

## MERGER QUESTIONS

**Q. Why are Cattaraugus County Employees FCU and High Point FCU merging?**

A. This merger will allow CCEFCU to better serve members by gaining access to more resources, expanded services, and enhanced technology. This partnership allows CCEFCU to offer improved financial products, and greater convenience, all while maintaining personalized service and member-focused values.

**Q. What will the name of the Credit Union be after the merger?**

A. Cattaraugus County Employees FCU (CCEFCU) is merging into High Point FCU, thus the name will be High Point FCU.

**Q. When is the official merger date?**

A. Saturday, January 17, 2026

**Q. When can I begin using all High Point FCU locations?**

A. Tuesday, January 20, 2026

**Q. Will the Little Valley Office be closed before the merger?**

A. On Friday, January 16, 2026, the office will close at 2:00pm and remain closed through the Monday holiday, re-opening as High Point FCU on Tuesday, January 20th.

**Q. Will the Little Valley branch hours change?**

A. No, initially the Little Valley Branch hours will **remain Monday – Friday 9:00am–5:00pm** and will be re-evaluated at a later date. All other High Point location hours are:

HOURS:	LOBBY	DRIVE THRU
MONDAY & FRIDAY	9:00AM – 5:30PM	9:00AM – 5:30PM
TUESDAY – THURSDAY	9:00AM – <b>4:30PM</b>	9:00AM – 5:30PM
SATURDAY (WAYNE STREET ONLY)	9:00AM – 12:00PM	NA

**Q. Will the Credit Union's website change?**

A. Yes, beginning 1/20/26, go to [www.highpointfcu.com](http://www.highpointfcu.com)

**Q. Will the Little Valley Branch phone number remain the same?**

A. No, the phone number for the Little Valley Branch will be 716.372.6607 or toll-free 800.854.6052.

**Q. Will the current ATM stay at the current location?**

A. No, an ATM with deposit capabilities will be installed at the Little Valley branch in January. Once this takes place, you may begin using your CCEFCU debit card(s) at all High Point FCU ATM's and ITM's with no fee.

**Q. How do I get more information about High Point FCU?**

A. The website ([www.highpointfcu.com](http://www.highpointfcu.com)) is a good resource for products, services and fees as well as credit union history.

## MEMBERSHIP / ACCOUNT QUESTIONS

**Q. Will my member/account number change?**

A. Your account number will change by adding 44000 in front of your member number and a "0" at the end unless your current number has a decimal followed by a number. In that case that number will be added to the end. Example #1 – Current Number: 1234    New Number: 4400012340

Example #2 – Current Number: 4567.8    New Number: 4400045678

**Q. What is the High Point FCU routing number?**

A. 222381824

**Q. What will happen with joint owners and beneficiaries on my account(s)?**

A. They will remain the same.

**Q. Do I need to order checks with a different number?**

A. No, you will receive a free box of High Point FCU checks in early January, not to be used until January 20th.



## MEMBERSHIP / ACCOUNT QUESTIONS

### Q. Will I receive a new debit card?

A. Yes, the primary member will be issued a new debit card. More information will be provided regarding debit cards prior to our merger.

### Q. Will my direct deposit continue to post to my account(s) without interruption?

A. Yes, your direct deposit will continue to post to your existing accounts without interruption.

### Q. Will my loan or certificate rate change?

A. No, rates on your fixed rate loans and/or certificates will remain the same until the end of the term. As always, any renewals or new loans will be subject to current rates and terms.

### Q. Will my loan payment change?

A. No.

### Q. How do I apply for a new loan after the merger?

A. You may apply for a loan in person, online or over the phone.

### Q. Will my automatic transfers between CCEFCU accounts still work?

A. Yes, your automatic transfers between CCEFCU accounts will continue to work as they do today.

### Q. How will I be notified if there are any changes to my account?

A. Members will continue to receive updates via mail, newsletters, statements, websites, email, and lobby brochures. Please be sure to read all material sent to you from your credit union.

### Q. I am a member of both CCEFCU and High Point FCU, can I combine my accounts? Can I keep them separate if I wish to do so?

A. Your CCEFCU accounts will merge to High Point FCU but remain separate from your High Point FCU accounts. Call a Member Service Representative to discuss merging account options.

### Q. After the merger, will High Point FCU be able to access my CCEFCU statements?

A. Yes, a seven year back up will be retained for all statements.

### Q. What terms and conditions will apply to my accounts?

A. Review the enclosed change in terms and fee schedule.

### Q. What fees does High Point FCU charge?

A. The High Point FCU Fee Schedule is enclosed. It can also be found in the membership section of the website: <https://www.highpointfcu.com/wp-content/uploads/2025/03/HPFeeSchedule-04.01.2025.pdf>.

## WEBSITE & DIGITAL BANKING QUESTIONS

### Q. Will my online user name and passwords I use to access my account(s) change?

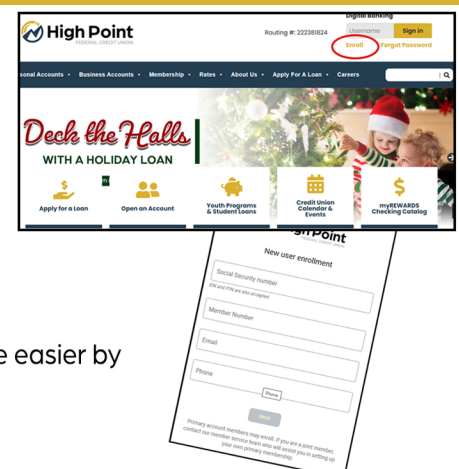
A. Yes, go to [www.highpointfcu.com](http://www.highpointfcu.com) and select Enroll in the upper right. You will enter the Primary Member's Social Security number, Member Number, Email Address & Phone Number

### Q. How do I access my accounts on my mobile phone?

A. Download the High Point FCU App in the App Store, search High Point FCU

### Q. Does the mobile app allow you to make deposits with your phone?

A. High Point FCU is your personal financial advocate. It's fast, secure, and makes life easier by empowering you with the tools you need to manage your finances.



Here's what you can do with High Point FCU:

- \*Keep your transactions organized by allowing you to add tags, notes and photos of receipts and checks.
- \*Set up alerts so you know when your balance drops below a certain amount
- \*Make payments, whether you're paying a company or a friend
- \*Transfer money between your accounts
- \*Deposit checks in a snap by taking a picture of the front and back
- \*Reorder your debit card or turn it off if you've misplaced it
- \*View and save your monthly statements
- \*Find branches and ATMs near you
- \*Aggregate your High Point FCU & CCEFCU financial accounts
- \*Secure your account with a 4-digit passcode or biometric on supported devices.

## ELECTRONIC SERVICES QUESTIONS

**Q. Will my automatic ACH post after the merger?**

A. Yes, incoming ACH items will be routed to your account number automatically. However, it is a good idea to notify the sender to update your routing and account number.

**Q. Will my current loan payments from other financial institutions to my CCEFCU loan continue to transfer automatically?**

A. Yes, however it is a good idea to update your routing and account number with the other financial institution.

## SAFETY/ INSURANCE QUESTIONS

**Q. Is my money safe?**

A. Yes. Your funds continue to be federally insured by the National Credit Union Administration. High Point FCU has consistently received the highest rating possible from Bauer Financial, Inc. (Five Stars). Bauer Financial is an independent organization that classifies all credit unions and banks based on a number of factors, including profitability, investment portfolio, capital, loan delinquencies, and historical trends and reserves.

**Q. I have funds at both institutions, how will this impact NCUA insurance?**

A. Your deposit accounts will continue to be insured up to \$250,000 by the NCUA. If your combined funds exceed \$250,000, there may be different ways to structure accounts to insure for additional insurance coverage. Please refer to <https://www.mycreditunion.gov/estimator/Pages/info.aspx>. We will be happy to assist you as well.

**Q. Is my personal information safe during this transition?**

A. Both institutions value the importance of member information. Security Protocols are in place and adhered to for your protection. As your personal sensitive data is transferred to High Point FCU, it is encrypted and is being transmitted through secure channels. Once your information is transferred to High Point FCU, the highest quality standards and protocols are being followed to protect your sensitive data.

**Go to [www.highpointfcu.com](http://www.highpointfcu.com) Website for Merger Updates**