

WHO IS ALATRUST CREDIT UNION?

AlaTrust Credit Union began helping educators and their families with their financial needs in 1935. What began as Birmingham Credit Union in 1935 to serve the employees of the Birmingham Board of Education, later changed to First Educators Credit Union in 1994 to represent its service to educators and their families throughout the state of Alabama. After serving the education industry for over 70 years, the credit union expanded their field of membership to include Calhoun, Coosa, Cullman, Elmore, Jefferson, Russell, Shelby, St. Clair, Talladega, Tallapoosa, Walker, or Winston County thus the name change to AlaTrust Credit Union in 2014. Now anyone who lives, works, worships, or attends school in those counties or is a member of the AlaTrust4U Foundation are eligible for membership as well as anyone that works for one of AlaTrust CU's Sponsor Employer Groups. That is where ONI, ONM and O'Neal Steel come in. Now that O'Neal Credit Union is merging with AlaTrust anyone who works for O'Neal Industries or any of their subsidiaries and their family members will be eligible for membership and be able utilize all the services that AlaTrust Credit Union has to offer.

WHY IS O'NEAL CREDIT UNION PURSUING A MERGER WITH ALATRUST CREDIT UNION?

The primary reason for our merger is the planned retirement of Debra York. Due to her upcoming retirement, the O'Neal Credit Union Board of Directors decided to merge with AlaTrust Credit Union for the benefit of the members of O'Neal Credit Union. Our goal is to bring members the best value from their credit union while ensuring we continue to grow and thrive. AlaTrust Credit Union has a wide variety of products and services to be added to the ONCU portfolio, including various checking account options, mortgage lending, business services/lending, certificates of deposits, and extensive electronic services – to name a few.

WILL THE CREDIT UNION'S NAME CHANGE?

Yes, the continuing credit union's name will be AlaTrust Credit Union. The name says it all and ties in with our motto, *"Earning your trust and exceeding your expectations."*

WHAT IS THE TIMELINE FOR THE MERGER?

The merger will take place October 1, 2022.

WILL DEBRA YORK, WHOM YOU KNOW AND LOVE, STILL BE A PART OF THE COMBINED CREDIT UNION?

Absolutely! Debra will be an integral part of this merger and she will finish her career with AlaTrust Credit Union in a part-time capacity. You will be able to reach Debra via email at dyork@alatrustedcu.com and 1-800-264-8031, extension 3463.

WILL MY ACCOUNT NUMBER CHANGE?

Your primary account number will remain the same. You will have a new routing number: **262084916**.

WHAT HAPPENS TO MY PRE-PAID DEBIT CARD?

You will continue to have access to your current pre-paid debit card until your current balance from conversion is depleted to zero. You will have the opportunity to apply for a checking account with AlaTrust CU and have access to that account with a VISA debit card that earns points towards cash and rewards. AlaTrust CU also offers VISA credit cards with rewards, pending approval, with a 6-month introductory rate of 4.99%.

IF I HAVE ALREADY SET UP MY DIRECT DEPOSIT WITH ONCU, DO I NEED TO DO ANYTHING?

Yes. You will need to visit <https://e31.ultipro.com> to set up your new account information so that your payroll deductions are sent to the correct account. You will need the AlaTrust CU routing number: **262084916** and your current O'Neal Credit Union account number, which can be found on your ONCU statement. If you need help accessing UltiPro you will need to contact the O'Neal HR Department.

DO YOU HAVE HOME BANKING? MOBILE BANKING? IF SO, WHEN CAN I START USING IT?

We have both. After the conversion is completed, the weekend of October 1, 2022, you will have access to your account information via www.AlaTrustCU.com. Please click the button labeled "banking login" once you visit www.AlaTrustCU.com. First time users will login by using your AlaTrustCU account number and entering the last four numbers of your social security number for the password. You can also access your account information by visiting your mobile app store and downloading the AlaTrust CU mobile app.

IF I MAIL MY LOAN PAYMENT OR DEPOSIT, DO I NEED TO SEND THAT TO A DIFFERENT ADDRESS?

Yes. After September 29, 2022, all loan payments and deposits will need to be mailed to:

AlaTrust Credit Union
PO Box 36489
Birmingham, AL 35236

You will also have the opportunity after conversion to submit loan payments online and deposit checks via Remote Deposit Capture through the AlaTrust Credit Union mobile application.

WILL INTEREST RATES CHANGE ON MY EXISTING LOAN?

No. You have a contract and the rate and terms you have as an ONCU member will be honored for the term of that loan.

WHAT KIND OF CONSUMER LENDING DOES ALATRUST CU OFFER TO MEMBERS?

You'll have access to a full suite of mortgage lending products to refinance or purchase a home. We have a variety of personal loans, secured and unsecured, available for the purchase of autos, boats, motorcycles, ATVs, boats and more. You can also apply to add an AlaTrust CU Credit Card with Rewards to your credit union account relationship. All our consumer lending products are competitively priced and can get even more competitive, based upon underwriting including your credit score.

WHEN WILL THE ALATRUST CU CALL CENTER BE ABLE TO ASSIST ONCU MEMBERS?

On Monday, October 3rd, following the data system conversion. The AlaTrust CU call center is available Monday through Friday 8:00 A.M. to 5:00 P.M. by calling 1-800-264-8031 or by visiting www.AlaTrustCU.com and clicking the "chat with us" icon.

CONTACT US

Feel free to contact us at 1-800-264-8031 or stop by any of our 6 branch locations if you have questions regarding this merger.

More than ever, this is an exciting time to be a part of YOUR new credit union, AlaTrust Credit Union. **If you would like to ask a specific question not listed above, call 1-800-264-8031 or go to www.AlaTrustCU.com/ONCUmerger to submit your question online. We look forward to you joining the AlaTrust Credit Union family.**