

## Postal ECU Member Questions #1

*This is the first FAQ to assist in the transition from PECU to Southern Security FCU. It is anticipated that you will receive more of these over the next several months. Please keep this handy for you reference. It will also be posted on the website at [pecu.org](http://pecu.org).*

### **What changes can we expect on our accounts?**

Your accounts will remain unchanged for the coming months as we work to merge our data. No changes will be made without further communication to you. Southern Security will provide that information as details get worked out.

### **What's the time-frame for all of this?**

**Jan 1, 2012: Official Merger Date.** While the two credit unions will officially be joined on this date, you will have no change in service – same account number, same locations to serve you, etc.

**April 1, 2012: Anticipated Data Conversion Date:** This is when the account data will move to Southern Security. New Account numbers, checks, debit card, etc., will be provided in advance of this date so that you will have no interruption in service.

### **What happens in between those dates?**

Any Postal ECU member who wishes to take advantage of the services of Southern Security will be eligible to open a new account at Southern Security by taking their latest PECU statement or most recent pay stub to any Southern Security location. You **ONLY** need to do this if you desire one or more of the services offered by Southern Security that is not available via PECU. For those that do this, the PECU and SSFCU accounts will be combined on **April 1, 2012**.

### **Will my account number change?**

Yes. As stated above, prior to the **data conversion date (April 1, 2012)**, Southern Security will issue your new account number, new checks, debit card, etc. You will receive more information as the details are finalized.

### **What about my checks?**

If you need new checks for your PECU account, please re-order as you normally do. Just remember, you'll only need about a three-month supply.

### **What locations can I use?**

Southern Security will operate the Postal/Third St and East Memphis locations with no changes at this time. You can continue to write checks, use your debit card and credit card, as usual. Please note that until the **data conversion**, you can only get access to your PECU accounts at these two branch locations. Southern Security locations will **NOT** have access to your PECU accounts until the **data conversion (April 1, 2012)**.

### **What ATMs can I use?**

Both PECU ATMs are available during this transition at no cost to PECU members: the ATM on Germantown Parkway (in the Wal-Mart parking lot) and at the East Memphis branch.

### **How do I get my account balances?**

The telephone account information line and P-Net online account access will remain available to you until the **data conversion date (April 1, 2012)**. After that, you will have access to Southern Security's account information via phone and online. More information will follow in a subsequent mailing.

### **I want my IRS tax refund direct deposited. Can I use my PECU account number?**

To direct deposit income tax refunds to your PECU account it is recommended that you **file by March 1**. There should be no issues with re-directing those deposits if they come in after March 31. But to avoid any delays, please file early.