**Frequently Asked Questions**

1. **Will my account numbers change?** Member account numbers will remain the same. If any changes are necessary, members will be notified well in advance.
2. **Will my deposits still be insured?** Yes. Deposits will continue to be insured by the National Credit Union Administration (NCUA).
3. **What benefits will I get from the merger?** A merger with Jefferson Credit Union will provide members with 3 additional branch locations: Hoover, Hueytown, and Birmingham(Jefferson County Court House). The merger will expand the range of products and services available to you such as mortgage loans, enhanced online banking and much more.
4. **Will the merger affect customer service?** Both credit unions are committed to maintaining high levels of customer service.
5. **Will there be any changes to my loans or credit cards?** The terms of existing loans and credit cards will remain unchanged. Members will be notified of any modifications.
6. **How can I vote on the merger?** Members can complete and return the ballot that was received via mail. You may also vote at the meeting on 3/26/2025
7. **Who can I contact if I have more questions?** Members may submit comments or questions about the merger to share with other members, you may submit them to the National Credit Union Administration (NCUA) at <https://www.ncua.gov/support-services/credit-union-resources-expansion/resources/comments-proposed-credit-union-mergers>
8. **How long will the merger process take?** Members may be curious about the timeline for the merger. The merger process can take several months, and updates will be provided to members throughout the process.