

**Important Information
Enclosed**

Harrison

Federal Credit Union

Merger & Data Conversion Guide



Air Academy
CREDIT UNION

About this Guide

This Merger and Data Conversion Guide is to provide Harrison Federal Credit Union (HFCU) members with information about upcoming changes to their accounts. This guide contains timelines, important dates, and valuable information to help guide you through the data conversion process and ensure a smooth transition as you officially become a member of Air Academy Credit Union (AACU).

One copy of this booklet has been sent to each HFCU member household.

If more than one HFCU member resides at this address, we kindly ask you share this information. Should you require an additional booklet(s), you have the following options available to you:

- Visit the Harrison branch or any AACU branch location to obtain an additional copy
- Visit aacu.com/HarrisonFCU to view and/or download an electronic copy
- Contact us at 800.223.1983 and we will be happy to mail you a copy.



Message from the CEO

Welcome to Air Academy Credit Union!

On June 26, 2023, the members of Harrison Federal Credit Union (HFCU) voted during a special meeting on a proposal to merge with Air Academy Federal Credit Union, DBA Air Academy Credit Union (AACU). The merger became legally effective on July 1, 2023, and we are excited to expand our field of membership and honored to welcome you to the AACU family.



Glenn L. Strebe
President/CEO

Until now there has been no noticeable change in your accounts; however, the time has come for us to bring HFCU's data onto our operating system through what is called a data conversion. Once the data conversion is complete, all HFCU accounts will officially be AACU accounts and you will have full access to all AACU branch locations, ATMs, and our online and mobile banking!

Our conversion team has been hard at work over the last few months learning HFCU's processes and systems to determine the best strategy to complete this process. While you will experience some changes to how you do business and some brief disruptions of service, our merger team has worked hard to minimize the impact to you, our new member-owners, during this process. Over the next few weeks, we will add information and resources related to the data conversion on our website. If you have questions, please call us at 719.593.8600 or 800.223.1983.

Again, welcome to Air Academy Credit Union and we look forward to helping you thrive and achieve your goals!

Sincerely,

A handwritten signature in black ink that reads "Glenn L. Strebe".

Glenn L. Strebe
President/CEO
Air Academy Credit Union

Get to Know AACU

Established in 1955, Air Academy Credit Union (AACU) currently holds over \$900 million in assets and serves a large, diverse member base in El Paso and Douglas Counties. Including our operations center based in Colorado Springs, we have eight locations across Highlands Ranch, Parker, Castle Rock, Monument, the United States Air Force Academy, and Colorado Springs.

We offer a wide selection of financial products and services, including multiple rewards checking accounts, savings, lending, and an exceptional online banking experience for both consumers and businesses. Our affiliated businesses, CUSO Financial Services and Air Academy Insurance Services, also give you access to financial planning services and a variety of insurance products.

Your Money is Safe with Us

AACU is a safe place for you to save your money. We maintain federal insurance with the National Credit Union Administration (NCUA), meaning your deposits are insured up to at least \$250,000.



Branch Hours & Locations

Contact Center



Phone Numbers

719.593.8600
800.223.1983



Hours of Operation

Monday: 9:00 am - 5:00 pm
Tuesday: 9:00 am - 5:00 pm
Wednesday: 10:00 am - 5:00 pm
Thursday: 9:00 am - 5:00 pm
Friday: 9:00 am - 5:00 pm
Saturday: 9:00 am - noon
Sunday: Closed



Mailing Address

Air Academy Credit Union
P.O. Box 62910
Colorado Springs, CO 80962-2910

Branch Hours

Hours of Operation

(Excluding AFA & Harrison Branches)

Monday: 9:00 am - 5:00 pm
Tuesday: 9:00 am - 5:00 pm
Wednesday: 10:00 am - 5:00 pm
Thursday: 9:00 am - 5:00 pm
Friday: 9:00 am - 5:00 pm
Saturday: 9:00 am - noon
Sunday: Closed

AFA & Harrison* Branch Hours

Monday: 9:00 am - 5:00 pm
Tuesday: 9:00 am - 5:00 pm
Wednesday: 10:00 am - 5:00 pm
Thursday: 9:00 am - 5:00 pm
Friday: 9:00 am - 5:00 pm
Saturday: Closed
Sunday: Closed

**New Harrison branch hours
take effect November 2, 2023.*

Branch Hours & Locations (cont.)

Branch Locations



Air Force Academy (AFA)

5136 Community Center Drive
USAF Academy, CO 80840

Walk up ATM
Drive-thru ATM at
5124 Community Center Dr.

Access Badge or Military ID
required for access



Castle Rock

714 D South Perry Street
Castle Rock, CO 80104

Walk up ATM



Cheyenne Mountain Branch

1910 Southgate Road
Colorado Springs, CO 80906

Walk up ATM



Cordera® Branch/ Corporate Headquarters

9810 North Union Boulevard
Colorado Springs, CO 80924

Walk up and Drive-thru ATMs
Drive-thru banking
Coin machine



Garden Ranch Branch

4920 North Union Boulevard
Colorado Springs, CO 80918

Drive-thru Banking & ATM
Walk up ATM



Harrison Branch

1066 Harrison Road
Colorado Springs, CO 80905

Drive-thru banking



Highlands Ranch Branch

8677 South Quebec Street, Unit D
Highlands Ranch, CO 80130

Walk up ATM



Monument Branch

417 Third Street
Monument, CO 80132

Drive-thru Banking & ATM
Coin Machine



Parker Branch

10841 South Crossroads Drive
Suite 7, Parker, CO 80134

Walk up ATM

Data Conversion

On October 30, 2023, we will begin the process of converting your Harrison Federal Credit Union (HFCU) accounts to Air Academy Credit Union (AACU) accounts, through what is called a data conversion.

During the conversion process, there will be a short disruption of service and black-out period. To avoid any disruption of service we highly recommend you set up your new AACU accounts and AACU debit cards no later than October 28, 2023.

To start this process, please choose from the following options:



Call the Harrison branch at 719.527.1358.



Visit the Harrison branch location.



Visit any AACU branch location.

Go to aacu.com/locations to find the AACU branch nearest you.

We are also scheduling Saturday appointments at the Harrison branch from 9:00 am – noon, on October 14, 21, and 28, to help you complete this process.

To schedule a Saturday appointment, please call 719.527.1358.

Important Dates

Moving one financial institution's data to another institution's operating system is a complex process. Although we have taken steps to minimize the impact to you, there will be a brief disruption of services during the data conversion process.

Here is what you can expect:



October 30, 2023

On Monday, October 30, at 11:59 pm, all HFCU debit cards will be turned off and the conversion blackout period begins. You will no longer be able to use your HFCU debit cards and recommend you securely destroy them.

October 31, 2023

- The Harrison branch will be open to serve you during normal business hours.
- HFCU's website, online banking, and mobile app will be permanently disabled at 4:30 pm on October 31.
- While we can assist you in obtaining the last 24 months of account statements, we recommend you print and/or save any account statements you may wish to retain for your records before October 31.

November 1, 2023

- On Wednesday, November 1, the Harrison branch will be closed.
- All HFCU member data will be moved over to AACU's operating system.



Important Dates (cont.)

November 2, 2023

- On November 2, the data conversion will be complete.
- The Harrison branch will reopen for business and officially operating on AACU's system.
- Your accounts will be AACU accounts with new account numbers. If you did not obtain an AACU debit card before the data conversion, a new AACU debit card has been ordered for you and will arrive in the mail.
- You will be able to enroll in AACU's online banking and you will have full access to all AACU branch locations and ATMs.

December 1, 2023

Your first AACU account statement will be available electronically through online banking or will be mailed to you if you have elected to receive paper statements.

December 31, 2023

December 31 is the cutoff date for using any HFCU account information and the last day you can:

- Use HFCU personal checks, HFCU official checks, or HFCU temporary checks. We recommend ordering new checks with your AACU account information no later than December 1.
- Have your direct deposit post using HFCU account information. You must update your employer or payor with your AACU account information before December 31.
- Have automatic payments (ACH) post to your account using HFCU account information. You must update all automatic payments with your AACU account information before December 31.

What Do I Need to Do?

To minimize service disruption during the data conversion, we highly recommend you open your AACU accounts and obtain a new debit card by October 28.

If you do not open your AACU accounts before the data conversion, you will need to complete a few action steps on, or after, November 2:

- 1 Get your new account numbers. You can do this by:**
 - Enrolling in online banking
 - Visiting any branch location
 - Calling our contact center at 800.223.1983.
- 2 Enroll in online banking.**
 - After logging in, we recommend you verify your contact information to ensure it is accurate and up to date.
- 3 Enroll in eStatements if you would like to receive your statements electronically.**
- 4 Update any direct deposit information, automatic payment information, or automatic transfers, you have coming into or going out of your account with your new account number and routing number, or new debit card number.**
 - If you are enrolled in online banking, you can use ClickSwitch to assist with updating your direct deposit and automatic payment (ACH) information.
 - You can also use the CardSwap feature in online banking to update your debit card information with merchants with whom you have subscriptions or recurring payments, such as Amazon, Netflix, Hulu, Uber, etc.
- 5 Get your new AACU debit card.**
 - A new debit card will automatically be ordered for you on November 1 and mailed to you within 7-10 business days.
 - If you would like your debit card sooner, you can go to any AACU branch location and receive an instant issue debit card the same day.

Your New AACU Accounts

On November 2, HFCU members will officially have AACU accounts. We have included some important information about your new AACU accounts to make the transition as seamless as possible for you.

AACU's Routing Number: 307070021

AACU Account Numbers

- Each account will have a new unique account number. You will no longer use your member number to access your accounts.
- If you did not open an AACU account prior to the data conversion, you will need to enroll and login to AACU's online banking to obtain your new account numbers. To enroll in online banking, please follow the steps listed on page 8.

MICR Numbers

- Your checking account number is your new dedicated MICR number. You will use this new MICR number when setting up any direct deposit and ACH transactions.
- What is a MICR number? A MICR (magnetic ink character recognition) line refers to the line of numbers appearing at the bottom of a check. Your MICR number is the account number listed on the bottom of your checks.

Online Banking and Mobile Banking

- To enroll in online banking, please follow the steps listed on page 8.
- Once you have enrolled in online banking, you can download our mobile banking app from the Apple App Store or the Google Play Store.

Your New AACU Accounts (cont.)

Debit Cards

- If you did not open an AACU account and AACU debit card prior to the data conversion, you will automatically be issued a new AACU debit card and it will arrive by mail in 7-10 business days.
- You can also visit any branch location on, or after, November 2, to receive an instant issue debit card.

Account Statements

- AACU account statements consolidate and display information for all accounts of which you are the primary owner.
- Account statements can be accessed electronically by enrolling in eStatements through online banking, or you will receive them by mail if you have elected to receive paper statements.

Who should I call if I have questions about my new AACU accounts?

For AACU account questions, please call our contact center at



719.593.8600 or 800.223.1983

Loan Accounts

HFCU Loans

On November 2, your loan account held by HFCU will receive a new loan account number. However, all lending parameters of the loan will remain the same. You will still have the same rate, term, loan due date, and loan payment amount.

HFCU Loan Payments After November 2

We have several convenient ways for you to make your loan payments online, over the phone, and in-person, but you can always make your loan payment by:

- Visiting any AACU branch location
- Calling our contact center at 800.223.1983.

Pivot Lending Mortgage Loans

The data conversion will not impact mortgage loans with Pivot Lending. You will continue to make your payment to Pivot. If you make your loan payment from a HFCU checking account or HFCU debit card, you must update your payment information after November 2, with your new AACU checking account or debit card information.

Centennial Lending Mortgage Loans

The data conversion will not impact mortgage loans with Centennial Lending. You will continue to make your payment to Centennial Lending. If you make your loan payment from a HFCU checking account or HFCU debit card, you must update your payment information after November 2, with your new AACU checking account or debit card information.

HFCU Website, Online Banking, & Mobile App

- On October 31, 2023, at 4:30 pm, the HFCU website, HFCU online banking, and HFCU mobile app will be permanently disabled, and you will no longer have access to HFCU's online banking system.
- HFCU's URL (www.iamharrison.com) will be redirected to AACU's website (www.aacu.com).
- On November 2, you will be able to enroll and login to AACU's online banking. Once you are enrolled in online banking you can download AACU's mobile banking app from the Apple App Store or Google Play Store.

Will I be able to see my HFCU transaction history in AACU's online banking?

- You will not have access to your HFCU transaction history in AACU's online banking.
- Your HFCU account statements also may not be available in AACU's online banking, but we can assist you in accessing your account statements for the previous 24 months. For assistance, please call 800.223.1983, or visit any branch location.



HFCU Website, Online Banking, & Mobile App (cont.)

Can I use my HFCU online banking login to access AACU's online banking?

No. Beginning November 2, each HFCU member will have to enroll in AACU's online banking using their own social security number (SSN). Members are required to have their own individual login to online banking.

What do I do if I use online Bill Pay?

HFCU's online Bill Pay will be permanently disabled on October 31 at 4:30 pm. Beginning November 2, you can enroll in AACU's online banking and set up your online bill payments through AACU's online Bill Pay system.



Frequently Asked Questions

Can I still open new Harrison FCU accounts and/or loans at the Harrison branch before the data conversion?

Beginning September 25, no new HFCU accounts or loans will be opened. All new accounts and loans will be opened with AACU.

Will the Harrison branch continue to operate after the data conversion?

Yes. The Harrison branch will reopen after the data conversion and open for business on November 2.

Will my account numbers change?

Yes. Your account number will no longer be your member number. You will receive a new unique account number for each of your AACU accounts.

What if I can't remember my new account numbers?

If you can't remember your new account numbers, don't worry. You can locate your new account numbers inside of online banking. If you come into a branch or call our contact center, our staff have several ways to verify you and look up your account information.

When will I have to start using my new AACU account numbers?

If you open your AACU accounts before October 28, you can start using your new account numbers immediately. If you do not open your AACU accounts before the data conversion, you will be able to obtain and begin using your new account numbers after the data conversion on November 2.

How will the data conversion effect my direct deposit?

If you choose not to convert your accounts early, we will have a process in place to allow your direct deposit to continue for 60 days. However, you must update your employer or payor with your new account number and routing number by December 31, 2023.

Frequently Asked Questions

After the data conversion, where can I make a deposit or apply for a loan?

Beginning November 2, you can make a deposit or apply for a loan at the Harrison branch, any AACU branch location, or online at aacu.com.

When is the last day I can use my HFCU checks?

December 31, 2023, is the last day you can use any HFCU check or HFCU issued check.

What should I do with my HFCU checks after December 31?

If you are near a branch, we recommend bringing your checks to any AACU branch location and we will shred them for you. At that time, our branch staff will assist you with obtaining new checks.

If you do not live near a branch or are out of state, we recommend you securely shred your HFCU checks. You can call our contact center at 800.223.1983, and an agent will assist you with check replacement.

What if my checks have not cleared before October 31?

If a check has not cleared your account by October 31, it will still post and clear on your new AACU account, but there may be a slight delay in processing.

Will there be any fee changes?

We will mail every member new AACU account disclosures and agreements, as well as a current AACU fee schedule, no later than October 1. If you do not receive this information, you can stop by the Harrison branch to pick up a packet or call 719.527.1358, and we will be happy to mail or email you another copy.

Frequently Asked Questions

What will happen to my Christmas Club account?

Your Christmas Club account will be converted to a Money Fund account that allows you to access your funds at any time. Your Christmas Club dividend will be paid before the data conversion and will show in the balance of your new Money Fund account on November 2.

Will I still be able to use my HFCU Credit Card?

Yes. Nothing about your credit card will change. You can still use your credit card to make purchases. If you need assistance making a credit card payment, please go to the Harrison branch or call us at 800.223.1983.

What is the last day I can do a wire transfer?

The last day for outgoing domestic wire transfers is October 30. Incoming wire transfers will be accepted through October 31.

If a wire transfer attempts to come in on November 1, it will reject and you will have to provide your new account information to the party initiating the transfer.

What account number do I use to access my new AACU account at a Shared Branch location?

You will use your Primary Savings account number to initiate a Shared Branch transaction.

Contact Us

If you have any questions
or concerns please call us at

719.593.8600 or 800.223.1983

For a digital version of this
guide or additional information
and updates, please visit

aacu.com/HarrisonFCU



Air Academy
CREDIT UNION

Everyone Deserves Personal Banking

aacu.com



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aacu.com

**Important
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**PLEASE OPEN
IMMEDIATELY**