



# Your Conversion Guide

From AP Federal Credit Union  
to Sun Federal Credit Union

Impacting Lives, Together.

# Sun FEDERAL

People Caring About People

## OUR MISSION

In the spirit of "People Caring About People," the Mission of Sun Federal Credit Union is to improve the quality of life for each member through a personal and professional service relationship that results in members for a lifetime.

## OUR CORE VALUES

These core values are the promises we make to each other and our members. They are not only our beliefs, but also the commitments that guide all of our behaviors and decisions.



**Trust**



**Excellence**



**Teamwork**



**Relationships**



**Service**

## WHO WE ARE



**Committed to the long view**



**Wise and faithful stewards**



**Secure and connected like family**



**Celebrate, have fun, laugh**



**Serve from the heart**



**We do what's right and do what we say**

# WELCOME!

January 3, 2018

Dear Valued Member:

As a result of your overwhelming support, AP Federal Credit Union will join Sun Federal Credit Union on February 1, 2018. We are committed to providing enhanced products and services that will bring value to all members through this partnership. Soon you can explore convenient account access at four additional Toledo-area locations, plus over 5,000 CO-OP Shared Branching locations nationwide.

We are excited to get to know you and your family! To make it easy, this booklet explains upcoming changes to your account and important dates. It will identify comparable products to those you currently enjoy, as well as new ones that will be available to you. Please use this and the *Sun Federal Disclosures* booklet as resources.

At Sun Federal, *listening to each member's story* has been the key to our success. We are passionate about our mission and are dedicated to living it daily. We look forward to serving your financial needs throughout every stage of life!

This partnership will honor our strong heritages and help us create something remarkable for the future. Welcome to the Sun Federal Credit Union family!

Sincerely,



**Gary Moritz**  
*President/CEO*  
Sun Federal Credit Union



**Gary Moritz, President/CEO**  
Sun Federal Credit Union



# USING YOUR ACCOUNT DURING CONVERSION



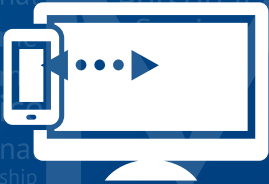
## YOUR AP CHECKS

- ☛ Sun Federal will provide you with a complimentary order of checks to replace your AP FCU checks by January 31, 2018. Begin using your new Sun Federal checks on February 1, 2018.
- ☛ Members with an active checking can use their current checks through February 1, 2018. These checks will clear providing adequate funds are in the account.
- ☛ We encourage you to shred your AP FCU checks starting February 1, 2018. For your convenience, bring your old checks to any branch. We'll be happy to destroy them for you.

## YOUR AP MASTERMONEY DEBIT CARD

- 
- ☛ Continue using your AP FCU MasterMoney Debit Card and Personal Identification Number (PIN) for withdrawals or "Debit" purchases through February 1, 2018. *NOTE: It will be deactivated on February 2, 2018.*
  - ☛ Members with an AP FCU MasterMoney Debit Card will be mailed a new Sun Federal CU Visa Debit Card. It can be activated and used on or after February 1, 2018.
  - ☛ If you haven't activated your AP FCU ATM/Debit Card, you will not be issued a new card. If interested in a Sun Federal CU Visa Debit Card, visit any branch on or after February 1, 2018.
  - ☛ If you do not have a checking account linked to your current card, you will receive a new Visa Debit Card that will function as an ATM card.
  - ☛ Due to the great benefits of Sun Federal's Visa Debit Card, the reloadable cards will no longer be available for purchase. Members who have purchased a reloadable card can call Innovative Card Services LLC at (866) 319-4602 for card information or to learn how to reload your card. To find a location where cards can be reloaded, visit <https://usa.visa.com/pay-with-visa/cards/prepaid-cards/prepaid-card-landing.html>

## AP ONLINE BANKING & BILL PAY

- 
- ☛ AP FCU's Online Banking will be disconnected on **January 31, 2018 at 3:00 PM**. You will have online access to your AP FCU account history until then.
  - ☛ Members enrolled in AP FCU's online Bill Pay will need to make note of their payment schedule and payee information **prior to January 31, 2018** as they will not be moved to Sun Federal. However, payments scheduled on or before January 31, 2018 will be paid. Members can re-enroll in Sun Federal's Bill Pay on February 1, 2018.
  - ☛ For your security, members who access their account online and/or by AP Press Express must do one, or both, of the following starting February 1, 2018:
    - Register for Sun Federal's free Online & Mobile Banking at [sunfederalcu.org](http://sunfederalcu.org) or through our mobile app.
    - Sign up for Sun Federal's Call-24 telephone access by calling (800) 786-0945, option 2, or visiting an SFCU branch.



# SAVINGS ACCOUNTS

**Minimum Balance  
to Earn Dividends**



**\$5.00**

**Dividend Rate**

**0.10%**



*Effective Date: February 1, 2018*

**Dividend Method**

Compounded monthly,  
posted monthly using the  
average daily balance method.



**Dividend Period**

**Monthly**



**Money Market Accounts**

will move to a Sun Federal CU Money Market.

*Unlimited Deposits • Tiered Balances & Rates • Minimum \$1,000*

*For complete savings account information review the Truth-in-Savings disclosure  
in the "Sun Federal Disclosures" booklet or visit [sunfederalcu.org/disclosures](http://sunfederalcu.org/disclosures).*

# CERTIFICATES

- ⚙ All earned dividends will be posted to certificates on January 31, 2018.
- ⚙ Certificates will convert with the rate and maturity date remaining the same.
- ⚙ A *Certificate of Maturity Notice* will be provided to you 30 days prior to the end of the certificate term. If you do not take any action, after the grace period has expired, the certificate will roll into a new certificate at the new dividend rate with a similar term.

# CHECKING ACCOUNTS

All checking accounts will be converted to a Sun Federal regular, non-dividend earning checking account (no monthly or minimum balance fees). For security reasons, you will receive your new Checking Account number separately.

## DEPOSITS, PAYMENTS & PAYROLL

☛ **NEW AUTOMATIC PAYMENTS/DEPOSITS:**  
To set up any new automatic deposits or payments, use the **Routing (241282412)** and **Checking Account** numbers found on the bottom of your new checks (**on or after February 1, 2018**).

☛ **EXISTING AUTOMATIC PAYMENTS/DEPOSITS:**  
You must provide vendors, merchants or payroll departments with the new Routing (241282412) and Checking Account numbers **on or after February 1, 2018**. Sun Federal will continue to process your payments and deposits until this change is made.

## TRANSFERS

☛ All current AP FCU automatic transfers will automatically be converted by Sun Federal.

YOUR NAME 123 Main Street Anywhere, OH 12345 DATE \_\_\_\_\_ 123

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_ DOLLARS

Routing Number: 241282412  
Checking Account Number: 2345678  
Check Number: 123

If interested in converting your checking to a **FREE Kasasa checking** account (see options below), contact us beginning February 1, 2018.

**Kasasa Cash®**  
Earn Dividends

**Kasasa Cash Back®**  
Get Cash Back for Purchases

**Kasasa Tunes®**  
Get Reimbursed for Your Tunes

**ATM Fee Refunds**  
Unlimited & Nationwide

Ask for **KASASA®**

It's free checking that  
**REWARDS YOU  
IN CASH.**

[www.sunfederalcu.org/Kasasa](http://www.sunfederalcu.org/Kasasa)

# OVERDRAFT PROTECTION

☛ Members with a checking account will automatically receive **Overdraft Privilege** which covers checks, ACH, Online Bill Pay and recurring payments.

☛ Members who have AP's Advance Advantage overdraft will be converted to Sun Federal's **Overdraft Privilege Plus**, which adds protection for ATM and everyday debit card overdrafts. Otherwise, members can opt-in by calling (800) 786-0945, option 2, logging into Sun Federal's Online Banking ("Forms" widget) or by printing/completing the form located at [sunfederalcu.org/odpapp](http://sunfederalcu.org/odpapp).

☛ Members with a checking account will have their regular savings as their first line of overdraft protection. Please call (800) 786-0945, option 2, if you have questions about this or would like to know more about our Overdraft Line of Credit.



## DEBIT CARDS

- ⚙️ Activate your new Sun Federal Visa Debit Card and select your PIN by calling (800) 992-3808 on or after February 1, 2018. For your security and protection, your AP MasterMoney Debit Card will be deactivated on February 2, 2018.
- ⚙️ Be sure to destroy your AP MasterMoney Debit Card after activating your Sun Federal Visa Debit Card.
- ⚙️ More information about your new Sun Federal Visa Debit card will be included in your new-card mailer.



## ONLINE & MOBILE BANKING

- ⚙️ AP's Online Banking and AP Press Express will be disconnected on January 31, 2018 at 3:00 PM.



- ⚙️ Free Online & Mobile Banking will be available beginning February 1, 2018. Members can register at [sunfederalcu.org](http://sunfederalcu.org) or through our mobile app using the following information:



- SFCU account number
- email address
- phone number
- date of birth
- social security number
- zip code

## CREDIT CARDS

- ⚙️ Continue to use and enjoy the convenience of your existing credit card! Payment address, payment & statement schedule, Scorecard Rewards (earning and redemptions) will remain the same.

## LOANS

- ⚙️ All loan balances, payment amounts, payment due dates, terms and conditions will remain the same.
- ⚙️ Payments should continue to be mailed to the same address. New payment booklets will be sent at a later date.
- ⚙️ All Credit Disability, Credit Life, GAP, MRC & Collateral Protection Insurance (CPI) policies will remain the same.

## Dates at a Glance



- ⚙️ New account numbers mailed.



- ⚙️ Visa Debit Cards and checks should have arrived.



- ⚙️ Last day for transfers, bill pay scheduled payments and to retrieve account history online.
- ⚙️ AP FCU's Online Banking will be deactivated after close of business at 3:00 PM.

- ⚙️ Dividends posted to certificates

- ⚙️ Final AP statements will be processed.



- ⚙️ All AP FCU members may now utilize all Sun Federal locations, products & services and register for free Online & Mobile Banking.

- ⚙️ Begin using complimentary Sun Federal checks.

- ⚙️ Last day to use the AP MasterMoney Debit Card and checks.



- ⚙️ AP MasterMoney Debit Cards deactivated



- ⚙️ First Sun Federal statement will be mailed.

# COMMONLY ASKED QUESTIONS

**Q. How will the dollar value of my savings balance(s) and/or loan balance(s) change?**

**A.** It won't. 😊 The value will remain the same dollar for dollar.

**Q. How can I verify my account transferred over to Sun Federal accurately?**

**A.** There are two ways.

- 1) Compare your final AP FCU statement (activity through January 31, 2018) with your first Sun Federal statement that you'll receive in March 2018.
- 2) Sign up for Online & Mobile Banking. Your account can be reviewed online or through our mobile app anytime!

**Q. Will my account number change?**

**A.** Yes. For your security, your new account and checking account (if applicable) numbers will be mailed to you separately the week of January 8, 2018.

**Q. When can I begin to use the Sun Federal branches?**

**A.** You can begin using all Sun Federal's branches on February 1, 2018.

**Q. What are Sun Federal's business hours?**

**A.** Sun Federal Credit Union's business hours, for all branches including Reynolds Road and Detroit Road, will be from 8:00am-4:30pm Monday through Thursday and 8:00am-5:30pm on Friday. Also, there are many CO-OP Shared Branching locations that operate on Saturdays. You can find a branch near you by visiting [sunfederalcu.org/locations](http://sunfederalcu.org/locations). If you visit one of our CO-OP Shared Branching locations after February 1, 2018 be sure to use your new Sun Federal Credit Union account number.

**Q. Where are Sun Federal's call center and headquarters located?**

**A.** Sun Federal's Support Center (aka headquarters) and Sun Support (the call center) are located at 1627 Holland Road in Maumee, OH.

**Q. How can I access my Sun Federal account?**

**A.** You can access your Sun Federal account information several different ways! Visit any Sun Federal location or Shared Branch, speak with a Sun Support Specialist, dial into Call-24, or log into Online & Mobile Banking.

**Q. What will my benefits be as a member?**

**A.** All AP Federal Credit Union members will enjoy the great services they currently have, PLUS:



#### Four Additional Toledo-Area Branches

- Arrowhead
- Executive Parkway
- Oregon
- West Toledo



#### Enhanced Mobile Banking

Online Banking users have access to their account through our mobile app.



#### A Full Suite of Credit Card Products:

- Cardholders have options!
- cash back
  - a lower rate
  - exclusive signature features



#### There's A Lot to Love at Sun Federal

Check out the next page to see a list of the products & services Sun Federal CU offers.





# MEMBER BENEFITS

## Saving

- ☀ Money Market Account
- ☀ Certificates: 3-84 Month Terms
- ☀ Health Savings Account (HSA)
- ☀ Individual Retirement Account (IRA)
- ☀ Grade Card Match



## Access

- ☀ Free Kasasa Rewards Checking Account (by request), Debit Card & Overdraft Protection
- ☀ Free Online & Mobile Banking, Mobile Check Deposit, Bill Pay & eStatements
- ☀ Branch Locations plus *Branches Everywhere* with Shared Branching



## Borrowing

- ☀ Vehicle Loans (New & Used)
- ☀ Motorcycle, Boat & RV Loans
- ☀ Visa Credit Cards
- ☀ Home Equity Loans
- ☀ Interest-Only HELOC
- ☀ Mortgages
- ☀ Undergraduate Student Loans
- ☀ Student Loan Refinance
- ☀ Personal/Consolidation Loans



## Managing Money

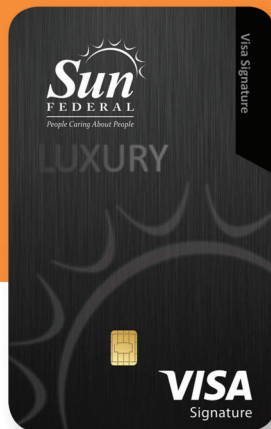
- ☀ Financial Planning
- ☀ Youth, Teen & Young Adult Accounts
- ☀ Financial Counseling & Coaching
- ☀ Financial Education Opportunities



To learn more, visit [sunfederalcu.org](http://sunfederalcu.org) or call (800) 786-0945

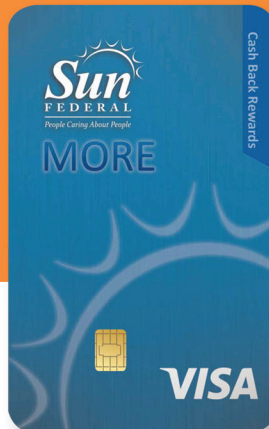
# INTRODUCING 3 IMPRESSIVE CREDIT CARDS.

LUXURY VISA



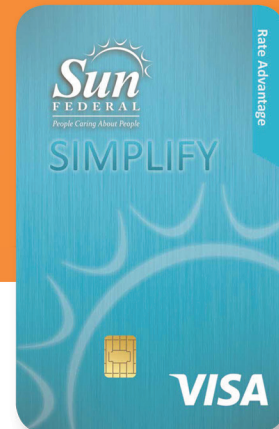
**1.25% unlimited cash back**  
**Annual Cash Back Bonus**  
**Special Introductory Rate**

CASH BACK VISA



**1.25% unlimited cash back**  
**Annual Cash Back Bonus**  
**Special Introductory Rate**

RATE ADVANTAGE VISA



**Special Introductory Rate**  
**Our Lowest APR for Purchases**  
**& Cash Advances**

PICK YOUR FAVORITE CARD & **ENJOY THE PERKS**

**APPLY TODAY AT [SUNFEDERALCU.ORG/VISA](http://SUNFEDERALCU.ORG/VISA) OR BY PHONE AT 800-786-0945.**

APR=Annual Percentage Rate. Subject to credit approval. Visit [www.sunfederalcu.org/visa](http://www.sunfederalcu.org/visa) for full program terms and conditions. Federally Insured by NCUA.

# MEMBERS LOVE SUN FEDERAL

“Every transaction on all of the home loans we received was smooth as we worked with wonderful employees in the loan department that were always working with and for us. We feel we have a good relationship with Gary and so many of the fine employees with Sun Federal who are there to help us.”

-Larry

“One of the things I really appreciate about Sun is that I always get to talk to a PERSON! And you’re all just so friendly, that doesn’t hurt either. Thanks again.”

-Lauren



“I became a member since my grandfather and mother were involved with this Credit Union. As a college student who is trying to save money, it is awesome to have such a friendly staff willing to help me out with whatever transaction I need. It is that friendliness that keeps me coming back.”

- Amy

“Sun Federal Credit Union has been a mainstay in [my family] for four generations. The commitment, security and trust of the past and present employees is what holds our value in remaining members with Sun Federal Credit Union. The incentives that are offered at Sun Federal, by far, out pace any other credit union or bank in the Northern Ohio/Lower Michigan area. We sincerely appreciate all the employees at Sun Federal Credit Union and hope for continued success with many more future generations...”

- Nikki

“I have been able to go to college, open my first credit card and, just recently, purchase two new cars for both myself and my husband, all thanks to the wonderful financial services of Sun Federal Credit Union and their knowledgeable, friendly and courteous staff...Staff members have walked me through so many options available such as the online bill pay (SO easy to navigate), overdraft coverage and loan information. I have never seen such a patient and understanding group of people. Thank you SFCU, for making me feel like a person and not an account number. I sincerely appreciate you all, I really do!”

- Anne



## LOOKING FOR FINANCIAL GUIDANCE?

Retirement ⚙ Investments ⚙ Insurance

*Sun Lifetime*  
**Financial Advisors**  
Located at Sun Federal Credit Union

**Call us today at (800) 786-0945**

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. \*CBSI representatives are not tax planners. For questions regarding your specific tax situation, please consult a tax professional. FR-1969465.1-1217-0120

# THE VALUE OF MEMBERSHIP

Each member earned

**\$82 more**

in dividends\*



Each member with a loan saved

**\$72**

in interest\*

Members earned



**\$5.3 million**

more in financial benefits\*

Each member saved

**\$47** in fees\*



**33,670**

Members



\*Compared to like credit unions nationwide.

As of December 31, 2016

# FOUR ADDITIONAL LOCATIONS TO SERVE YOU!

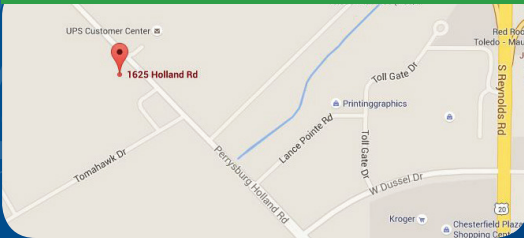
Monday - Thursday: 8:00 a.m. - 4:30 p.m. | Friday: 8:00 a.m. - 5:30 p.m.

(800) 786-0945 | [sunfederalcu.org](http://sunfederalcu.org)

## Arrowhead Park



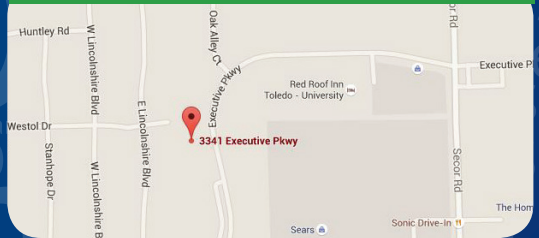
1625 Holland Road  
Maumee, OH 43537



## Executive Parkway



3341 Executive Parkway  
Toledo, Ohio 43606



## Oregon



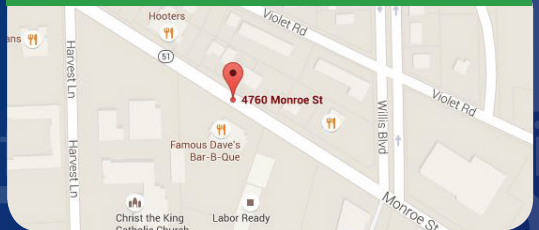
1917 Pickle Road  
Oregon, OH 43616



## West Toledo



4760 Monroe Street  
Toledo, OH 43623



### Branches Everywhere!

Visit  
[sunfederalcu.org/brancheseverywhere](http://sunfederalcu.org/brancheseverywhere)  
for details!