



ACCOUNT TRANSITION GUIDE

NOVEMBER 30, 2018

Welcome to Family First Credit Union!

We are excited to have you as a member of Family First Credit Union! To help make your transition as smooth as possible from Atlanta Federal Credit Union (AFCU) to Family First Credit Union (FFCU), we have created this Transition Guide.

ACCOUNT TRANSITION DATES:

Friday, November 30, 2018 through Monday, December 3, 2018

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INTRODUCTION

The merger of Atlanta Federal Credit Union and Family First Credit Union is almost complete. Family First Credit Union has been in existence since 1930 and has the financial strength to meet all of your financial needs.

We know you will have questions about how this change will affect you as we complete the transition. Over the coming weeks, we encourage you to use this transition guide.

We greatly encourage members to complete any necessary account transactions prior to Friday, November 30th, 2018 to avoid any inconvenience during the conversion weekend. We anticipate increased call volume and walk-in traffic during the week before and after the conversion. Your patience is greatly appreciated. Please continue to watch for future communications as we will continue to keep you informed on any updates that may affect your FFCU accounts.

PLEASE NOTE:

The information contained in this guide is general information pertaining to the general membership as a whole. If any special circumstances arise particular to your account, you will receive a separate notification detailing any required update.

Atlanta Federal Credit Union accounts are scheduled to transition to Family First Credit Union accounts the weekend of November 30th to December 3rd, 2018.

Important Dates to Remember:

Last two weeks of November, 2018

- You will receive your new FFCU Visa Debit Card. New FFCU Visa Credit Cards will be issued at a later date. Please activate and begin using your FFCU Visa Debit Cards beginning December 1, 2018, as your AFCU Cards will no longer be active.
- Please visit AFCU prior to conversion weekend for any special in-branch transactions or business you may need over the transition weekend.

Friday, November 30, 2018

- AFCU's current Online Banking will be available through Friday, November 30, 2018, until 6 pm EST.
- All AFCU Debit Cards will be deactivated at 7 pm EST.

Saturday, December 1, 2018

- Family First Credit Union branches will open from 9 am – 12 pm.
 - 3604 Atlanta Ave., Hapeville GA
 - 1560 Holcomb Bridge Rd., Roswell GA



Monday, December 3, 2018

- All AFCU members will now be members of Family First Credit Union which will be open from 9 am – 5 pm at our normal locations.
 - 3604 Atlanta Ave, Hapeville GA 30354
 - 1560 Holcomb Bridge Rd, Roswell GA 30076
- All AFCU accounts are now FFCU accounts. How to access your accounts electronically will change:
 - FFCU Contact Information & 24-Hour Express Teller Line
 - FFCU Online Banking
 - FFCU Mobile Banking

ACCOUNT TRANSITION INFORMATION ONLINE 24/7

Visit us online at www.ffcuga.org for the latest information on the transition to FFCU's system and how it may affect your accounts.

Please see the Service Availability Calendar on page 8 for complete details.

ACCOUNT INFORMATION

How the Transition Affects Your Account Number:

Account numbers have changed and you now have a new FFCU Member Number.

- This number can be found on the cover letter sent to you with this transition guide (or you can contact us). Your new member number is your current AFCU member number with a Prefix of 10 at the beginning.

Example: Current Member Number 1234, new member number 101234

Checking Accounts:

Your Atlanta Federal Credit Union checking account will convert to a Family First Credit Union checking account as follows:

Atlanta Federal Account	Will Transfer to	Family First Account
AFCU Checking		Advantage Checking

- You will receive new checks. Once you receive your new checks, you can begin using them immediately. Please destroy your old checks after you receive the new ones.
- Direct deposits, social security, and automatic ACH withdrawals and deposits will continue, however; you will need to notify any payroll processors or vendors of the changes to your routing number and account number to ensure timely receipt of deposits or payments.
- If you set up a NEW Direct Deposit, Social Security, or an ACH withdrawal or deposit, you will need to provide your new account number and R/T Number: 261071373.

If any special circumstances arise particular to your account, you will receive a separate notification detailing any required update. It is always a good practice to confirm all account activity, direct deposit allocations, automatic loan payments, and debits on a routine basis.

IMPORTANT!

Members with checking accounts will receive a separate letter containing checking account information.



ACCOUNT INFORMATION

Savings, Money Market, Certificates, and IRAs:

For current deposit rates at FFCU, please visit www.ffcuga.org. Your Atlanta Federal Credit Union deposit accounts will convert to the following Family First Credit Union deposit accounts:

Atlanta Federal Account	Will Transfer To	Family First Account
Share Savings		Share Savings
Christmas Club		Christmas Club
Vacation Club		Vacation Club
Checking		Advantage Checking
Senior Checking		Prestige Checking
Kids Turf Account		Youth Savings
Traditional IRA		IRA Account

Share Savings

A minimum balance of \$5 is required to maintain membership.

Christmas Club Savings

The way your funds are dispersed annually will change. FFCU will automatically transfer the funds from your Christmas Club Savings Account to your Share Savings Account on October 10th. The account will automatically renew every year.

Vacation Club Savings

The way your funds are dispersed annually will change. FFCU will automatically transfer the funds from your Vacation Club Savings Account to your Share Savings Account on May 10th. The account will automatically renew every year.

Transaction Limitations

For Shares Savings at FFCU, you can make one withdrawal per month with no penalty. For Money Market Accounts at FFCU, you can make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by a preauthorized, automatic transfer, Internet transfer, 24-hour Express Teller Line transfer, check, draft, or similar transactions.







ACCOUNT INFORMATION

Loans: Auto, Personal, Home Equity, Mortgages:

All FFCU Auto and Installment Loans:

- Your loan will transition to FFCU with the same rate and term.
- The payment date will remain the same.

HOW DO I MAKE MY LOAN PAYMENTS TO FFCU?

If your AFCU loan was paid		You'll Need to do this now to pay your loan at FFCU:
Electronic transfer from AFCU Checking or Savings		No action. Your funds will continue to automatically transfer on the same payment date until your loan is paid in full.
Recurring transfer you had set up within AFCU Online Banking		Recurring transfers will convert to FFCU Online Banking and continue.
Bill Payment from another financial institution		Update payment information with your new FFCU loan account number.
In Person		Make your payment at one of the FFCU Branches.
Mail		<p>Mail payment along with a payment coupon to: Family First Credit Union 3604 Atlanta Ave. Hapeville, GA 30354 Or 1560 Holcomb Bridge Rd. Roswell, GA 30076</p> <p><i>You can continue to use your AFCU loan payment coupon. (Please note: Coupon booklets will no longer be supplied.)</i></p>
Pay over the phone or via AFCU Online Banking		ACH Payment from FFCU Online Banking or by phone. You can make a FFCU loan or FFCU credit card payment using a Routing Number and Account Number from any financial institution.

Existing Vehicle Insurance

- All auto loans must have full coverage. Please contact your insurance provider to update lienholder information to Family First Credit Union, 3604 Atlanta Ave. Hapeville, GA 30354.

DEBIT, ATM, AND CREDIT CARD

Debit/ATM Cards:



ACTIVATING YOUR NEW DEBIT/ATM CARD

- You will receive your new FFCU Visa Debit Card in late November.
- Your Debit Card will have a new card number.
- **Please activate your FFCU Debit Card beginning December 1, 2018.**



- You will be able to set up your PIN when you activate your card.
- Please begin using your new FFCU Debit Card December 1, 2018, as your AFCU Debit/ATM Card will no longer be active.
- ATM only cardholders will not be issued ATM Cards. Please contact FFCU to open a checking account that offers a Visa Debit/ATM Card.
- **Update Debit Card information**
 - You will need to update your Debit Card information with merchants for recurring charges (like iPass, iTunes, Netflix, Uber, health club memberships, etc.)
- As of December 1, 2018, your AFCU Debit Card will no longer be active and automatic debits will be denied.

Visa Credit Cards:

- There will be no change to your Visa Credit Card currently. Members will receive a separate letter regarding changes to their Visa Credit Card at a later time.
- Members can continue to use the AFCU Visa Credit Cards until further notified.
- Your Visa Statement will continue to say Atlanta Federal Credit Union until all changes have been made.

GENERAL MEMBERSHIP INFORMATION

Statements:

Within the first two weeks of December 2018:

- You will receive your last AFCU statement for the month of November 2018.
- Members enrolled in eStatements will receive both a paper and eStatement.

Within the first two weeks of January 2019:

- You will receive your first FFCU statement for the month of December.

eStatements:

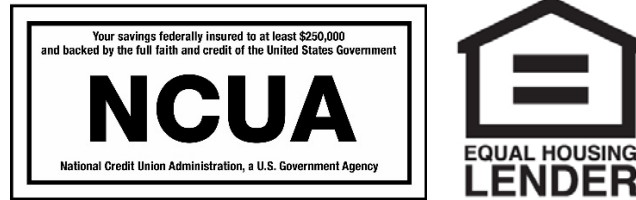
If you currently receive an AFCU eStatement, you will need to re-enroll in FFCU eStatements within the FFCU Online Banking.

Dividends:

Dividends on AFCU accounts will be paid on November 30, 2018, prior to the transition to FFCU. For current rates on your new FFCU accounts, please contact FFCU or visit www.ffcuga.org.

NCUA Insurance:

Your savings will continue to be federally insured to at least \$250,000 per account by the National Credit Union Administration (NCUA), a U.S. Government Agency.



ACCESSING YOUR ACCOUNTS

Online Banking/Mobile Banking & Bill Pay:

FFCU Online Banking features the tools and services to help manage your finances and simplify your life safely and securely from your personal computer, mobile phone or tablet. We encourage you to log in and explore all the different ways FFCU Online Banking can save you time and energy managing your money.

FFCU Online Banking Enrollment:

- FFCU's Online Banking will be available at www.ffcuga.org.
- You may log in to your FFCU Online Banking Access beginning December 1, 2018.
- All members will have to enroll in FFCU Online banking; no user information will be transferred from AFCU.
 - From the main page click “Sign Up”
 - Your Account Number is your new FFCU member number.
 - You may also call and speak to a Member Service Representative for enrollment.
- Your User ID will be your **New Member Number (10 + current AFCU Member number)**. Please make note of it.

Mobile Banking: *(Must enroll into Online Banking First)*

Please download the FFCU Mobile App:

Search for “Family First Credit Union of GA” via the App Store or Google Play and look for the FFCU Logo to install Family First Credit Union Mobile Banking.

Mobile Check Deposits:

Mobile Check Deposit is available within the FFCU app and is called Mobile Deposit.



24-Hour Express Teller Line:

- Please contact the credit union for PIN access.
 - Family First Credit Union offers 24-hour telephone access to accounts. The phone number is 404-768-3459
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Privacy Alert:

All personal accounts reporting under the same tax identification number or Social Security Number will be visible within Online Banking and available under 24-hour Express Line Teller. This means you'll be able to access all your accounts – with or without a joint owner - with one sign-on through Online or Mobile Banking. Please be aware that anyone signing in to the account with your online banking ID and password will be able to view all accounts at FFCU associated with your Social Security Number.



SERVICE AVAILABILITY – THE TRANSITION WEEKEND

	Friday, Nov. 30	Saturday, Dec. 1	Sunday, Dec. 2	Monday, Dec. 3
Debit Card	AFCU Debit Card Available Until 7 pm EST	Activate and begin using FFCU Debit Card		
Credit Card	Continue using AFCU Credit Card as usual			
Online Banking	Available until 6 pm EST	Login to FFCU Online Banking www.ffcuga.org		
eAlerts	Available until 6 pm EST	Enroll for eAlerts within FFCU Online Banking www.ffcuga.org		
eStatements, eNotices, & eTax Forms	Available until 6 pm EST	Enroll in eStatements and eNotices within FFCU Online Banking www.ffcuga.org		
24-Hour Access	Available until 6 pm EST	FFCU 24 Hour Express Teller Line 404-768-3459		
atlantafcu.com	Available until 6 pm EST	www.ffcuga.org		
Branches	AFCU Available until 4 pm EST	FFCU Open 9 am – 12 pm	FFCU Closed	FFCU Open 9 am – 5 pm

CONTACTING FAMILY FIRST CREDIT UNION

WEBSITE: www.ffcuga.org

CALL: Hapeville Branch 404-768-4980 or Roswell Branch 770-667-8114
 Monday - Friday: 9am to 5pm
 Saturday: 9am to 12pm

24-HOUR ACCESS Express Line Teller: 404-768-3459
(Four (4) digit access PIN required) Call one of our branch locations to obtain this PIN

Family First R/T Number: 261071373

FFCU Branch Locations:

- 3604 Atlanta Ave, Hapeville GA 30354
- 1560 Holcomb Bridge Rd, Roswell GA 30076