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What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough available funds in your account to cover a transaction at the time it is presented to us for payment, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have Overdraft Protection plans such as a link to a savings account or line of credit account, which may be less expensive than our Standard and Enhanced Courtesy Pay services described below. To learn more, ask us about these plans.
2. We also offer Standard Courtesy Pay and Enhanced Courtesy Pay services that come with or are available for your account.

This notice explains our Standard Courtesy Pay and Enhanced Courtesy Pay services.

➤ **What are the Standard Courtesy Pay and Enhanced Courtesy Pay services that come with or are available for my account?**

Standard Courtesy Pay comes with your account when you qualify. With Standard Courtesy Pay, we do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

Enhanced Courtesy Pay is available but does not come with your account when you qualify for Standard Courtesy Pay. You must tell us if you want this service. For Enhanced Courtesy Pay, we will not authorize and pay overdrafts for the following types of transactions unless you opt in (see below):

- ATM transactions
- Everyday debit card transactions

For both types of Courtesy Pay, keep in mind that we pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

➤ **What fees will I be charged if 5Point Credit Union pays my overdraft?**

Under our Standard Courtesy Pay and Enhanced Courtesy Pay services:

- We will charge you a **\$30.00** fee each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ **What if I want to opt in for 5Point Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions with Enhanced Courtesy Pay?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions with the Enhanced Courtesy Pay service, complete the form below and present it at a branch office or send it to us at 5Point Credit Union, P.O. Box 1366, Nederland, TX 77627. You may opt out of the Standard or Enhanced Courtesy Pay service at any time by calling (800) 825-8829 or writing to us at the address above.

I want 5Point Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Account Number: _____ Signature: _____

Date: _____ Printed Name: _____

FIVEPOINT CREDIT UNION
Discretionary Courtesy Pay Policy
Consumer and Business Accounts

It is the policy of FivePoint Credit Union to comply with all applicable laws and regulations and to conduct business in accordance with applicable safety and soundness standards.

The Membership Agreement and Disclosures ("Membership Agreement") and the Business Membership and Account Agreement ("Business Membership Agreement") provided to you at the time of membership, as applicable and as amended from time to time, shall control any conflict between any provision of the Membership Agreement or the Business Membership Agreement and this Discretionary Courtesy Pay Policy. The Membership Agreement and the Business Membership Agreement are available online at www.5pointcu.org or at any store.

An overdraft occurs when you do not have enough available funds in your account to pay a transaction presented for payment, whether the transaction is made by check, electronic Automated Clearing House (ACH), ATM or debit card, online bill payment, in-person, or other means. If this occurs, and if no other form of overdraft protection is available to pay the transaction, rather than returning the payment to the payee for insufficient funds and charging an NSF fee, our discretionary Courtesy Pay service may provide eligible members in good standing with the privilege to have the transaction paid and charged to their checking or other payment account. A member, if an individual, must be at least 18 years old to qualify for this service. Eligible members must additionally have a qualifying checking or other payment account open for at least 60 days and maintain their accounts in good standing as determined by FivePoint Credit Union, which includes without limitation:

- Depositing an amount greater than or equal to the amount of discretionary Courtesy Pay extended to you in your account within 30 days of an overdraft and bringing your account balance to a positive balance within such 30-day period.
- Not being in default on any loan or other obligation owed to FivePoint Credit Union.
- Not being subject to any legal or administrative order or levy.

Upon qualification, this service will automatically be extended to you for check, ACH, online bill payment, recurring debit card, and in-person transactions. If you would like the service to apply to your ATM and everyday (one-time) debit card transactions, you must affirmatively opt-in by completing our opt-in form. Some types of checking accounts may be ineligible for the Courtesy Pay service.

Opt-Out: If you wish to opt out of any Overdraft Protection service we offer, you may do so at any time by notifying us in writing, by phone, or in-person at one of our stores.

An Overdraft fee of \$30 will apply for each transaction paid using the Courtesy Pay service. There is no limit to the number of overdrafts and Overdraft fees you may incur each day, so you must take care to carefully manage your account to avoid fees. We offer additional types of overdraft protection services, such as Overdraft Protection plans that transfer available funds from your savings account, or line of credit account of yours to pay overdrafts and are less expensive than the Courtesy Pay service. Please contact us to learn more about these options.

The Courtesy Pay service is not a line of credit and is not guaranteed. You should always manage your accounts responsibly and never depend on the service to pay your transactions. However, if you should occasionally and inadvertently overdraw your account and if you qualify, we will strive to pay your

reasonable overdrafts, subject to your Courtesy Pay limit and the Overdraft fee. The Courtesy Pay limit for the Absolutely Free Checking, Plus Checking, Rewards Checking, and Fifty Plus Checking accounts is \$500 and for Business Checking accounts is \$1,500. Overdraft fees, when incurred, will be included in a member's Courtesy Pay limit.

Please be aware that transactions may be processed in any order we choose, but are generally processed in random order as they are received. In any event, the order in which we process your transactions may be different from the order in which they occurred, and this can affect the total amount of Overdraft fees you may incur. If multiple checks, items, or other payment orders (collectively, "items") are paid with the Courtesy Pay service in one day, multiple fees will be incurred. The order in which we pay items may cause your larger items (such as your rent or mortgage payment) not to be paid first, but this process may reduce the amount of Overdraft Protection Automatic Transfer and/or Overdraft fees you have to pay if sufficient funds are not available. **To avoid fees, you must take care to keep track of all of your transactions and ensure you have sufficient funds available in your checking or other applicable account when the transactions are presented to us.**

FivePoint Credit Union is not obligated to pay any item presented for payment if your account does not contain sufficient available funds. Please refer to the Membership Agreement or the Business Membership Agreement for information about the available funds balance and how it can affect overdrafts. Any discretionary payment (or other negotiation or processing) by FivePoint Credit Union of any non-sufficient funds check or other item does not obligate or create an agreement or course of dealing for FivePoint Credit Union to pay any additional non-sufficient funds check or item or to provide prior notice of its decision to refuse to pay any additional non-sufficient funds check or item.

The total of the discretionary Courtesy Pay balance, including Overdraft fees, is due and payable upon demand and in no event more than 30 days after we have paid each overdraft. The member and each joint owner will continue to be liable, jointly and severally, for all such amounts, as described in the Membership Agreement or the Business Membership Agreement. In addition, should a member's account remain overdrawn past the 30-day period, we may suspend or terminate the member's Courtesy Pay service, and the member and any joint owners will be responsible for any collection fees incurred. Once again, while FivePoint Credit Union will have the non-contractual discretion to pay overdrafts on accounts in good standing (as described above) in accordance with this policy, any such payment is a discretionary courtesy, and not a right of the account holder or an obligation of FivePoint Credit Union. FivePoint Credit Union, in its sole and absolute discretion, may cease paying overdrafts or offering this service at any time without prior notice of reason or cause.

We want you to understand how our Courtesy Pay and other overdraft protection services work so that you can manage your account effectively and avoid overdraft fees. Please refer to the Membership Agreement or Business Membership Agreement for additional information about our overdraft services. If you do not understand the services or if you are having trouble managing overdrafts on your account, please contact us for assistance.

800.825.8829
www.5pointcu.org



Rev. 1/19

FACTS	WHAT DOES FIVEPOINT CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none">▪ Social Security number and overdraft history▪ Credit history and employment information▪ Income and transaction or loss history	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons FivePoint Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does FivePoint Credit Union share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes—information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes—Information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call toll-free 1-800-825-8829	

What we do	
How does FivePoint Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does FivePoint Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or show your government-issued ID ▪ give us your income information or apply for financing ▪ provide account information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>FivePoint Credit Union has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>FivePoint Credit Union does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include insurance companies, credit card companies, loan recapture programs, and financial advisors.</i>

Other Important Information
<p>CA Residents: We do not share your personal information for joint marketing with other financial companies.</p> <p>VT Residents: Except as permitted by law, we will not share your personal information with nonaffiliates.</p> <p>MA Residents: We do not share your account information except as permitted or required by law.</p>

June 25, 2019

[FIRST NAME] [LAST NAME]
[STREET ADDRESS]
[CITY], [STATE] [ZIP]

Dear [FIRST NAME]:

As you may already know, Southeast Texas Employees Federal Credit Union (SETXEFCU) will merge with 5Point Credit Union on Tuesday, July 2.

I want to personally welcome you to the 5Point family. We are excited to have the opportunity to serve you, and to provide you with expanded financial services and convenience where you live and work.

During this transition, our goal is to keep you fully informed. We are providing this packet of materials to answer any questions you might have and to help make the transition to 5Point Credit Union as easy as possible.

Your current SETXEFCU debit card will continue to work through July 31, 2019. You'll need to (1) visit any one of our locations for a new 5Point instant issue debit card or (2) call us to have one mailed to you at your earliest convenience. Once a new 5Point debit card is in your hands and activated, your current SETXEFCU card will cease to work.

Within this packet, there is additional information you need to know and actions you may need to take based on your accounts. If you have additional questions after reviewing this information, please call us at 1.800.825.8829, press 2 for member services, and we'll be happy to help you. Our phone lines are open 24/7.

As one of the largest independent, not-for-profit financial institutions in Southeast Texas, we're committed to delivering real, meaningful service built on honest values and community involvement. We've been providing financial opportunities to the hardworking families of our area since 1935, and we're ready to help you meet your goals.

We greatly value you as a new member and appreciate your patience during this transition. At 5Point, our goal is to build long-term relationships by being there when you're ready to step forward into what's next.

We look forward to starting the journey with you.

Warm regards,

A handwritten signature in black ink, appearing to read "E.M. Shaw". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Erik M. Shaw
President/CEO

What You Need to Know



Here are answers to some of the most frequently asked questions about upcoming changes that will affect your accounts. If you have any further questions or concerns, please call us at 1.800.825.8829. We're available 24/7 to help you.

What is Changing

Credit Union Name: The name will change to 5Point Credit Union.

Account Number: All account numbers will become a 10-digit number, starting with an 8, followed by zeros and ending with your current account number. For example, if you have a one digit account number, your number becomes 800000000x. If you have a four digit account number, your number becomes 800000xxxx, where the x's represent your current account number.

Checking Account Suffixes: SETXEFCU checking account designators were 50, 51, 52 and 53. 5Point uses 9, 10, 11, and 12 to designate separate checking accounts. If you currently have a suffix of 50, it will become 9 at 5Point. If your suffix is 51, it will become 10, and so on.

Debit Cards SETXEFCU: Your current SETXEFCU debit card will work through July 31, 2019.

Debit Cards 5Point: New Visa® Debit Cards will be available beginning July 2, 2019. Come to any location for an instantly issued debit card or call us to order one and we'll send it to you through the mail. You must have a new card to begin using on August 1, as your current SETXEFCU card will cease to work on July 31. See the debit card questions and answers on following pages for more information about debit card changes.

ATM Cards: ATM cards are no longer available. If you use an ATM card, you'll need to open a checking account to receive a 5Point debit card.

Checks: Your existing SETXEFCU checks will continue to work and clear through December 31, 2019. If you contact us by October 31, 2019, we will order you a FREE box of 5Point Credit Union checks. These new checks will have the correct 5Point Credit Union routing number and your new account information.

Website: The 5Point Credit Union website is www.5PointCU.org

Phone Number: The phone number will change to 5Point's number 1.800.825.8829 with 24/7 support. Select option 2 for member services.

Routing Number: The credit union routing number will change to 5Point's routing number 313187571.

What is Not Changing

Branch Location: The existing Orange branch (old SETXEFCU) will remain open as always. In addition, you will now have access to seven other 5Point branches located throughout Southeast Texas and North Houston.

NCUA Insurance: Your deposits will continue to be insured up to the limit of \$250,000 established by the NCUA. IRA deposits are insured up to a separate \$250,000 limit. Please see the enclosed *Member's Guide to Services*.

Operating Hours: The Orange branch (old SETXEFCU) lobby hours will remain the same, Monday – Friday, 9:00 a.m.-5:00 p.m. Visit 5PointCU.org to see extended hours at our other locations.

Important Merger Dates

June 25, 2019	5Point Credit Union Welcome Kit mailed to SETXEFCU members.
June 28, 2019	SETXEFCU closes early at 3:00 p.m.
July 1, 2019	Orange location (old SETXEFCU) closed for merger.
July 2, 2019	SETXEFCU opens as 5Point Credit Union.

General Information

Q Why is this merger happening?

A Southeast Texas Employees Federal Credit Union is merging with 5Point Credit Union to provide members with access to even greater service, more convenience and new financial products. SETXEFCU opens July 2, 2019, as 5Point Credit Union.

It is important that you review all of the information provided in this packet to determine whether any change will affect your account(s) and if any action is needed on your part.

Your Accounts

Q How will this merger affect my savings (share) account?

A All savings accounts will have a suffix of 0 at 5Point Credit Union.

Q How will this merger affect my checking account(s)?

A We will be updating your account to match an account type at 5Point Credit Union with similar features. If you are over 50 years of age, we're moving your account into our 50+ checking account. All others will move into our Absolutely Free Checking option. Review the enclosed Checking Account Options sheet to compare all of 5Point's checking account types. If you would prefer another type of account, simply stop by the 5Point Credit Union nearest you or give us a call at 1.800.825.8829. We'll be happy to assist.

Your account number will change to become a 10-digit number. We'll accomplish this by adding an 8 to the beginning of your account number and then filling in with zeros, and then end with your current account number. For example, if you have a one digit account number, your number becomes 800000000x. If you have a four digit account number, your number becomes 800000xxxx, where the x's represent your current account number.

Account suffixes will also change

50 at SETXEFCU becomes **9** at 5Point

51 at SETXEFCU becomes **10** at 5Point

52 at SETXEFCU becomes **11** at 5Point

53 at SETXEFCU becomes **12** at 5Point

Q Can I continue to use my current checks?

A Yes, but only for a short time. Payments written on your current checks will only continue to work and clear your account through December 31, 2019, so you need to order new checks as soon as possible. When you reorder checks, your routing number will change and your account information will be updated. If you contact us to reorder checks through our vendor by October 31, 2019, we will provide your first box of checks for FREE. Order your new checks as early as possible to avoid any overlap where you don't have working checks.

Q Do I automatically receive overdraft protection with my checking account?

A Yes, your checking account links to your savings account for our overdraft protection option. In the event of an overdraft in your checking account, available funds will be transferred from your savings to cover the overdraft in your checking account. A nominal transfer fee of \$5.00 will charge to your account each time funds transfer.

Q Do I automatically receive standard courtesy pay?

A Yes, if your account has been open for 60 days and is in good standing, you will receive standard courtesy pay. Our standard courtesy pay service covers overdrafts on checks and other transactions made using your checking account number and automatic bill payments. The Courtesy Pay limit is \$500.00. There is a nominal fee of \$30.00 assessed per transaction paid using the Courtesy Pay service. Please see Courtesy Pay inserts for additional information. If you prefer not to keep the service, you may opt-out by calling 1.800.825.8829 or writing to us at P.O. Box 1366, Nederland, TX 77627.

Q What changes will affect my CDs and IRAs?

A Interest rates currently in effect for your CDs and IRAs will not change until renewal. At that time, the rates may be adjusted, as they have in the past, to reflect current market conditions.

Direct Deposit

Q Will my direct deposit(s) and/or withdrawal(s) continue as before?

A Originators of direct deposits will be automatically notified of 5Point Credit Union's routing number. However, we strongly recommend that you verify your information is updated. 5Point sends out a Notification of Change to those making deposits to your account, but we can't guarantee that those updates are made on the originator's side. It is the member's responsibility to confirm that the routing information is updated. The routing number is provided here for your convenience:

Routing Number: 313187571

If you currently receive direct deposits into your savings (share) account, you will need to provide 5Point's routing number and your account number to the originator.

If you currently receive direct deposits into your checking account, you'll need to provide the originator your new routing number and draft look-up number associated with your checking account to complete the process. The draft look-up number can be found on the bottom of your new 5Point checks or by calling the credit union.

We strongly urge you to contact anyone making deposits into your account to update your account information.

Debit/ATM Cards and Credit Cards

Q Can I still use my existing ATM card?

A 5Point Credit Union does not support ATM cards. Your current SETXEFCU ATM card will continue to work through July 31, 2019. To continue receiving access to your funds at the ATM, you'll need to open a checking account to receive a debit card.

Q Can I still use my existing debit card?

A Your SETXEFCU debit card will continue to work through July 31, 2019.

Come by any of our locations for an instant issue debit card or call us to request one be sent to you through the mail. As soon as you receive and activate your new 5Point card, your SETXEFCU card will be deactivated. Please contact us at your earliest convenience to avoid any interruption in debit card service.

IMPORTANT: Please note that if you have a *recurring debit card payment* set with your debit card, you will need to provide the merchant with your new debit card number.

Q Can I continue to use my SETXEFCU credit card?

A You'll need to call us or come by at your earliest convenience to apply for a new 5Point Visa credit card. Your SETXEFCU credit card will stop working on August 15th, and no new transactions will process after that date. Please call us or come by soon so that there is no interruption in your credit card service.

Mobile Banking and Online Banking

Q Will Mobile Banking, Online Banking and Bill Pay be affected?

A 5Point Credit Union's mobile banking, online banking and Bill Pay are free to all members. You will need to sign up for 5Point's home banking through our 5Point website any time on or after July 2, 2019. Any payments set up through SETXEFCU's home banking system will cease to process on June 25, 2019. Future payments will need to be set up through 5Point's home banking system. See enclosed Electronic Services Instructions for step-by-step guidance to setting up your home banking account.

Q Will Online Services be available over the merger weekend?

A Online services will be unavailable over the merger weekend. You can begin accessing your accounts at 5PointCU.org on July 2, 2019.

Bill Pay

Q Will I need to re-establish my scheduled bill payments?

A Yes. You'll need to set up Bill Pay through 5Point's home banking system. Any recurring, scheduled payments through SETXEFCU will not process beginning June 26, 2019. See the Electronic Services sheet in this packet for step-by-step instructions on setting up your home banking username and password.

Loan Payments

Q Will there be changes to my loans(s) or where I make loan payment(s)?

A The terms of your loan(s) will remain the same. You may make personal and commercial loan payments at any 5Point location nearest you. When mailing payments, beginning July 02, 2019, please send them to:

5Point Credit Union
P.O. Box 1366
Nederland, TX 77627

Account Statements

Q Will my account statement look the same?

A Your account statement will have a slightly different look, but you will continue to receive a statement similar to what you have received in the past. The most convenient, and fastest way, to receive your account statement is through eStatements.

Q I had eStatements with SETXEFCU. Do I need to enroll again for 5Point?

A Yes, you will need to log on to Online Banking, then click on Additional Services and then eStatements/Notices. You will need to accept the 5Point eStatement agreement.

Q Will my transaction history and statements that are currently available in SETXEFCU's online banking system be available on 5Point Credit Union's online banking system?

A Your SETXEFCU transaction history will no longer be visible in online banking. If you need any transaction history, simply give us a call and we can research the information you need.

Q When will I receive my checking account statement(s)?

A You will receive your last statement from SETXEFCU for the period ending June 30, 2019. Thereafter, you will receive monthly statements from 5Point Credit Union if you have a checking account. If you have a savings account only, your statements will be sent quarterly.

Wire Transfers

Q How should I arrange for wire transfers to and from my account(s)?

A Wire transfers will be handled much the same as they have in the past. Here's the information you'll need to wire funds to your account:

Our Name:	FivePoint Credit Union
Our Routing Number:	313187571
Your Name:	ex. John Q. Member
Your Account Number:	Checking or Savings
Our Mailing Address:	P.O. Box 1366, Nederland, TX 77627
Our Phone Number:	800.825.8829

Hours of Operation

Q Will the lobby hours change at the old SETXEFCU location?

A The lobby hours will remain the same and will be open Monday-Friday 9:00 a.m.–5:00 p.m. See our website, 5PointCU.org, for full operating hours at all of our locations.

If you have additional questions or need more information, please call us at 1.800.825.8829.



MORE LOCATIONS. MORE CONVENIENCE.

Southeast Texas

Orange
1608 W. Park Avenue
Orange, TX 77630

Bridge City
2335 Texas Avenue
Bridge City, TX 77611

Port Arthur
4401 Highway 73
Port Arthur, TX 77642

Nederland
1300 Highway 69 North
Nederland, TX 77627

Beaumont
4005 Dowlen Road
Beaumont, TX 77706

Lumberton
141 North LHS Dr., Suite 219
Lumberton, TX 77657

North Houston

Conroe
3570 FM 1488, Suite 700
Conroe, TX 77384

The Woodlands/Spring
1021 Sawdust Road, Suite 150
Spring, TX 77380

Checking Account Options



We know that each member has unique financial goals. That's why we work to match you with the account that will help you reach those goals today, and build new ones tomorrow. All of our accounts feature great benefits, including the 5Point team- we're always ready to answer your questions.

5Point has rolled your checking account into one of our checking account options below. If you are under 50 years old, you have been automatically enrolled in our Absolutely Free Checking. If you are 50 years or older, we've set you up with our 50+ Checking account. Check out all the great benefits below. If you find an option that works better for you, let us know. Just give us a call or stop by one of our branches. We'd be happy to get you set up today!

	ABSOLUTELY FREE CHECKING ACCOUNT	PLUS CHECKING ACCOUNT	50+ CHECKING ACCOUNT	REWARDS CHECKING ACCOUNT
Age Requirements	None	None	50+	None
Minimum Balance	None	\$350 Average Balance	None	\$5,000 Average Balance
4 Free Boxes of Checks Per Year			○	○
Free Cashier's Checks			○	○
Discount on Safety Deposit Boxes (availability varies by branch)			○	○
Monthly Service Fees	None	\$5 if Under Balance Requirement	None	\$12 if Under Balance Requirement
Overdraft Protection	○	○	○	○
Courtesy Pay (once qualified-after 60 days of membership)	○	○	○	○
Free Online Banking & Bill Pay	○	○	○	○
5Point App	○	○	○	○
Access to Your Account at 5,000+ Participating Co-op Locations	○	○	○	○
PopMoney (once qualified)	○	○	○	○
Mobile Deposit Capture (once qualified)	○	○	○	○
Free Transactions at AllPoint & Cardtronics ATMs	○	○	○	○
Money Back Rewards	○	○	○	○
Same Day Discover® or Visa® Debit Cards	○	○	○	○
Dividends		○	○	○

ELECTRONIC SERVICES INSTRUCTIONS



SIGN UP FOR HOME BANKING

1. Visit 5PointCU.org, and select "Not enrolled? Sign up now" under the home banking sign in form, or download the 5Point App, and select the "Sign up" button in the lower lefthand corner of your screen.
2. Fill out the form, accept the terms and agreements, and select "Complete Sign up."



SIGN UP FOR E-STATEMENTS



1. Visit 5PointCU.org, and log in to home banking.
2. Select "Additional Services" in the menu, and select "E-Statements/Notices" from the drop down menu.
3. Read the disclosure, check the "Yes, I agree" box, and select "Submit."



DOWNLOAD THE 5POINT APP

1. Visit the App Store or Google Play on your device.
2. Search for "5Point Credit Union" and install.

SIGN UP FOR TEXT MESSAGE BANKING



1. Visit 5PointCU.org, and log in to home banking.
2. Select "My Settings."
3. Scroll down to the bottom of the page, and select "Alerts & Notifications."
4. Select "Start text banking now" on the right side of your screen.
5. Follow the prompts, and select "Done."

SIGN UP FOR ALERTS AND NOTIFICATIONS (Desktop)



1. Visit 5PointCU.org, and log in to home banking.
2. Select "My Settings."
3. Scroll down to the bottom of the page, and select "Alerts & Notifications."
4. Provide the email and phone number(s) to which you'd like to receive alerts, and customize the preset alerts provided. You can also add your own alert by selecting "Add an alert."
5. To edit an alert, hover over the alert, select "More options," make desired changes, and select "Save." To remove an alert, hover over the alert, and select "Remove."

ENABLE OR DISABLE ALERTS AND NOTIFICATIONS (Mobile App)

1. Sign in to the 5Point App.
2. Select "More," then "Settings," then "Push Notifications."
3. Enable or disable desired alerts. *You can edit alerts by logging into home banking from the 5Point website.*

MOBILE DEPOSIT – You can make deposits with your mobile device once your account has been open for at least 60 days. Visit 5PointCU.org for details.

Direct Deposit for Checking Account



Use this Direct Deposit for Checking Account form if you wish to initiate direct deposits into your 5Point Credit Union CHECKING account.

To initiate a direct deposit into your 5Point checking account, attach a voided starter check that can be found in your new member packet to this form and give the information to anyone who makes deposits directly into your checking account (your employer, Social Security Administration, pension plan, or annuities).

Important Note: The information at the bottom of your check is needed to set up direct deposits into your checking account.

The voided starter checks were not included in your new member packet. Please contact us to order new checks. Your first box will be free if you order by October 31, 2019.

ATTACH VOIDED STARTER CHECK HERE

Direct Deposit for Savings Account



Use this Direct Deposit for Savings Account form if you wish to initiate direct deposits into your 5Point Credit Union SAVINGS account.

Complete this form and give it to anyone who makes deposits directly into your savings account (your employer, Social Security Administration, pension plan, or annuities). They'll handle the rest.

Important Note: Your 5Point account number is required to complete this process and can be found on the Member Account Card found in this New Member packet.

The Member Account Card was not included in your New Member Packet. You can call us at 1.800.825.8829 or stop by the Orange location to pick yours up.

Date

Financial Institution: 5Point Credit Union

Routing #: 313187571

Member Name: _____

Account #: _____

(Can be found on Member Account Card in packet)