

**Important Information  
Enclosed**

# **Rouutt**

**Federal Credit Union**

**Merger & Data  
Conversion Guide**



**Air Academy**  
CREDIT UNION

# About this Guide

This Merger and Data Conversion Guide is to provide Routt Federal Credit Union (RFCU) 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 RFCU member household.**

If more than one RFCU 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 [aacu.com/RouttFCU](https://aacu.com/RouttFCU) 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 September 6, 2023, the members of Routt Federal Credit Union (RFCU) 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 October 1, 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 RFCU's data onto our operating system through what is called a data conversion. Once the data conversion is complete, all RFCU 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 RFCU'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". The signature is written in a cursive, slightly slanted style.

**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 nine 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



### Mailing Address

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

### Contact Center 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: 9:00 am - noon  
Sunday: Closed

## Branch Hours

### Hours of Operation

*(Excluding AFA, Harrison and  
Routt 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











### Routt\* Branch Hours

Monday: 9:00 am - 4:00 pm *Closed 1-2:00 pm for Lunch*  
Tuesday: 9:00 am - 4:00 pm *Closed 1-2:00 pm for Lunch*  
Wednesday: 10:00 am - 4:00 pm *Closed 1-2:00 pm for Lunch*  
Thursday: 9:00 am - 4:00 pm *Closed 1-2:00 pm for Lunch*  
Friday: 9:00 am - 4:00 pm *Closed 1-2:00 pm for Lunch*  
Saturday: Closed  
Sunday: Closed

*\*New Routt branch hours take effect December 4, 2023*

# Branch Hours & Locations (cont.)

## Branch Locations

-  **Routt Branch**  
440 S Lincoln Ave, B3  
Steamboat Springs, CO 80487
-  **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**
-  **Cordera® Branch/  
Corporate Headquarters**  
9810 North Union Boulevard  
Colorado Springs, CO 80924  
**Walk up and Drive-thru ATMs**  
**Drive-thru banking**  
**Coin machine**
-  **Harrison Branch**  
1060 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**
-  **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**
-  **Garden Ranch Branch**  
4920 North Union Boulevard  
Colorado Springs, CO 80918  
**Drive-thru Banking & ATM**  
**Walk up ATM**
-  **Parker Branch**  
10841 South Crossroads Drive  
Suite 7, Parker, CO 80134  
**Walk up ATM**

# Data Conversion & Important Dates

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

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:



## November 30, 2023

- The Routt branch will be open to serve you during normal business hours.
- RFCU's website and online banking will be permanently disabled at 4:00 pm on November 30.
- While we can assist you in obtaining the last 18 months of account statements, we recommend you print and/or save any account statements you may wish to retain for your records before November 30.

## Direct Deposit and Automatic Payments

November 30 is the cutoff date for using any RFCU account information and the last day you can:

- Have your direct deposit post using RFCU account information. You must update your employer or payor with your AACU account information on December 4.
- Have automatic payments (ACH) post to your account using RFCU account information. You must update all automatic payments with your AACU account information on December 4.

# Important Dates (cont.)

## December 1, 2023

- On Friday, December 1, the Routt branch will be closed.
- All RFCU member data will be moved over to AACU's operating system.

## December 4, 2023

- On December 4, the data conversion will be complete.
- The Routt branch will reopen for business and officially operating on AACU's system.
- Your accounts will be AACU accounts with new account numbers.
- You will be able to enroll in AACU's online banking and you will have full access to all AACU branch locations and ATMs.

## January 1, 2024

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.





# What Do I Need to Do?

On December 4, you will need to complete a few action steps:

- 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.



# Your New AACU Accounts

On December 4, RFCU 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.
- 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 7.

## Online Banking and Mobile Banking

- To enroll in online banking, please follow the steps listed on page 7.
- Once you have enrolled in online banking, you can download our mobile banking app from the Apple App Store or the Google Play Store.

## 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

## Loans

On December 4, your loan account held by RFCU 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.

## Loan Payments After December 4

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.

### **\*Please Note: The Routt Branch is Cashless.**

We cannot accept any cash loan payments. Loan payments can be made by check, money order, or online.



## RFCU Website and Online Banking

- On November 30, 2023, at 4:00 pm, the RFCU website and online banking will be permanently disabled, and you will no longer have access to RFCU's online banking system.
- RFCU's URL ([www.routtcreditunion.com](http://www.routtcreditunion.com)) will be redirected to AACU's website ([www.aacu.com](http://www.aacu.com)).
- On December 4, 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 RFCU transaction history in AACU's online banking?**

- You will not have access to your RFCU transaction history in AACU's online banking.
- Your RFCU 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 18 months. For assistance, please call 800.223.1983, or visit any branch location.

### **Can I use my RFCU online banking login to access AACU's online banking?**

No. Beginning December 4, each RFCU 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.

# Frequently Asked Questions

## **Can I still open new Routt accounts and/or loans at the Routt branch before the data conversion?**

All new accounts and loans will be opened with AACU.

## **Will the Routt branch continue to operate after the data conversion?**

Yes. The Routt branch will reopen after the data conversion and open for business on December 4.

## **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?**

You will begin using your new account numbers after the data conversion on December 4.

## **How will the data conversion effect my direct deposit?**

You must update your employer or payor with your new account number and routing number on December 4, 2023.

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

Beginning December 4, you can make a deposit or apply for a loan at the Routt branch, any AACU branch location, or online at [aacu.com](http://aacu.com).

# Frequently Asked Questions

## **What will happen to Christmas Club and Vacation Club accounts?**

Christmas Club and Vacation Club accounts will be converted to Money Fund accounts that allow you to access your funds at any time.

## **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.

## **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 November 1. If you do not receive this information, you can access the information online at [aacu.com/RouttFCU](http://aacu.com/RouttFCU), or call 800.223.1983, and we will be happy to mail or email you another copy.

## 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/RouttFCU](https://aacu.com/RouttFCU)**



**Air Academy**  
CREDIT UNION

*Everyone Deserves Personal Banking*

**[aacu.com](https://aacu.com)**



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P.O. Box 62910

Colorado Springs, CO 80962-2910

719.593.8600 | 800.223.1983

[acu.com](http://acu.com)

**Important  
Information**

**PLEASE OPEN  
IMMEDIATELY**