



MEMBERSHIP TRANSITION GUIDE

**Together, we're working to make your account
transition as easy as possible.**



We're with you
every step
of the way.

On Tuesday, **October 1, 2019**, your new NASA Federal membership will be established. Please review the following details regarding your new account.

Stay up-to-date with all merger news @
[nasafcu.com/ThePartnership](https://www.nasafcu.com/ThePartnership)

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CONVERSION DAY & CONTACT INFORMATION

Branch Hours

The Partnership branches will close at 3:30 p.m. ET on Friday, September 27, 2019, and will re-open as NASA Federal branches on Tuesday, **October 1, 2019**, with the same hours you enjoy today. As an added convenience, the FDIC branch will no longer be closed daily from 1:00 to 2:00 p.m. ET.

Account Access

Online Banking, Mobile Banking and Contact-24 Telephone Banking (formerly known as Audio Response) will NOT be available from Monday, September 30, 2019, 1:00 p.m. ET until Tuesday, October 1, 2019 at 6:00 a.m. ET.

Contacting NASA Federal

You can contact NASA Federal after September 30, 2019 at **1-888-NASA-FCU (627-2328)**. You'll enjoy expanded Contact Center hours from 8:00 a.m. to 6:00 p.m. ET, Monday through Friday, and 9:00 a.m. to 2:00 p.m. ET on Saturday. For general questions, you may also contact us via email at support@nasafcu.com. For account specific questions, please contact us securely through Mobile Banking or eBranch Online Banking.

NASA Federal Mailing Address

Our general mailing address is NASA Federal Credit Union, **P.O. BOX 1588, Bowie, MD 20717-1588**. Visit [nasafcu.com/contact-us](https://www.nasafcu.com/contact-us) for additional information. If mailing in a deposit or loan payment the address is NASA Federal Credit Union, **P.O. BOX 1910, Bowie, MD 20717-1910**.



GENERAL ACCOUNT INFORMATION

Account Number

Your Partnership membership account numbers and suffixes will change on October 1, 2019. You will receive your new NASA Federal account number with additional details before October 1, 2019. You should take the necessary steps to provide your new NASA Federal account information to companies that may be using your Partnership account number for any automated payments or deposits.

Routing Number

NASA Federal's **routing number is 255077833** and you can begin using this number along with your new account number on October 1, 2019. We will continue to process The Partnership's routing number through March 31, 2020, after which time transactions with the old routing number may not process. If transactions are still being sent with your old Partnership account information after March 31, 2020, we will contact you directly to request that you make the necessary account updates.

Direct Deposits

Direct deposits coming into your Partnership account will be automatically redirected to your NASA Federal account beginning on October 1, 2019. If transactions are still being sent with your Partnership account information after March 31, 2020, we will contact you directly to request that you make the necessary account updates.

Automatic Deposits/Withdrawals

Automatic Deposits/Withdrawals (for example, payments for gym memberships, mortgages, auto loans, etc.) will continue to clear through March 31, 2020, after which time they may not be processed. If transactions are still being sent with your Partnership account information after March 31, 2020, we will contact you directly to request that you make the necessary account updates. You should take the necessary steps to provide your new NASA Federal account information to companies that may be using your Partnership account information.

Automatic Funds Transfers Setup in Online Banking

Automatic transfers that you have setup in The Partnership's Online Banking will continue without interruption.



CHECKING ACCOUNTS & DEBIT CARDS

Checking Accounts

Your Partnership Checking Account will convert to NASA Federal's most popular checking account, Premier eChecking, on October 1, 2019. This account has no monthly maintenance fee if you have a recurring Direct Deposit OR are enrolled in eStatements and pay 3 bills per month using our online bill pay service. We have other checking account options available and will rebate any maintenance fees through December 31, 2019 as you evaluate which account is best for you. To learn more about available checking account options, visit nasaafcu.com/checking.

Checks

You will receive a free order of NASA Federal checks prior to October 1, 2019. **Please WAIT until October 1, 2019 to begin using these checks.** Your current Partnership checks will continue to clear your account until March 31, 2020, after which time they may not be processed.

Overdraft Protection

The overdraft protection options that you currently have with The Partnership will continue without interruption. This includes overdraft sources from Savings, Lines of Credit and Courtesy Pay. Please note NASA Federal does not provide opt-in overdraft protection for ATM transactions.

Debit & ATM Cards

New cards will be mailed to you before October 1, 2019. Your randomly selected PIN will be mailed separately. You may change your PIN at any of our branches or ATMs on or after October 1, 2019. Your Partnership Debit and ATM Cards will stop working at 5:59 a.m. ET on October 1, 2019, at which time you can begin using your new NASA Federal card(s). Remember to provide your new debit card information to companies that automatically bill your card and online retailers where you've saved your information. These may include online subscriptions, health clubs and insurance companies.



DIGITAL BANKING

Online Banking

Beginning at 6:00 a.m. ET on October 1, 2019, you can enroll in NASA Federal's eBranch Online Banking by visiting nasaafcu.com and clicking Login on the top menu bar. From there, select

New User and follow the instructions. You will need your new NASA Federal account number to complete enrollment. Please note that account history will not be available, but you will have access to your member statements for the last three months. You will no longer have access to Purchase Rewards and the Money Management service that was included in The Partnership's Online Banking. Access to The Partnership's Online Banking will stop on Monday, September 30, 2019 at 1:00 p.m. ET.

Mobile Banking

You can download the NASA Federal Mobile App by searching "NASA Federal Credit Union" in the App Store® or in Google Play™. You will need your new NASA Federal account number and eBranch password to access the App. You can begin using the App on October 1, 2019. Please note that account history will not be available, but you will have access to your member statements for the last three months. Access to The Partnership's Mobile Banking App will stop on Monday, September 30, 2019 at 1:00 p.m. ET.

Bill Pay Service

Your current Bill Pay information, including scheduled payments and payment history, will automatically transfer to NASA Federal's Bill Pay Service on October 1, 2019. With NASA Federal's Bill Pay Service, you will choose the date on which you want the payment delivered and funds will be deducted several days in advance of the estimated payment delivery date.

Remote Deposit

Your access to Remote Deposit will automatically transfer over to NASA Federal's Remote Deposit Service. Remote Deposit is available in eBranch Online Banking and Mobile Banking. To learn more, visit nasaafcu.com/remote-deposit. Please refer to the enclosed Member Services Agreement for limits and deposit guidelines.

Statements

The statement delivery method you have today (eStatement or paper) will not change. Member statements for the last three months will be available in NASA Federal's eBranch Online Banking and Mobile Banking. Should you need access to prior statements please be sure to print or download them before October 1, 2019.



LOANS & CREDIT CARDS

Loan Rates & Terms

Your current loan rate(s) and term(s) will not change, with an exception for Personal Lines of Credit and Zipline Credit Builder Accounts.

Personal & Zipline Credit Builder Line of Credit Rates & Terms

Personal Line of Credit will convert to NASA Federal's CashLine Line of Credit, which has a variable rate. Any existing balances you have on September 30, 2019 will convert over at your existing rate and any advances taken after September 30, 2019 will be at the CashLine Line of Credit variable rate (see enclosed Change in Terms Notice). Zipline Credit Builder Accounts will be converted to NASA Federal's CashLine Line of Credit, which has a variable rate. Any existing balances you have on September 30, 2019 will convert over at your existing rate and any advances taken after September 30, 2019 will be at the CashLine Line of Credit variable rate (see enclosed Change in Terms Notice).

Credit Cards

There will be no changes to your credit card account, so you can continue to use it as you do today. Beginning October 1, 2019, you will access your credit card account through NASA Federal's eBranch Online Banking.

First Mortgages

There will be no changes to your account, how you make payments or how you access mortgage account information.



SHARE CERTIFICATES, IRAs & SAVINGS ACCOUNTS

Share & IRA Certificates

Share and IRA Certificates will remain the same until maturity. Prior to maturity, you'll receive a Certificate maturity notice, at which time you can choose to renew or close the Certificate. NASA Federal's early withdrawal penalties differ from those of The Partnership. See enclosed Member Services Agreement for full details.

IRA Savings

IRA Savings Accounts will convert to NASA Federal IRA Savings Accounts (Traditional, Roth or Coverdell, as appropriate).

Regular Savings & Money Market Accounts

Regular Savings Accounts will automatically convert to NASA Federal's Share Savings Accounts, and Money Market Savings Accounts will automatically convert to NASA Federal's Premier Advantage Money Market Accounts. See the enclosed Member Services Agreement for additional details.

Holiday Club

Holiday Club Accounts will automatically convert to NASA Federal's Holiday Club Account. The way your funds are dispersed annually will change. NASA Federal will automatically transfer the funds from your Holiday Club Savings Account to your NASA Federal Prime Savings on November 1, 2019. This is later than you would typically receive these funds. If you need your funds before November 1, 2019, you may withdraw them with no penalty at any time. The account will automatically renew annually.

Just 4 Kids

Just 4 Kids Savings Accounts will convert to NASA Federal's Special Savings Accounts.



LOAN PAYMENTS—IF PAYMENT TO A PARTNERSHIP LOAN IS PAID BY:

Recurring Transfer Set Up within The Partnership Online Banking

Recurring transfers you have setup in The Partnership's Online banking will continue without interruption.

Bill Payment from Another Financial Institution

You will need to update payment information with your new NASA Federal account number/suffix and NASA Federal's routing number and/or mailing address.

Mail

Payments for Consumer Loans (excluding Credit Cards and Mortgages) should be mailed to NASA Federal Credit Union, **P.O. Box 1910, Bowie, MD 20717-1910**. You can continue to use any current Partnership payment coupons. You will continue to make Credit Card and Mortgage payments as you do today.



OTHER IMPORTANT INFORMATION

VIP Program

The Partnership's VIP Program will be discontinued as of October 1, 2019 and you will be enrolled automatically in NASA Federal's Membership Rewards Program. You will automatically qualify for Silver Level benefits until December 31, 2019. Please visit nasafcu.com/membership-rewards to learn more.

NCUA Share Insurance

Your shares in NASA Federal are insured by the National Credit Union Share Insurance Fund (NCUSIF), which is backed by the full faith and credit of the U.S. Government. The NCUSIF is managed by the National Credit Union Administration (NCUA). Credit unions that are federally insured by the NCUA offer a safe place for you to save your money, with deposits insured up to \$250,000 per individual depositor. If you have accounts at The Partnership and NASA Federal at the time of the merger, your accounts at The Partnership will continue to be insured separately from the share deposits of NASA Federal for six months after the date of the merger or, in the case of a Share Certificate, the earliest maturity date after the six-month period. In the case of a Share Certificate that matures within the six-month grace period that is renewed at the same dollar amount, either with or without accrued dividends having been added to the principal amount, and for the same term as the original share certificate, the separate insurance applies to the renewed Share Certificate until the first maturity date after the six-month period. A Share Certificate that matures within the six-month grace period that is renewed on any other basis, or that is not renewed, is separately insured only until the end of the six-month grace period. You may need to restructure your accounts prior to the end of the applicable grace period to ensure your shares remain fully insured.



Stay up-to-date with all merger news @
nasafcu.com/ThePartnership



SMART. NASA SMART.

1-888-NASA-FCU (627-2328) | www.nasafcu.com | support@nasafcu.com



Federally insured by NCUA.



Equal Housing Lender