

# The countdown is on. This June, LGFCU will become **Civic Credit Union**.

The same credit union, delivering services differently.



## Faster and easier

- Open an account in about 4 minutes
- Our average loan process takes about 10 minutes
- Use our virtual notaries for Civic loan closings



## Any ATM

- Use our surcharge-free ATM network, including Cash Points<sup>®1</sup>
- Use any ATM and we'll reimburse your account for eligible surcharges, up to \$20/month<sup>2</sup>



## Better technology

- Digital payments using Zelle<sup>®3</sup>
- Direct deposit that pays you up to three days early<sup>4</sup>
- Deposit checks from anywhere using your phone
- Updated security that keeps your accounts safe with voiceprint, digital ID and fraud monitoring



## Reach us your way

- Call Civic's staff 24/7
- Text, email, video chat and more



## Built by members

- Member-requested products/services
- Dedicated to local government
- Less overhead = better rates



## Always Local. All Ways.

- Visit our 11 branches to get in-person help
- Video call our Experience Center staff. We'll even screen share to see what you see and walk you through, step by step

Get updates at [civicfcu.org/lgfcu](https://civicfcu.org/lgfcu)

Call us 24/7 at **844-772-4842**<sup>5</sup>. Email us at [memberservices@civicfcu.org](mailto:memberservices@civicfcu.org)



# Q&A for LGFCU members

## Q. Will my account numbers change?

**A.** All accounts will keep the routing number, and most members will keep account numbers when they move to Civic. That means direct deposits and recurring bill payments will continue. We're working with a small group of members whose account numbers will change.

## Q. How will I deposit and withdraw cash?

**A.** You have many cash options.

- ▶ Stop by a Civic branch – visit [civcfcu.org/locations](https://civcfcu.org/locations)
- ▶ Use any ATM and we'll reimburse your account for up to \$20/month\*. See our deposit-enabled ATM network at [civcfcu.org/any-atm](https://civcfcu.org/any-atm).
- ▶ Visit more than 100 in-network NC branches. Details at [civcfcu.org/locations](https://civcfcu.org/locations)

## Q. Will I have the same interest rates at Civic?

**A.** Yes, your existing rates will remain the same on your loans.

## Q. Will I get a new debit card, credit card and checkbook?

**A.** You'll receive a new debit card and credit card before June, 2025. You can continue to use your existing LGFCU checks until it's time to re-order paper checks.

## Q. Will I have to update information for online merchants?

**A.** Yes. The Civic cards will have new numbers so you will need to update any automatic payment information on file.

# Member-requested solutions



Apply online		
Mortgages/HELOCs - Only available through Civic starting April 1	✓	✓
Personal Loans - Only available through Civic starting April 1	✓	✓
New and Used Car Loans - Only available through Civic starting April 1	✓	✓
Visa® Classic Credit Card - Only available through Civic starting April 1	✓	✓
<b>Visa® Rewards Credit Card</b>		✓
<b>Credit Builder Loan</b>		✓
<b>Emergency Loan</b>		✓
Open online, get great rates		
Share Savings	✓	✓
Checking Account	✓	✓
Money Market Account	✓	✓
Share Term Certificates	✓	✓
<b>Fire/Nonprofit/Small Business Accounts</b>		✓
Digital convenience		
<b>Digital Payments – Zelle®</b>		✓
<b>Expedited Civic loan approvals with our e-notary services</b>		✓
<b>No-fee, no-ding everyday credit score peek</b>		✓
<b>Order cashier's checks by phone</b>		✓
<b>Request wire transfers online</b>		✓
<b>Easy external account aggregation</b>		✓
<b>Intuitive mobile app</b>		✓

1. Civic members can use CashPoints® ATMs for withdrawals with no surcharge. 2. Civic participates in select surcharge-free ATM networks. See the current list of locations at [civcfcu.org/any-atm](https://civcfcu.org/any-atm). Other ATM networks may charge an ATM fee that Civic will reimburse, up to a total of \$20 per month per debit/ATM card, beginning on the first day of the month and ending on the last day. If you are eligible for an ATM fee reimbursement, funds are typically released by Civic to your account within two business days, but timing may vary. 3. All rights reserved. Terms and conditions apply. See Zelle® Terms of Service. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. 4. Early access to direct deposit funds depends on the timing of the payer's submission of deposits. We generally post such deposits on the day they are received, which may be up to three days earlier than the payer's scheduled payment date. 5. Calls may be recorded. Message and data rates may apply.

