189433**. You will begin using this routing number on October 1, 2022. Your account number will not change.

Your **savings account** now has a \$5 minimum balance requirement. Prior it was \$20, effective August 1, 2022, you can access this additional amount as needed. Primary savings accounts were previously indicated by an A on your statement and on our computer system. Effective October 1st, it will now be 01.

Your **checking account** was previously indicated on your statement and on our system as X, it will now be 75. You can continue to use checks you have until they run out. New checks will need to have IECU's routing number of 271189433 in the micr line. To help facilitate this transition, we will be sending you a new book of checks, which you can begin using on October 1, 2022. If you have not received new checks by September 15th, please reach out to us at 217-528-2642.

Your **debit card** will continue to work until September 30, 2022. **Beginning October 1 at noon**, you will use your newly issued IECU card. Your new card will arrive mid-September and can be activated, but will not work until October 1st. Your new IECU debit card will be a Mastercard. It offers the same benefits and protections as a VISA card, however, IECU uses VISA for its credit card program and Mastercard for its debit card program. If you have not received your new debit card by September 15th, please reach out to us at 217-528-2642.

Your **direct deposits** and **automatic withdraws** will continue to process. However, new items you set up after October 1st must use IECU's routing number. There is no harm in contacting companies that are tied directly to your accounts, such as payroll, social security, insurance, or phone company to give them your new account information. However, make sure the change is effective on or after 10/01/2022.

Your **certificate of deposit accounts** will move over with the same terms and maturity dates. However, at maturity the funds will be deposited into your savings account. IECU has many certificate options and we'd like you to have the opportunity to choose what best fits your needs. Note that six-month certificate of deposit accounts will be indicated by 06 and twelve-month certificate of deposit accounts will be indicated by 12 on your statement and on our system. In our mobile app, your CD's will show a zero balance, but once you click on the certificate the details and balance will show.

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Your **holiday savings** account will mature on October 15th. On that date your account balance will be transferred to your 01 savings account.

All other savings accounts will come into our system with their respective balances but instead of alpha indicators they will have numbers. A list of these new numbers can be found on the FAQ page.

Monthly and quarterly **statements** will be available in your IECU online banking beginning with the October 31st statement. All statements prior to that date will not be available after November 15th. You can download and save these statements through CCSECU's online banking website. There is a \$4.00 paper statement fee, however IECU provides all members free statements via online banking and free paper statements for those over 67 years of age.

Your **VISA credit card** will transition to an IECU VISA credit card. A new card will be mailed to you mid-September and can be activated and used once received. Your existing balance will be moved to your new IECU Visa card. Be sure to review the information included with this packet. If you have not received your new VISA credit card by September 15th, please call us at 217-528-2642.

**Automatic payments** from savings and checking accounts to VISA credit cards will not transition. Because it is a different VISA processor and new credit cards issued, members will need to set up automatic payments via online banking or mail in payments with the payment coupon included with the monthly statement.

## **Self Service and Online Banking Information:**

To login to your **online banking** for the first time you will visit [www.iecumember.org](http://www.iecumember.org) and in the upper right-hand corner of the site you can click on Enroll. As you move through the enrollment process, feel free to reach out to us if you need assistance.

Inside online banking you can enroll in our **free e-statement** option by clicking on the Self-Service tab, then Additional Services, and choose pdf eStatements. You will be asked to agree to the terms and conditions of receiving notices, viewing the sample pdf, and accepting the terms.

IECU offers **Audio/Touch banking** by dialing 1-800-310-9396. You will use your account number and PIN. The first time using this service your PIN is the last 4 of your Social Security Number.

Be sure to download our **mobile app** from your app store by searching "IECU A+ Access". The first time you log in you will need to accept the terms and conditions of our Mobile App Agreement. It is super easy to use, just remember that you need to login to your online banking and create a user name prior to utilizing our app.

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You can **manage your debit and credit cards** with IECU's Card Manager. This allows you to monitor the activity on your cards, set spending limits and even freeze your card if it is misplaced. Simply click the My Cards button on the lower left-hand side of the mobile app screen to get started.

## **Important Dates:**

August 1st – Champaign County Schools Employee Credit Unions joins Illinois Educators Credit Union.

September 1st – Debit and Credit cards are ordered for existing card holders and should arrive to our members within 7 to 10 business days.

September 28th – CCSECU's mobile app, including its remote deposit capture feature will be disabled and no longer work.

September 30th – CCSECU's online banking will be disabled and no longer work. Be sure to access and save your statements. You will need to set up your bill payers in your new IECU online banking, so be sure to note payment information to easily input.

October 1st & 2nd – All CCSECU accounts are moved onto IECU's computer system.

October 3rd – members can begin logging into and using IECU's online banking, mobile app and card manager.

## **Still have questions:**

We have an FAQ page just for you on our website! Look for Merger Information under the Your IECU Tab on the home screen.

Call, text, email or chat with us. We are available Monday from 8:00 to 5:00 PM Tuesday from 9:00 to 5:00 PM Wednesday thru Friday from 8:00 to 5pm, and Saturday's from 9:00 to 12:00.

•Text-217-528-2642, •Call-800-697-7728,  
•email- [contact@iecemember.org](mailto:contact@iecemember.org), •chat-at [www.iecumember.org](http://www.iecumember.org)

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## SHARED BRANCHING

**Shared Branching Access is Active on  
October 3rd, 2022**

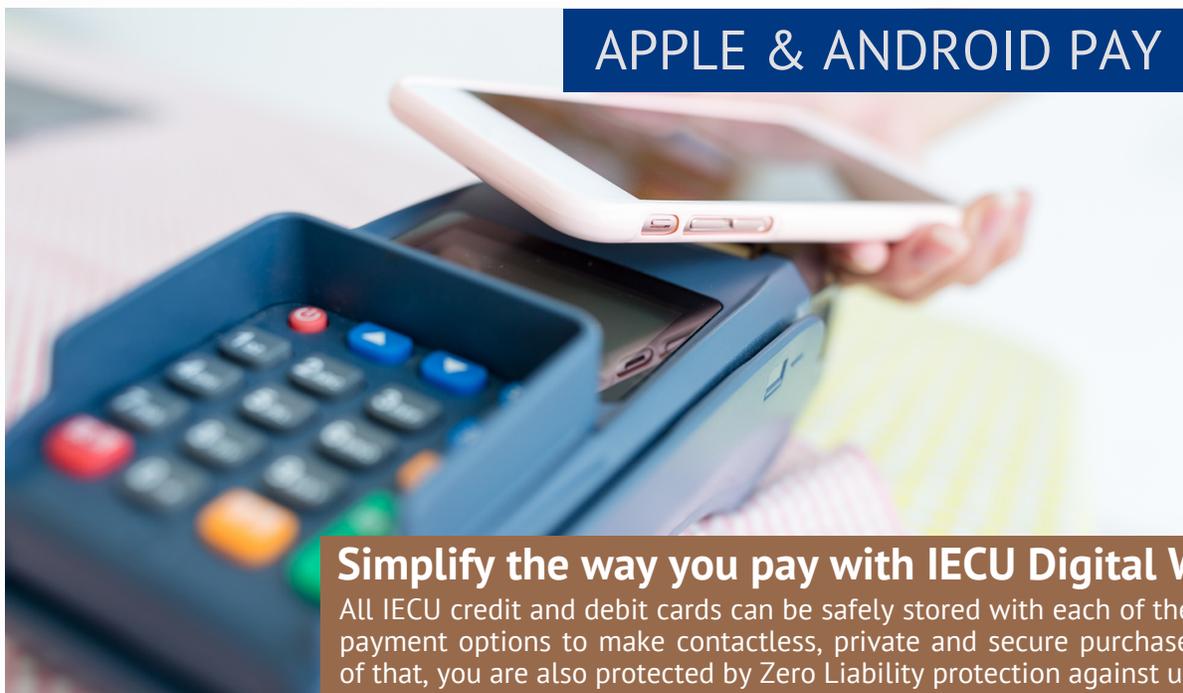
### **As a Member of IECU,**

You will have access to thousands of Co-Op credit union branches and ATM's across the nation. Shared Branching allows credit unions all over the country to open their doors to let you perform deposits, withdrawals, payments and more just as if you were in an IECU lobby. You can access our shared branching locator on our website to find branches and fee free ATM's. Simply hover over Membership Features and click on ATM's & shared branches. Type a zip code for the area you are in and find the nearest ATM or branch near you.

### **IECU is Nationwide**



### **APPLE & ANDROID PAY**



### **Simplify the way you pay with IECU Digital Wallet**

All IECU credit and debit cards can be safely stored with each of these digital payment options to make contactless, private and secure purchases. On top of that, you are also protected by Zero Liability protection against unauthorized purchases from Visa & Mastercard.

**How to Download** For iPhone access, open the Wallet app and tap the "add" button. Follow the steps on the screen to add card or cards. Android users will need to download "Android Pay" app from google store and sign into google account. Select add credit or debit card and place your IECU card inside the frame. Some user may have to manually add card.

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**Your branch stays open!!** We are committed to maintaining operations at the Mattis Street location. Soon we will add more staff so that we can return to our normal 9-5 and Saturday morning hours of operation. And as you have read, we look forward to adding an ATM onsite and offering mortgage and home equity loans.



## COMING SOON!

### Onsite IECU 24hr ATM

We are making plans to install an ATM at our 1203 S. Mattis location. The machine will allow you to make balance inquiries, withdraw cash and make deposits by check and cash. Look for it to be up and running by early 2023.



### Call Us. Text Us. Email Us.

When you call you will ring to our main office in Springfield. Our staff there is dedicated to answering the phone and when your accounts are merged over, the service will be even more efficient. However, if you need to speak with someone in Champaign, enter extension 200. Remember you can also text us at 217-528-2642 or email [contact@iecumember.org](mailto:contact@iecumember.org).



## Locations & Hours

### Springfield

3101 Montvale Dr.  
Springfield, IL 62704

### Champaign

1203 S. Mattis Ave  
Champaign, IL 61801

## Contact Information

Phone: 217-528-2642  
Toll Free: 800-697-7728  
Champaign Extension 200  
Fax: 217-528-2681

### Email:

[Contact@iecumember.org](mailto:Contact@iecumember.org)

### Online:

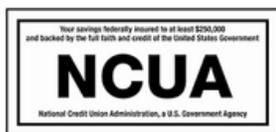
[www.IECUmember.org](http://www.IECUmember.org)

### Telephone Banking:

800-310-9396

Still have questions?

Don't hesitate to reach out! We are your credit union and we are here for you!



Stay Connected

