



**COMING SOON:
PUEBLO
MEMBERS
SYSTEM
CONVERSION**



This booklet contains important information regarding your credit union accounts. Please review the information carefully and keep this document for your records.

GENERAL INFORMATION

System Conversion	<ul style="list-style-type: none">• The system conversion for Pueblo Members will begin at 5:00 p.m. on Monday, August 31st and end at 3:00 p.m. on Tuesday, September 1st, 2020.• The Pueblo branch will be open on the 1st to assist you with your banking needs.• There will be no access to shared branching, the Audio Response System or online banking during the conversion window.• Your debit card, credit card, and checks will continue to work during this time.• Cash can be accessed using an ATM or in the Pueblo branch.• You can contact us during business hours on or after September 1st at 303.657.7000 or 800.468.0634.• Please continue to call 719.542.5773 for assistance prior to September 1st.
Account Number	<ul style="list-style-type: none">• Your account number will remain the same in the new system. Account numbers are 10 digits so you may see leading zeros in front of your account number.• Please continue to call 719.542.5773 for assistance prior to September 1st.

Transaction History	<ul style="list-style-type: none"> • Your transaction history will not be available in the new system after August 31, 2020. Please save your statements and any other transactional data you will need in the future for taxes and other purposes. • Historical statements will be converted to your new account and accessible through online banking.
Product Conversion	<ul style="list-style-type: none"> • The names and suffixes of your current products may change after they are integrated into Premier Members' products. • Some of your existing Terms and Conditions might change. Please see specific product information in this booklet.
Account Nicknames	<ul style="list-style-type: none"> • Account nicknames may not transfer into the new system and can be nicknamed within Premier Members' online banking after the conversion.

Direct Deposits and Automatic Payments (ACH)

- Your direct deposits, automatic payments and withdrawals will continue to process. We encourage you to change your direct deposit or ACH information directly following the system conversion.
- Premier Members' routing number is **307074535**.
- Any direct deposit or automatic payments/withdrawals will need to be changed to your new Premier Members account number and routing number.
- You can find your MICR (EFT/ACH) account information in online banking after September 1, 2020.
- Your new MICR (account number) for setting up EFT/ACH transfers is comprised of 15 digits using the following format:

Example - 100050123456789

- First digit - 1 or 2 indicates share (1) or loan (2)
- Next 4 digits - 000X indicates the share or loan 4 digit ID
- Last 10 digits - Leading 0000's with the account number up to 10 digits

<p>Cross Account Transfers</p>	<ul style="list-style-type: none"> • If you previously had cross account transfers set up on the core system, they should carry over into the new Premier Members’ system. • If you need to re-establish cross account transfers after conversion please contact us.
<p>Overdraft Protection</p>	<ul style="list-style-type: none"> • Premier Members offers overdraft protection for your checking accounts for members over 18 years of age. Overdraft protection is a way to protect your account if you accidentally overdraw your checking account. There are two ways to protect your account: <ul style="list-style-type: none"> • All members in good standing will be enrolled in our Standard Overdraft Protection. • Set up an overdraft transfer source (including your Share Account, or Alternate Share Account).
<p>Courtesy Pay</p>	<ul style="list-style-type: none"> • You can opt-in for Extended Coverage (Courtesy Pay) or opt-out of all coverage after September 1, 2020. • Please review the Courtesy Pay disclosure that was included with your July 1, 2020 statement mailing.
<p>Fee Schedule</p>	<ul style="list-style-type: none"> • The Premier Members Fee Schedule will replace your existing Pueblo Horizons Fee Schedule on September 1, 2020.

New Contact Info	<ul style="list-style-type: none"> • pmcu.org - website • info@pmcu.org - email • 303.657.7000 or 800.468.0634
Statements	<ul style="list-style-type: none"> • If you'd like to receive eStatements with Premier Members, you'll need to enroll in eDocuments (eStatements and eNotices) in Premier Members online banking, otherwise these will be mailed to you. • Your existing statements will be converted to the new system.
Locations	<ul style="list-style-type: none"> • Beginning 3:00 p.m. on September 1, 2020, you will have full access to all other Premier Members' branches and ATMs. Visit pmcu.org/locations for a complete list.
New Website Address	<ul style="list-style-type: none"> • On September 1, 2020, the new website will be pmcu.org. • If you have horizonsfcu.org bookmarked, you'll want to update it to pmcu.org.
Debit Cards	<ul style="list-style-type: none"> • Your Pueblo Horizons debit card(s) will continue to work during and after the conversion. • Premier Members will re-issue new debit cards in the future. • When cards are reissued, each cardholder will have a unique card number issued.

DEBIT AND CREDIT CARDS

Credit Cards	<ul style="list-style-type: none">• Pueblo Horizons credit cards will not convert over to Premier Members.• Members will be issued a new Premier Members variable rate credit card, unless they choose to opt-out.• Credit card holders will receive a separate mailing regarding their options and necessary action required.
Visa Statements	<ul style="list-style-type: none">• Your first Visa credit card statement from Premier Members will mail on October 16, 2020.• If you'd like to receive eStatements with Premier Members, you'll need to enroll in eDocuments (eStatements and eNotices) in Premier Members online banking, otherwise these will be mailed to you.

ONLINE BANKING

Online Banking	<ul style="list-style-type: none">• Your previous Pueblo Horizons online banking platform will not be available after 2:00 p.m. on August 31, 2020.• Transfers scheduled through August 31st will be processed.• Transfers scheduled from September 1st forward will not carry over and will need to be scheduled in the new system.• On September 1, 2020 we will re-direct horizonsfcu.org to pmcu.org for all further information and access to the new online banking platform.• Please enroll for online banking with Premier Members after 3:00 p.m. on September 1, 2020 at pmcu.org or call us at 303.657.7000 or 800.468.0634 to assist with enrollment.• After you've enrolled for Premier Members' online banking for the first time, you can download the Premier Members mobile banking apps (available in the App Store or Google Play).
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<p>Bill Payments</p>	<ul style="list-style-type: none"> • Bill payments scheduled through August 31st will be processed. • Bill payments previously scheduled in Pueblo Horizons' online banking will not carry over into Premier Members' online banking bill pay system and will need to be rescheduled in the new system. • After 3:00 p.m. on September 1, 2020, you'll be able to set up your bill payments in Premier Members' online banking. Please save your current Merchant (Payee) information to enter into the new system. You can call us and we'll help you through the process.
<p>Scheduled Recurring Transfers</p>	<ul style="list-style-type: none"> • Any scheduled recurring transfers previously scheduled in Pueblo Horizons' online banking will not carry over into Premier Members online banking. • To ensure you do not miss any payments or transfers, we encourage you to reschedule these in Premier Members' online banking immediately following the conversion.
<p>eStatements</p>	<ul style="list-style-type: none"> • You will need to re-enroll for eDocuments (eStatements and eNotices). You can do this any time after the conversion through Premier Members' online banking, over the phone, or stopping by any of our branch locations.

<p>Quicken/ Quickbooks</p>	<ul style="list-style-type: none"> • You must update your Quicken/QuickBooks profile prior to 2:00 p.m. on August 31, 2020. After completing your last download, save a copy of your data in a secure place on your computer. Then, deactivate your profile to prepare for connection to the Premier Members online banking. After 3:00 p.m. on September 1, 2020, reactivate your profile using “Premier Members Credit Union”.
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PHONE BANKING

<p>Phone Banking</p> <p>10 PMCU.ORG</p>	<ul style="list-style-type: none"> • After 3:00 p.m. on September 1, 2020, you will have access to Premier Members’ automated TellerPhone Express. This will replace Pueblo’s Audio Response System. • On or after September 1, please call us at 303.657.7000, 800.468.0634 or visit a Premier Members branch to gain access to TellerPhone Express. • Once access is provided, please call one of the numbers above and select the Teller-Phone Express option to create your PIN the same day. • Please listen carefully as the menu options will be different from what you are familiar with your current Audio Response System. • You can access this either through our main phone numbers or directly through 303.417.1825 or 877.417.1825.
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SAVINGS, CERTIFICATE, CHECKING, AND RETIREMENT ACCOUNTS

Savings	<ul style="list-style-type: none"> • Savings accounts are subject to Reg. D. • Dividends will now be compounded and paid monthly rather than quarterly. • Savings account names may change to a similar product name.
Checking	<ul style="list-style-type: none"> • Checking accounts will be converted to the Premier Members Earn Big Free Checking account. • Dividends are paid at tier rates on balances within each tier. Total dividends paid is the sum from each tier.
Money Market	<ul style="list-style-type: none"> • Money Market accounts will be converted to the Premier Members Money Market account. • Dividends compounded and paid monthly. • Checks available. • Limit 1 reverse tiered money market account per primary owner. • Can be used as an overdraft source. • Reg D applies.

<p>Holiday and Senior Accounts</p>	<ul style="list-style-type: none"> • Holiday and Senior accounts will be converted. • Holiday account balances can be withdrawn in full after November 1st of each year and the account will remain open. • Dividends compounded and paid monthly. • Reg D applies.
<p>Safari Account</p>	<ul style="list-style-type: none"> • Safari accounts will convert to a Youth Educated Savers (YES) account. • \$5 is required to open an account. • Dividends compounded and paid monthly. • Reg D applies.
<p>Certificate of Deposit Accounts</p>	<ul style="list-style-type: none"> • Your existing length of term and rate will remain the same until the certificate matures. • Dividends will now be paid monthly. • Please see our Rate and Fee schedule for early withdrawal penalties. • Certificates will renew into a similar product. The grace period is 10 days.

<p>Retirement Accounts (IRAs)</p>	<ul style="list-style-type: none"> • Retirement accounts will be converted with your other accounts. • There will be more products/options available such as HSAs, SEP IRAs, Roth IRAs, Money Markets, Shares, and Certificates.
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VEHICLE AND PERSONAL LOANS

<p>Loan Rates</p>	<ul style="list-style-type: none"> • Your loans will keep the same rates, terms and conditions from your original loan documents.
<p>Payment Due Dates</p>	<ul style="list-style-type: none"> • Your vehicle and/or personal loan payment due date will not change.
<p>Payment Amounts</p>	<ul style="list-style-type: none"> • Your payment amounts will stay the same with the exception of Overdraft Lines of Credit.
<p>Overdraft Lines of Credit</p>	<ul style="list-style-type: none"> • Overdraft lines of credit will maintain the current interest rate. The payment will be calculated as 3.5% of outstanding balance, \$35 minimum payment. • Members can opt-out by calling Premier Members.

MORTGAGE LOANS

Loan Type	<ul style="list-style-type: none">• Mortgage loans were converted on July 1, 2020.• There are no changes to your loan.• You may have already been issued a new account number and any remaining account numbers will be converted on September 1, 2020.
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HOME EQUITY LOANS

Home Equity Line of Credit (HELOC)	<ul style="list-style-type: none">• These loans will have the same terms and conditions.
Home Equity Fixed Rate Loan	<ul style="list-style-type: none">• These loans will have the same terms and conditions.
Escrow Accounts	<ul style="list-style-type: none">• Escrow accounts will be maintained.• Reg D applies.

ABOUT PREMIER MEMBERS

Our Manifesto

Few people would say there's an art to banking. Money in. Money out. A fee or two along the way. But we see it differently. Maybe because we don't have customers, we have members. Because we treat them like family more than clients. Because the loans you pay can help your neighborhood schools. Because we plan your future with the care of a craftsman. Because a kid with their first twenty-dollar bill is like a millionaire to us. They certainly feel like it, so we should too. We make taking care of our members an art. Giving back with better rates and paying it forward in our communities. Call us old-fashioned, but we think the art we put in is the way banking was meant to be. And luckily, people are into things like that these days. Their bikes are custom. Their food, clean and organic. So if it helps, call us hipster bankers. Because yes, you could say our new way of banking is just a little old-fashioned. And we consider ourselves the Artisans of Banking. Just without the fancy beards.

Premier Members Credit Union.

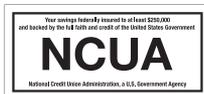
The Artisans of Banking.



**PREMIER
MEMBERS**
CREDIT UNION



PMCU.ORG | 303.657.7000
5505 ARAPAHOE AVE.
BOULDER, CO 80303



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