



**WE'RE
GROWING**
Together!



WELCOME BOOKLET





I'M HONORED TO WELCOME YOU TO COMMONWEALTH CREDIT UNION!

We're so excited to welcome you to Commonwealth Credit Union! Since we first opened our doors in 1951, we've stayed true to our purpose: bettering lives through our passion to serve. We're not here for profit—we're here for people like you.

Over the years, we've grown to serve more than 130,000 amazing members across all stages of life. Now, we're proud to welcome you—our new friends from Eastern Kentucky—into the Commonwealth Credit Union family.

At Commonwealth Credit Union, you're more than just a member. You're an owner. That means your voice matters, your goals matter, and we're here to support you every step of the way. Whether you're saving for something special, planning for the future, or just looking for a little financial peace of mind, we're here to help make it happen.

We believe in doing the right thing, always. That means offering services that are easy to use, personalized to your needs, and designed to help you succeed. Our strength as a credit union comes from the trust and support of our members—and we never take that for granted.

You'll see our values in action every time you visit a branch, talk to a team member, or reach out for help. I personally love spending time in our branches—it's where we hear your stories, celebrate your milestones, and learn how we can serve you better. So don't be a stranger. Whether you're stopping by to ask a question, open an account, or just say hello, we're always glad to see you.

To help make your transition as smooth as possible, we've created this Welcome Booklet that includes everything you need to know—like how to find your new member number, key dates, and what to expect in the coming weeks. To make it easy, we've made it like a checklist. Plus, you'll find all the important details inside, so be sure to give it a look!

Once again, welcome! We're honored to serve Eastern Kentucky, and thrilled to have you as part of the Commonwealth Credit Union family. Your journey with us is just beginning, and we can't wait to see all the great things we'll accomplish together.

Have questions? We're here for you. Visit us anytime at [CCUKY.ORG/EKFCU](https://ccuky.org/ekfcu).

Karen Harbin

PRESIDENT/CEO
BETTERING LIVES SINCE 1986

FIRST THINGS FIRST: FIND YOUR *New* CCU MEMBER NUMBER

STARTING JULY 1ST, 2025
ALL EKFCU MEMBERS WILL RECEIVE A NEW CCU MEMBER
NUMBER & WE'RE HERE TO MAKE IT EASY!

WHAT YOU NEED TO KNOW:

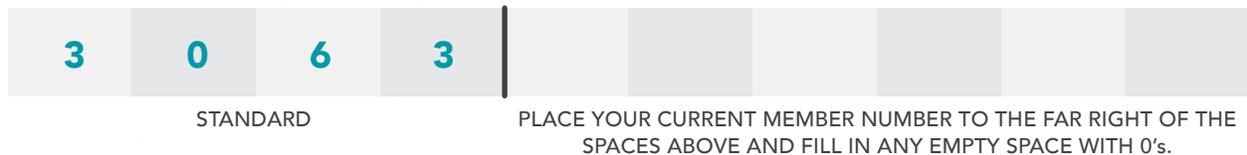
- Your new CCU Member Number will be 10 digits long
- It will START with 3063
- It will END with your current EKFCU Member Number
- Just fill in the middle with zeros to make 10 digits total

EXAMPLE:

If your current EKFCU Member Number was 12345, your NEW Commonwealth Credit Union Member Number would be: 3063012345.



┌ NOW, LET'S FIGURE OUT YOUR NUMBER:



LET'S CHECK OUT YOUR *New* CHECKING ACCOUNT NUMBER

Let's use a similar method to find your checking account number. Please note that **Commonwealth Credit Union's Routing Number is 283978441.**

WHAT YOU NEED TO KNOW:

- Your new CCU Checking Account Number will be 13 digits long
- It will START with 1 followed by your 2 digit share number (found in digital banking)
- It will END with your NEW CCU Member Number
- Or, you can find your new CCU Checking Account Number, or MICR Number, in digital banking under details

EXAMPLE:

If your new CCU Member Number was 3063012345 and your share number was 02, your NEW Commonwealth Credit Union Checking Account Number would be: 1023063012345.

| | | | | | | | | | | | | | |
|-------------|---|---|--|---|---|---|---|---|---|---|---|---|--|
| 1 | 0 | 2 | 3 | 0 | 6 | 3 | 0 | 1 | 2 | 3 | 4 | 5 |  |
| EX. SHARE # | | | HERE, WE'VE PLACED THE EXAMPLE NEW MEMBER ACCOUNT NUMBER. | | | | | | | | | | |

┌ NOW, LET'S FIGURE OUT YOUR NUMBER:

| | | | | | | | | | | | | | |
|---------|--|--|--|--|--|--|--|--|--|--|--|--|---|
| 1 | | | | | | | | | | | | |  |
| SHARE # | | FILL IN THE ABOVE SPACES WITH YOUR NEW MEMBER ACCOUNT NUMBER. | | | | | | | | | | | |

┌ VIEW YOUR NEW MEMBER SERVICE AGREEMENT:

You can visit [CCUKY.ORG/EKFCU](https://ccuky.org/ekfcu) to find a copy of the Member Service Agreement under the Helpful Resources section.

ACCESS YOUR ACCOUNT WITH *Digital Banking!*

Access to Commonwealth Credit Union's Digital Banking is available through the CCU Mobile App or from Online Banking by clicking on our website's secure login button. For a step-by-step guide, view our "How to Set-up Digital Banking" video at [CCUKY.ORG/DIGITAL-BANKING](https://www.ccu.org/digital-banking) or scan the QR code. You'll use your new CCU Member Number for enrollment.

- Visit us online at [CCUKY.ORG](https://www.ccu.org) or download the Commonwealth CU Go Mobile app from the app store, and select "Enroll Now."
- Verify your information by filling in all of the necessary fields.
- After checking that all of your contact information is up to date, you'll then choose your username and password that will be associated with your new CCU account.
- Verify your enrollment by confirming the security code sent to your device.

└ DOWNLOAD OUR MOBILE APP:

Our mobile banking app, Commonwealth CU Go Mobile, is available for iPhone® users in the App Store and the Google Play Store for Android™ users.

MOBILE DEPOSITS ARE A *Snap!*

Once you register for digital banking and download the mobile banking app, you will have access to deposit checks using your smartphone. Simply open the mobile banking app, login, and click on mobile deposit in the menu. Be sure to include "For Commonwealth Credit Union Mobile deposit only" in your endorsement. Follow the prompts to snap a picture of the front and back of your check and make the deposit without ever stepping foot in a branch. You can deposit up to \$5,000, and \$275 is immediately available.

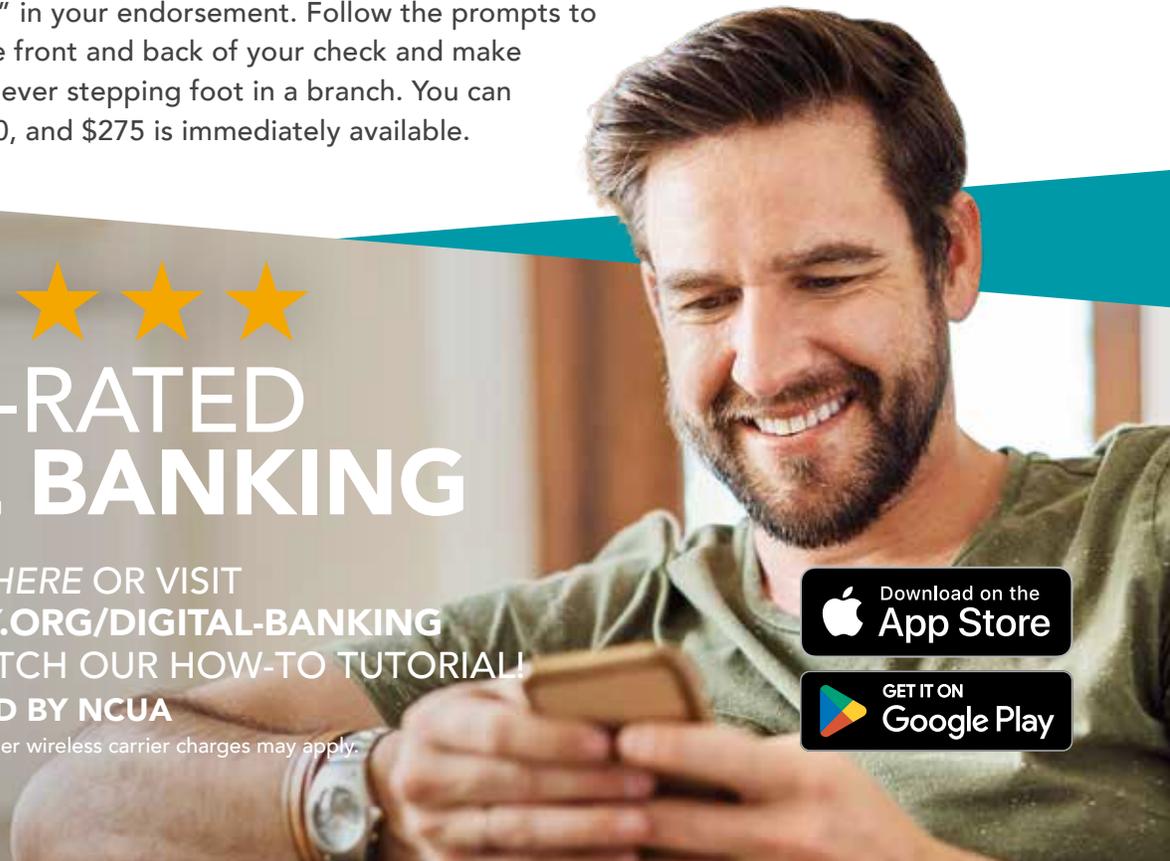


TOP-RATED DIGITAL BANKING



SCAN HERE OR VISIT
[CCUKY.ORG/DIGITAL-BANKING](https://www.ccu.org/digital-banking)
TO WATCH OUR HOW-TO TUTORIAL
INSURED BY NCUA

Data and other wireless carrier charges may apply.



LET'S SPEND SOME TIME ON *Debit Cards!*

If you currently have an EKFCU Debit Card, be on the lookout for your **NEW** Commonwealth Credit Union card.

└ ACTIVATE YOUR NEW COMMONWEALTH DEBIT CARD:

- You can activate the card(s) immediately
- However, do not use the card until **after 12:00 PM on July 1ST, 2025**
- Transactions attempted before this time will be declined

YOUR CURRENT EKFCU DEBIT CARD:

Your current EKFCU Debit Card will work until close of business on Monday, June 30TH, 2025. Transactions will be approved based on your available balance until the close of business. Please plan to have an alternate form of payment during the conversion, just in case.

Your current EKFCU Debit Card will work until close of business on Monday, June 30TH, 2025. You will be able to use your new CCU Debit Card after 12:00 PM on July 1ST, 2025.

During this small gap in availability, please plan to have an alternate form of payment available.



DON'T FORGET ABOUT AUTOMATIC PAYMENTS & BILL PAY

┌ UPDATE YOUR AUTOMATIC PAYMENTS LINKED TO YOUR EKFCU DEBIT CARD

After conversion weekend, you'll need to update your debit card information for any automatic payments you've set up—things like streaming services, subscriptions, or gym memberships. It's a simple step to ensure uninterrupted service. Just review your accounts and update your payment details as needed.

┌ SET UP ANY NEW AUTOMATIC PAYMENTS LINKED TO YOUR CHECKING ACCOUNT NUMBER USING YOUR NEW ACCOUNT NUMBER

Previously set up payments will continue as scheduled, so there's no need to update them. However, any payments set up on or after July 1ST, 2025 should be set up using your new Commonwealth Credit Union checking account number (refer to page 5) along with CCU's routing number, which is 283978441.

┌ CONFIGURE YOUR BILL PAY ACCOUNTS (IF YOU USED EKFCU'S BILL PAY)

If you've been using EKFCU's Bill Pay, transitioning to Commonwealth Credit Union's digital banking is simple—just take a moment to set up your payments within our system. CCU Bill Pay processes payments efficiently, ensuring electronic payments arrive exactly on their due date. These funds will be withdrawn only on that date, while check payments will be deducted when the check is presented for payment. Please note that it may take up to two (2) days for your account balance to reflect withdrawn payments, so keep this in mind when reviewing your available balance, as it will not immediately show pending bill pay charges.

CONCERNED ABOUT OVERDRAFTS ON YOUR CHECKING ACCOUNT?

Great news! As a Commonwealth Credit Union member, you have access to \$150 in Basic Overdraft Privilege on your new account. This limit may be available for checks and other transactions made using your checking account number, such as an automatic (ACH) payment transaction, automatic bill payment, or recurring debit card payment. If you request us to do so (opt in), we may authorize ATM transfers or withdrawals and everyday debit card purchases using your available balance and your Enhanced Overdraft Privilege limit. Standard CCU eligibility and fees will apply. To opt-out of Basic Overdraft Privilege or opt-in to Enhanced Overdraft Privilege, call, stop by your local branch, or send us a secure message in digital banking.

Please refer to the Rate and Fee Disclosure available on our website at [CCUKY.ORG/POLICIES](https://www.ccu.org/policies). In the event of an overdraft, please note the CCU does not send overdraft notices. Any overdrafts will be present in your digital banking history and on your detailed statement.

Good News!

YOU CAN STILL USE YOUR EKFCU CHECKS

There's no need to stop using your EKFCU checks. Your EKFCU checks will continue to clear through your new Commonwealth Credit Union Checking Account.

└ **ORDER NEW CHECKS** (ONLY IF YOU'RE OUT OF CHECKS)

When it's time to order more, call 800.228.6420 or stop by your local branch to place your initial order. After the initial order, you can conveniently reorder your checks within Digital Banking.

NOW, LET'S COVER YOUR AUTO LOANS!

└ **PROVIDE PROOF OF INSURANCE** FOR EACH OF YOUR VEHICLE LOANS

If you have an auto loan with EKFCU, we'll need you to provide proof of insurance for each vehicle loan. On or soon after July 1ST, 2025, please visit [MYINSURANCEINFO.COM](https://myinsuranceinfo.com) and follow the prompts to enter your vehicle's VIN and insurance information. You or your agent can also update this information by mailing or faxing your declaration page to:

COMMONWEALTH CREDIT UNION INSURANCE CENTER
P.O. BOX 5009
WESTFIELD, IN 46074
FAX: 800-709-4820



YOUR *New* PAPER STATEMENT!

Below is an example of your Commonwealth Credit Union Statement that you will receive in August for the month of July.



PO Box 978
Frankfort, KY 40602-0978
502.564.4775 • 800.228.6420
CCUKY.ORG

STATEMENT PERIOD
X/X/XXXX - X/X/XXXX

MEMBER #

PAGE
X of X

MEMBER NAME HERE

| STATEMENT SUMMARY | | | | |
|-------------------------|-------------------------|-----------------|-----------------------|-----------------------|
| DEPOSIT ACCOUNTS | | | TOTAL BALANCE: | \$XX,XXX.XX |
| ACCOUNT TYPE | PREVIOUS | DEPOSITS | WITHDRAWALS | ENDING BALANCE |
| ACCOUNT NAME | \$ X.XX | \$ X.XX | \$ X.XX | \$ X.XX |
| ACCOUNT NAME | \$ X.XX | \$ X.XX | \$ X.XX | \$ X.XX |
| ACCOUNT NAME | \$ X.XX | \$ X.XX | \$ X.XX | \$ X.XX |
| ACCOUNT NAME | \$ X.XX | \$ X.XX | \$ X.XX | \$ X.XX |
| ACCOUNT NAME | \$ X.XX | \$ X.XX | \$ X.XX | \$ X.XX |
| LOAN ACCOUNTS | | | TOTAL BALANCE: | \$XX,XXX.XX |
| ACCOUNT TYPE | PREVIOUS BALANCE | | ENDING BALANCE | |
| ACCOUNT NAME | \$ X.XX | | \$ X.XX | |
| ACCOUNT NAME | \$ X.XX | | \$ X.XX | |

| ACCOUNT NAME | | | | |
|------------------|--------------------|-----------------|--------------------------|--------------------|
| | | | PREVIOUS BALANCE: | \$XX,XXX.XX |
| | | | YTD DIVIDENDS: \$ X.XX | |
| TRAN DATE | DESCRIPTION | DEPOSITS | WITHDRAWALS | BALANCE |
| MM/DD | DESCRIPTION | \$ X.XX | | \$ X.XX |
| MM/DD | DESCRIPTION | | -\$ X.XX | \$ X.XX |
| MM/DD | DESCRIPTION | \$ X.XX | | \$ X.XX |
| | | | NEW BALANCE: | \$XX,XXX.XX |

STAYING IN THE *Loop!*

Let's stay in touch! Follow **Commonwealth Credit Union** for updates, news, and more, all from wherever you are!

 **Commonwealth Credit Union**

 **@commonwealthcreditunion**

 **@CommonwealthCU**



Dive into a wealth of financial wisdom, stay updated on community initiatives, and discover lifestyle tips on our blog, **CCU Connect**.



Scan the QR code above or visit
CCUKY.ORG/BLOG

For key dates and frequently asked questions, visit our dedicated **EKFCU** page to help make this a smooth transition.



Scan the QR code above or visit
CCUKY.ORG/EKFCU



**OUR *New* LOBBY
& DRIVE-THRU HOURS!**

STARTING JULY 1ST, 2025
MONDAY - FRIDAY: 9:00 AM - 5:00 PM

LIVE VIDEO TELLER HOURS:
MONDAY - FRIDAY: 8:00 AM - 5:30 PM
SATURDAY: 9:00 AM - 12:30 PM

800.228.6420 | CCUKY.ORG
INSURED BY NCUA

